

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
NOVEMBER 27, 2017 – 5:15 PM**

**BROOKLAWN SENIOR COMMUNITY CENTER
101 2ND STREET
BROOKLAWN, NJ
AGENDA AND REPORTS**

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 27, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: BROOKLAWN**
- APPROVAL OF MINUTES:** October 23, 2017 Open Minutes **Appendix I**
October 23, 2017 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – NONE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 17-26 **Page 17**
Treasurer's Report **Page 20**
Monthly Reports **Page 21**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 27**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 36**

- MANAGED CARE – Consolidated Services Group**
Monthly Report..... **Page 39**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Regular Meeting – January 22, 2018 – Borough of Berlin**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: November 27, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2018 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2018 in the amount of \$12,756,581. There was slight decrease of \$2,756.00 on the MEL premium and on professional fees for the auditor since introduction, so the revised amount is \$12,753,825. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)**
 - Motion to open the Public Hearing on the 2018 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt Budget & Certify Assessments.**
- RCF Report:** The RCF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**
- EJIF Report:** The EJIF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**. The EJIF also met on November 15th at the League.
- MEL Report:** The MEL met on October 18, 2017 at the Forsgate Country Club to introduce the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**. The MEL also met on November 15th and adopted the 2018 Budget.
- MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2018 Fund Year.
 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2018 representative to the Municipal Excess Liability Joint Insurance Fund.**
 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2018 representative to the Residual Claims Fund Joint Insurance Fund.**

Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2018 representative to the Environmental Joint Insurance Fund.

Potential New Membership – The Fund Office has received a potential new member application. The Executive Director will provide an update.

Elected Officials Training: This year’s elected officials training program will focus on “Land Use Liability and Technology Risk Management”. Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL’s \$250 credit for each elected official and municipal administrator/manager.

League Magazine – Enclosed on **Page 4** are articles on cyber security that appeared in the New Jersey League of Municipalities magazine written by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

December Meeting – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 17-25** authorizing this action is part of the agenda. (**Page 7**)

Motion to Approve Resolution 17-25 Cancelling the December Meeting

Due Diligence Reports:

Financial Fast Track	Page 8
Income Portfolio	Page 9
Loss Ratio Analysis	Page 10
Loss Time Accident Frequency	Page 11&12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
2017 Fund Year Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2018 PROPOSED BUDGET					
APPROPRIATIONS				CHANGE	
I. Claims and Excess Insurance	Annualized 2017	Projected 2018	\$	%	
Claims					
1 Property	567,962	600,000	32,038	5.64%	
2 Liability	1,465,016	1,506,000	40,984	2.80%	
3 Auto	325,396	334,000	8,604	2.64%	
4 Workers' Comp.	3,864,127	3,840,000	(24,127)	-0.62%	
5 Aggregate Excess LFC	316,619	143,074	(173,545)	-54.81%	
6 Subtotal - Claims	6,539,120	6,423,074	(116,046)	-1.77%	
7 Premiums					
8 Crime	11,121	11,051	(70)	-0.63%	
9 Environmental Fund	328,581	313,705	(14,877)	-4.53%	
10 EJIF Dividend					
11 MEL	1,969,971	1,883,033	(86,938)	-4.41%	
12 MEL Property	605,746	604,232	(1,514)	-0.25%	
13 SubTotal Premiums	2,915,419	2,812,021	(103,398)	-3.55%	
14 Total Loss Fund	9,454,539	9,235,095	(219,445)	-2.32%	
15					
16 II. Expenses, Fees & Contingency					
17					
18 Claims Adjustment	419,500	419,500	0	0.00%	
19 Managed Care	118,100	120,462	2,362	2.00%	
20 Loss Fund Management	63,000	63,000	0	0.00%	
21 Litigation Mangement	37,942	38,701	759	2.00%	
22 Safety Director	133,089	135,751	2,662	2.00%	
23 Law Enforcement Service		15,000	15,000	100.00%	
24 Right to Know	28,850	29,427	577	2.00%	
25 CDL Drug Testing Monitor	29,542	30,133	591	2.00%	
26 Safety Incentive Program	37,518	38,269	750	2.00%	
27 MEL Safety Institute	55,795	56,699	905	1.62%	
28 Administration	295,410	319,621	24,211	8.20%	
29 Actuary	46,263	47,188	925	2.00%	
30 Auditor	23,970	21,970	(2,000)	-8.34%	
31 Attorney	20,659	21,072	413	2.00%	
32 Treasurer	20,910	21,328	418	2.00%	
33 Payroll Auditor	15,300	15,606	306	2.00%	
34 Internal Auditor Prop	0	0	0		
35 Underwriting Manager	11,487	11,716	230	2.00%	
36 Police Accreditation	18,000	18,000	0	0.00%	
37 Postage	3,048	3,048	0	0.00%	
38 Printing	3,231	3,231	0	0.00%	
39 Telephone	1,219	1,219	0	0.00%	
40 Meeting Expenses	2,012	2,012	0	0.00%	
41 Director's Fee	18,000	18,000	0	0.00%	
42 Optional Safety Award	25,000	25,000	0	0.00%	
43 Contingency	92,736	92,736	0	0.00%	
44					
45 EPL Training	25,000	25,000	0	0.00%	
46					
47 Total Fund Exp & Contingency	1,545,579	1,593,688	48,109	3.11%	
48 Risk Managers	702,553	691,199	(11,354)	-1.62%	
49					
50 Total JIF Excl POL/EPL	11,702,671	11,519,981	(182,690)	-1.56%	
51 XL POL/EPL Premiums					
52 POL/EPL Premium	1,094,750	1,105,496	10,746	0.98%	
53 Cyber Liability	46,070	46,070	0	0.00%	
54 Vol Directors & Officers	8,247	8,247	0	0.00%	
55 RMC Fees	73,345	74,031	686	0.94%	
56 Total POL/EPL Premiums	1,222,412	1,233,844	11,432	0.94%	
57 Total JIF Incl POL/EPL	12,925,083	12,753,825	(171,258)	-1.33%	



Know What?


What government leaders need to know about cybersecurity and technology

By Marc Pfeiffer, Assistant Director, Bloustein Local Government Research Center, and Technology Consultant, NJ Municipal Excess Liability Fund

It is clear to any observer of municipal government operations that technology has become an integral part of most municipalities. The problem is, it is constantly evolving; this requires organization leadership to pay close attention. Unfortunately, many government leaders don't fully understand technology, the speed at which it changes, or the risks that poorly managed technology pose to the government and the public.

Lucrative and low-risk crime

Criminals have found that attacking computer systems is a lucrative and low-risk activity. Ransomware encrypts individual computers and networks, and requires payment to get the decryption key; hackers can infect systems to find personally identifiable data and sell it on the "dark web"; there are convincing-looking, but fraudulent emails designed to mislead recipients into unwittingly helping hackers compromise financial controls or steal user and banking credentials. In short, all users, their computers, and their networks are under attack, all the time.



Since 2016, the Municipal Excess Liability Fund (MEL) had 14 reported claims filed against their cyber insurance policies.

Protect Your Tech!
Does Your Tech Meet Basic Proficiency Standards for...

...Technical Competency?

- Back-up regimen policy for all devices, with versioning and verification
- Latest patches for operating and application software
- Servers protected from unauthorized access
- Defensive (anti-spam, & anti-virus) software
- Privilege controls & active firewalls
- Reliable technology support

...Tech Management?

- Access to expertise for risk assessment, planning, and budgeting
- A basic incident response plan
- Policies for government internet and email use
- Sensitive files password protected or encrypted

...Sound Cyber Hygiene?

- Strong passwords/phrases changed periodically
- One hour user security training, bi-annually

Better Than Basic

- Protect servers from environmental hazards
- Reduce 3rd party vendor risks
- Inventory all authorized and unauthorized devices on networks
- Enable basic internet content filtering
- Identify authorized and unauthorized software
- Use firewalls on publicly accessible Wi-Fi networks
- Provide 1-hour cyber hygiene training annually

MEL Insurance Savings!

- \$10,000/claim normal deductible
- \$5,000 deductible if basic standards met
- \$2,500 deductible if all standards met

Brought to you by: **RUTGERS** (NJ Municipal Excess Liability Fund)

Website: <http://www.njmel.org>

Many municipalities have been successfully attacked. Those attacks shut down entire municipal systems for days. In addition to the successful attacks, there are dozens of other, less catastrophic incidents when an agency's IT staff detected the attack, responded to it, then limited and recovered from the damage.

Elected officials and senior managers need to put technology management on their agendas; it needs their time and attention. All municipal activities, such as police, land use, fire, housing and development, labor relations, etc., require advice from experts to help them determine what must be done now, and what will be required down the road. In addition, these experts can help them decide how to get there.

Minimum technology actions to protect yourself

There are a lot of experts offering lots of advice on technology management. Much of it is confusing to people who don't regularly deal with it, and frequently it is targeted to large organizations who have full-time, highly trained technology

Cybersecurity and Technology

professionals on staff. For municipal officials whose experience lies in other areas, making technology decisions is complicated.

Over the last three years, working with the Rutgers Bloustein Local Government Research Center, the MEL has studied the risks and challenges of managing technology, with the goal of providing municipalities with practical guidance. These studies concluded that there are two key elements. The first is understanding technology risks. The second is a standard outlining the bare minimum a municipality must do to proficiently manage its technology.

There are professional organizations that can help municipalities understand and manage their technology risks:

- NJ-GMIS, the association of local government technology managers; njgmis.org.
- NJ Cyber Communications and Information Cell, cyber.nj.gov. (Free)
- MS-ISAC, a US Homeland Security funded national group, cisecurity.org/ms-isac (Free)



Technology risks fall into six categories: cybersecurity, operational, financial, legal, reputational, and societal. These issues are detailed in a Bloustein Local report, available online at blousteinlocal.rutgers.edu/managing-technology-risk/.

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* Since 2014, Dennis Galvin has been the author of *Local Government Law, 4th, New Jersey Practice (Volumes 34-35 A)*, published by Thomson Reuters.

Identifying a minimum technology means a municipality should meet a standard to protect and manage its technology assets. NOT meeting these minimum standards exposes a municipality to unconscionable risks that can result in the loss of data and the inability to deliver services; it can also make the organization vulnerable to legal and financial repercussions. Some municipalities already safeguard their technology assets by doing more than the minimum. Doing more reduces risk and is in everyone's best interest.

The following summarizes the three areas of technological proficiency. More detailed information about the standards can be found online at bloustein.rutgers.edu/techrisk.

The first, technical competency, is composed of six actions:

1. Networks must have a competently designed backup system that permits recovery from ransomware or other forms of malware, mechanical failure, or any kind of disaster. The system also requires that backups are regularly verified and tested.
2. All devices must have actively maintained defensive software, i.e., anti-malware, anti-virus, anti-spam, and firewalls.
3. All servers must be protected from unauthorized access and secured from tampering. They cannot simply be left on a table in an unlocked basement or closet.
4. Access to applications must be limited to only those employees who need it, and access must be updated when jobs change or the individual leaves the organization.
5. System and application software must be patched with manufacturer recommended updates as soon as they are released; this takes technical expertise, testing, and good system management to ensure that updates are properly installed.
6. Experts must be available to support the deployment of technology and respond to security incidents.

Cyber hygiene and technology management

Cyber hygiene, or practicing safe computing, is the second area. Municipal staff members represent a critical line of cybersecurity defense. All computer users must understand that they will be attacked at some point; they need to protect themselves and the organization by knowing how to recognize and respond to attacks. They need to be trained to identify and respond to cybersecurity threats. This requires at least an hour of employee training spread over two years, although an hour of training every year is preferred to guard against ever-evolving cyber threats.

Municipalities must adopt and enforce sound internet and email use policies so that staff members understand their responsibilities and the risks they face if they violate them. Many municipalities have already done this; those that have not, need to. Today, it is as essential as employment practices liability training.

Many criminals focus on personal information. They invade vulnerable networks and look for files containing personally identifiable information or personal health information. These files need password protection or, even better, they should be encrypted.

Finally, systems and applications need a password policy that requires strong, unique passwords or pass phrases (an even more secure option) that are changed at least annually.

Managing technology and testing plans

Technology management is the final area. Every municipality needs a cybersecurity incident response plan, and it should be tested periodically. In addition, all municipalities need a process to assess technology risks, develop plans, make decisions, and fund their technology programs. The sophistication of the plan and its implementation need be relevant to the organization's technological needs. This can include any combination of staff members, volunteers, or contractors working to guide and help make decisions.

Recognizing the importance of these standards, the MEL is providing an incentive to its members to meet them. The incentive is that the usual \$10,000 deductible for a cyber insurance claim will be cut in half if the basic standards are in place when a cyber incident happens, and that \$5,000 will be cut in half again if a slightly higher standard is met. In most cases, the cost of meeting the standards should pay for itself if a claim is made against the policy.

Municipal leaders must understand

that they need to pay ongoing attention to their technology assets as they evolve and their organizations provide more tech-based services. If your municipality (or any other organization) is not managing its technology proficiently, bring it up to speed. If it is, strive for improvement; there is always more to do. Remember, the criminals are smart and sophisticated; they only need to penetrate a network once; a successful technology program has to be successful 100% of the time. 📌

Could This Happen to You?

Imagine walking into to the borough hall of a town of 10,000 people, turning on a computer, and seeing a screen that says that the computer's files have been encrypted; to restore them, the town must pay a ransom of \$2,500 has to be paid in bitcoins, whatever those are. Then, you discover that every computer on the municipal network is affected. An uneasy feeling sets in. You call the local guy hired to manage the network and although he tries try to restore the computers to the way they were before the ransomware attack, you discover that the backups are also encrypted. As it turns out, they were on the same network.

Calls to law enforcement have no result; they couldn't do anything because there is no way to identify the attacker or locate the source of the attack. However, someone remembers that the municipality has cyber insurance through their Joint Insurance Fund. After contacting the risk manager who notified the insurer, a cyber breach coach is assigned to manage the crisis. The coach in turn, brings in a national cybersecurity firm to work its technology magic. The malware that caused the problem is identified, but because the backups are bad, the ransom to restore the data must be paid anyway. Finally, in spite of several false starts resulting in days of downtime, the network is disinfected and data is restored, at the cost of agency productivity, unplanned spending, and several sleepless nights.

Once the network is restored, it is easy to conclude that the agency's technology needs an upgrade. The town has several generations of computers, different versions of software, limited network support, and a poor backup system. Now, municipal officials see the importance of investing in technology, developing a management plan, and protecting the system from criminal intruders. But the damage has already been done.

Don't let a crisis determine your town's technology policies. Planning and preventive measures will save both time and money, with a reward of fewer unexpected problems.

RESOLUTION NO. 17-25

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 22, 2018 MEETING

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 22, 2018 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,072,877	9,655,889	204,655,450	214,311,339
2.	CLAIM EXPENSES				
	Paid Claims	205,268	3,127,324	91,081,446	94,668,619
	Case Reserves	(71,366)	(469,193)	4,181,456	3,303,766
	IBNR	335,256	(700,997)	6,349,329	5,514,521
	Recoveries	-	(139,337)	(167,155)	(224,033)
	TOTAL CLAIMS	469,157	1,817,797	101,445,076	103,262,873
3.	EXPENSES				
	Excess Premiums	337,582	3,038,238	55,536,497	58,574,735
	Administrative	175,788	1,581,300	36,544,486	38,125,786
	TOTAL EXPENSES	513,370	4,619,538	92,080,984	96,700,522
4.	UNDERWRITING PROFIT (1-2-3)	90,349	3,218,554	11,129,390	14,347,944
5.	INVESTMENT INCOME	(35,773)	150,787	10,166,597	10,317,384
6.	DIVIDEND INCOME	0	0	3,320,164	3,320,164
7.	STATUTORY PROFIT (4+5+6)	54,576	3,369,342	24,616,151	27,985,492
8.	DIVIDEND	0	0	18,301,650	18,301,650
9.	STATUTORY SURPLUS (7-8)	54,576	3,369,342	6,314,500	9,683,842
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(5,645)	(65,183)	3,319,463	3,254,280
	Aggregate Excess LFC	25,534	240,354	244,478	484,832
	2014	(5,200)	34,956	2,414,063	2,449,019
	2015	(5,033)	408,407	997,191	1,405,598
	2016	(6,021)	2,127,391	(660,695)	1,466,695
	2017	50,942	623,418		623,418
	TOTAL SURPLUS (DEFICITS)	54,576	3,369,342	6,314,500	9,683,842
	TOTAL CASH				21,711,271
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	93,122	85,476,046	85,569,168
	FUND YEAR 2014				
	Paid Claims	54,319	745,667	2,404,399	3,150,065
	Case Reserves	(73,026)	(299,211)	933,399	634,188
	IBNR	18,708	(378,525)	747,665	369,140
	Recoveries	0	(76,465)	(57,443)	(133,908)
	TOTAL FY 2014 CLAIMS	1	(8,534)	4,028,019	4,019,485
	FUND YEAR 2015				
	Paid Claims	40,085	290,208	2,607,706	2,897,915
	Case Reserves	(46,087)	(179,610)	1,190,203	1,010,593
	IBNR	6,002	(494,479)	1,412,301	917,822
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	0	(383,881)	5,194,681	4,810,800
	FUND YEAR 2016				
	Paid Claims	38,479	674,095	1,471,461	2,145,555
	Case Reserves	(11,608)	(312,940)	1,247,572	934,632
	IBNR	(26,861)	(2,425,474)	4,039,020	1,613,546
	Recoveries	0	(41,622)	(11,724)	(53,346)
	TOTAL FY 2016 CLAIMS	10	(2,105,942)	6,746,330	4,640,388
	FUND YEAR 2017				
	Paid Claims	72,385	905,916		905,916
	Case Reserves	59,355	724,353		724,353
	IBNR	337,407	2,614,013		2,614,013
	Recoveries	0	(21,250)		(21,250)
	TOTAL FY 2017 CLAIMS	469,146	4,223,032		4,223,032
	COMBINED TOTAL CLAIMS	469,157	1,817,797	101,445,076	103,262,873

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
						For Month End
						9/30/2017
						Last Month
						This Month
2014						
2015						
2016						
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		14.32	15.46	16.98	22.06	21.71
Fixed Income Portfolio						
Investments (millions), Book Value		4.92	4.92	9.99	14.01	14.01
Avg maturity (years)		1.51	1.33	0.24	2.57	2.48
Unrealized gain/(loss) (%)		0.89	0.47	0.09	0.45	0.05
Purchase/Book yield (%)		1.40	1.40	0.62	1.19	1.19
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.29	1.87	0.71	1.64	1.24
M E L PORTFOLIO						
Total Cash Balance (millions)		72.15	80.36	61.94	62.05	59.85
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	48.09	53.40	54.84	54.79
Avg maturity (years)		1.90	1.58	1.64	1.85	1.76
Unrealized gain/(loss) (%)		-0.06	0.12	0.03	0.07	-0.18
Purchase/Book yield (%)		0.82	0.82	0.82	1.14	1.15
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.76	0.94	0.85	1.21	0.97
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.69	0.10	0.41	0.97	1.01
TD Money Market		0.01	0.01	0.01	0.63	0.66
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.66	1.02	1.02
Treasury Issues						
1 year bills		0.12	0.32	0.61	1.23	1.28
3 year notes		0.90	1.02	1.00	1.48	1.51
5 year notes		1.64	1.53	1.33	1.78	1.80
Merrill Lynch US Govt 1-3 years ^		0.63	0.56	0.89	0.85	0.69
* Yearly data is average monthly rate.						
^ Monthly data is Year to Date return						
** Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **October 31, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	535,713	367,708	68.64%	100.00%	68.64%	100.00%	69.48%	100.00%
GEN LIABILITY	1,423,316	1,117,665	78.53%	97.02%	78.88%	96.96%	61.27%	95.07%
AUTO LIABILITY	377,258	114,744	30.42%	95.69%	30.42%	95.43%	31.74%	91.84%
WORKER'S COMP	3,913,656	2,569,425	65.65%	99.83%	65.65%	99.80%	62.25%	99.28%
TOTAL ALL LINES	6,249,943	4,169,543	66.71%	98.96%	66.79%	98.91%	60.80%	97.93%
NET PAYOUT %	\$3,676,351		58.82%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.87%	100.00%
GEN LIABILITY	1,405,625	1,298,288	92.36%	95.07%	91.52%	94.71%	52.52%	88.77%
AUTO LIABILITY	350,875	98,857	28.17%	91.84%	28.17%	91.45%	29.97%	85.94%
WORKER'S COMP	3,909,782	1,910,803	48.87%	99.28%	48.88%	99.20%	50.09%	97.68%
TOTAL ALL LINES	6,257,782	3,661,966	58.52%	97.98%	58.33%	97.83%	50.53%	95.24%
NET PAYOUT %	\$3,060,667		48.91%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	541,208	601,800	111.20%	100.00%	111.20%	100.00%	113.78%	98.69%
GEN LIABILITY	1,412,638	541,636	38.34%	88.77%	35.75%	88.03%	21.94%	76.91%
AUTO LIABILITY	335,860	53,548	15.94%	85.94%	15.94%	85.26%	11.66%	73.57%
WORKER'S COMP	3,739,043	2,715,657	72.63%	97.68%	73.08%	97.46%	76.02%	91.80%
TOTAL ALL LINES	6,028,749	3,912,640	64.90%	95.15%	64.57%	94.80%	63.15%	87.91%
NET PAYOUT %	\$3,024,355		50.17%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	490,882	433,778	88.37%	98.69%	88.90%	98.04%	51.69%	76.00%
GEN LIABILITY	1,437,680	166,897	11.61%	76.91%	11.61%	75.57%	6.20%	42.00%
AUTO LIABILITY	330,150	97,051	29.40%	73.57%	29.55%	71.98%	17.22%	40.00%
WORKER'S COMP	3,689,848	2,320,529	62.89%	91.80%	63.04%	90.74%	47.07%	42.00%
TOTAL ALL LINES	5,948,560	3,018,255	50.74%	87.76%	50.88%	86.64%	35.92%	44.69%
NET PAYOUT %	\$2,137,698		35.94%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-17		30-Sep-17		31-Oct-16	
PROPERTY	566,229	414,083	73.13%	76.00%	71.63%	68.00%	N/A	N/A
GEN LIABILITY	1,464,528	216,197	14.76%	42.00%	14.44%	36.00%	N/A	N/A
AUTO LIABILITY	324,847	49,113	15.12%	40.00%	15.69%	35.00%	N/A	N/A
WORKER'S COMP	3,837,435	985,009	25.67%	42.00%	25.00%	33.00%	N/A	N/A
TOTAL ALL LINES	6,193,040	1,664,402	26.88%	45.00%	26.28%	37.01%	N/A	N/A
NET PAYOUT %	\$1,016,954		16.42%					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs

October 31, 2017

	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BURLINGTON	1.04	1.98	1.90	1.66
MORRIS	1.10	1.96	2.01	1.72
CENTRAL	1.17	1.76	1.95	1.66
CAMDEN	1.31	1.35	2.55	1.67
BERGEN	1.35	1.57	2.43	1.80
SOUTH BERGEN	1.38	2.10	2.48	2.02
SUBURBAN MUNICIPAL	1.53	2.24	2.25	2.03
NJ PUBLIC HOUSING	1.57	2.02	2.01	1.89
ATLANTIC	1.67	3.19	2.69	2.46
N.J.U.A.	1.67	3.15	2.60	2.51
PROF MUN MGMT	1.72	2.08	3.81	2.54
TRI-COUNTY	1.82	2.48	2.05	2.12
SUBURBAN ESSEX	1.84	1.76	2.15	1.93
MONMOUTH	2.00	1.65	2.19	1.94
OCEAN	2.48	2.09	2.27	2.27
AVERAGE	1.58	2.09	2.36	2.01

**Camden Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF**

				October 31, 2017						
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2017 LOST TIME	2016 LOST TIME	2015 LOST TIME	MEMBER	TOTAL RATE	
		*	10/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2017 - 2015	
1	87 AUDUBON		0	0	0.00	1.10	0.00	1 AUDUBON	0.43	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	89 BARRINGTON		0	0	0.00	0.70	2.71	3 BARRINGTON	1.18	
4	90 BELLMAWR		0	0	0.00	0.47	5.44	4 BELLMAWR	1.91	
5	93 BROOKLAWN		0	0	0.00	0.00	0.00	5 BROOKLAWN	0.00	
6	94 CHESILHURST		0	0	0.00	0.00	0.00	6 CHESILHURST	0.00	
7	96 COLLINGSWOOD		0	0	0.00	0.92	0.59	7 COLLINGSWOOD	0.55	
8	102 HI-NELLA		0	0	0.00	0.00	0.00	8 HI-NELLA	0.00	
9	103 LAUREL SPRINGS		0	0	0.00	1.35	8.11	9 LAUREL SPRINGS	2.76	
10	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	10 MEDFORD LAKES	0.00	
11	110 OAKLYN		0	0	0.00	0.00	4.41	11 OAKLYN	1.29	
12	111 PINE HILL		0	0	0.00	0.00	1.72	12 PINE HILL	0.66	
13	112 RUNNEMEDE		0	0	0.00	1.37	0.00	13 RUNNEMEDE	0.61	
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK	0.00	
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY	0.00	
16	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	14.29	16 CAMDEN PARKING AU	3.80	
17	115 WINSLOW		0	1	0.56	3.69	3.60	17 WINSLOW	2.76	
18	99 HADDON		0	1	0.85	0.45	2.03	18 HADDON	1.03	
19	91 BERLIN BOROUGH		0	1	1.15	0.00	0.95	19 BERLIN BOROUGH	0.55	
20	106 MAGNOLIA		0	1	1.18	3.21	0.00	20 MAGNOLIA	1.68	
21	584 CHERRY HILL FIRE DISTRIC		1	2	1.40	2.90	2.21	21 CHERRY HILL FIRE DIS	2.26	
22	98 GLOUCESTER		0	2	1.50	1.53	2.51	22 GLOUCESTER	1.79	
23	113 SOMERDALE		0	1	1.64	3.52	0.00	23 SOMERDALE	2.08	
24	114 VOORHEES		0	2	1.67	1.43	3.69	24 VOORHEES	2.28	
25	108 MERCHANTVILLE		0	1	1.69	0.00	0.00	25 MERCHANTVILLE	0.46	
26	564 CHERRY HILL		2	7	1.75	1.01	0.97	26 CHERRY HILL	1.19	
27	101 HADDONFIELD		0	2	1.84	0.00	4.05	27 HADDONFIELD	1.34	
28	104 LAWNSIDE		0	1	2.26	1.20	9.80	28 LAWNSIDE	3.93	
29	117 WOODLYNNE		1	1	2.67	2.82	0.00	29 WOODLYNNE	1.91	
30	97 GIBBSBORO		0	1	3.04	0.00	3.92	30 GIBBSBORO	1.59	
31	95 CLEMENTON		0	2	3.90	0.00	2.99	31 CLEMENTON	1.78	
32	92 BERLIN TOWNSHIP		0	3	4.26	5.95	0.00	32 BERLIN TOWNSHIP	3.42	
33	105 LINDENWOLD		0	4	4.32	3.92	2.14	33 LINDENWOLD	3.47	
34	109 MOUNT EPHRAIM		1	3	5.85	3.13	0.00	34 MOUNT EPHRAIM	2.84	
Totals:			5	36	1.31	1.35	2.07		1.57	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	November 14, 2017			
Total Participating Members	34			
Complaint	34			
Percent Compliant	100.00%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF

2017 FUND COMMISSIONERS

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Jen Dawson
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	Paul Dougherty	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2017 as of November 1, 2017

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/6
<input type="checkbox"/> Assessments	Filed 3/6
<input type="checkbox"/> Actuarial Certification	Filed 6/29
<input type="checkbox"/> Reinsurance Policies	Filed 6/6
<input type="checkbox"/> Fund Commissioners	Filed 3/6
<input type="checkbox"/> Fund Officers	Filed 3/6
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/6
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2017 Risk Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Cash Management Plan	Filed 3/6
<input type="checkbox"/> 2017 Risk Manager Contracts	Complete
<input type="checkbox"/> 2017 Certification of Professional Contracts	Filed 5/1
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/29
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2017 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF November 1, 2017				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	05/31/17	05/31/17	12/31/17
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17
BARRINGTON	CONNER STRONG & BUCKELEW		4/13/2017	12/31/17
BELLMAWR	CONNER STRONG & BUCKELEW	2/1/2017	2/1/2017	12/31/17
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		06/19/17	12/31/17
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/03/17	12/31/17
BROOKLAWN	CONNER STRONG & BUCKELEW		01/30/17	12/31/17
CHERRY HILL	CONNER STRONG & BUCKELEW		1/19/2017	12/31/17
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		5/4/2017	12/31/17
CHESILHURST	EDGEWOOD ASSOCIATES		6/23/2017	12/31/17
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
COLLINGSWOOD	CONNER STRONG & BUCKELEW		01/11/17	12/31/17
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/19/2017	2/1/2017	12/31/17
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17
HADDONFIELD	HENRY BEAN & SONS	05/15/17	03/10/17	12/31/17
HI-NELLA	CONNER STRONG & BUCKELEW	03/27/17	03/27/17	12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/01/17	02/01/17	12/31/17
LAWNSIDE	M&C INSURANCE AGENCY	03/16/17	03/23/17	02/03/18
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/17	02/08/17	12/31/17
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17
MERCHANTVILLE	CONNER STRONG & BUCKELEW		1/13/2017	12/31/17
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/10/2017	05/31/18
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17
PINE VALLEY	HENRY BEAN & SONS	1/25/2017	1/25/2017	12/31/17
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/26/17	1/26/2017	12/31/17
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17
TAVISTOCK	CONNER STRONG & BUCKELEW		6/21/2017	12/31/17
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17
WINSLOW	CONNER STRONG & BUCKELEW	5/16/2017	1/23/2017	12/31/17
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 17-26

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 2017**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001450			
001450	COMPSERVICES, INC.	CHERRY HILL SERVICES - 11/2017	2,458.33
001450	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2017	32,500.00
			34,958.33
001451			
001451	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/2017	2,177.00
			2,177.00
001452			
001452	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2017	11,090.77
			11,090.77
001453			
001453	CLEMENTON BOROUGH	2017 OPTION SAFETY AWARD - 10/2017	479.98
			479.98
001454			
001454	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2017	19.97
001454	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2017	29,867.50
			29,887.47
001455			
001455	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/2017	3,855.25
			3,855.25
001456			
001456	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 10/2017	26.22
001456	BROWN & CONNERY, LLP	ATTORNEY FEE 10/2017	1,721.58
001456	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 10/2017	1,313.50
			3,061.30
001457			
001457	ELIZABETH PIGLIACELLI	TREASURER FEE 11/2017	1,742.50
001457	ELIZABETH PIGLIACELLI	POSTAGE FEE MAR, AUG & OCT - 2017	104.65
			1,847.15
001458			
001458	COLLINGSWOOD BOROUGH	MEETING REFRESHMENT - OCT 10,23, 2017	570.92
			570.92
001459			
001459	JACK LIPSETT	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00
			450.00

001460				
001460	M. JAMES MALEY	4TH QTR 2017 EXEC COMM ATTENDANCE	300.00	
				300.00
001461				
001461	NEAL ROCHFORD	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001462				
001462	JOSEPH WOLK	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001463				
001463	MICHAEL MEVOLI	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001464				
001464	RICHARD MICHIELLI	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001465				
001465	TERRY SHANNON KIERSZNOWSKI	4TH QTR 2017 EXEC COMM ATTENDANCE	300.00	
				300.00
001466				
001466	JOSEPH GALLAGHER	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001467				
001467	COURIER POST	ACCT: CHL-083028 - 11/2/17 - 2018 BDGT	53.76	
001467	COURIER POST	ACCT: CHL-083028 - 10/14/17 - MTG 10/20	37.04	
				90.80
001468				
001468	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 10/31/2017	75.84	
				75.84
001469				
001469	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 11/2017	8,739.58	
001469	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES -N11/2017 - CHERRY	1,083.00	
				9,822.58
001470				
001470	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/2017	957.16	
				957.16
001471				
001471	LOUIS DiANGELO	4TH QTR 2017 EXEC COMM ATTENDANCE	450.00	
				450.00
001472				
001472	PINE VALLEY BOROUGH	2017 OPTIONAL SAFETY AWARD - 11/2017	500.00	
				500.00

TOTAL PAYMENTS FY 2017

103,124.55

TOTAL PAYMENTS ALL FUND YEARS \$ 103,124.55

Chairman

Attest:

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

_____ **Dated:** _____
Treasurer

November 27, 2017

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending October 31, 2017 for Fund Years 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

- **BILL LIST FOR THE MONTH OF NOVEMBER:**

Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$6,473.45.

- **RECEIPT ACTIVITY FOR OCTOBER:**

Cherry Hill Deductible	\$ 3,157.42	
MEL	92,159.00	
Total Receipts		<u>\$95,316.42</u>

- **CLAIM ACTIVITY FOR OCTOBER:**

The enclosed report shows claim activity during the month for claims paid by the fund.

Property Liability Claims	\$ 167,101.61	
Workers Compensation Claims	201,190.65	
Administration Expense	<u>147,568.97</u>	
Total Claims/Expenses		<u>\$515,861.23</u>

- **CASH ACTIVITY FOR OCTOBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$21,711,721.05 to a closing balance of \$20,785,807.85 showing a decrease of \$925,913.20.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,

Elizabeth Pigliacelli, Treasurer



Summary of Investments

Account Number **115884-000**

As of October 31, 2017

Page 1 of 9

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 9/30/2017	% OF M/V	MARKET VALUE (M/V) As of 10/31/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$67,895.16	0.48	\$85,389.72	0.61
	TOTAL MONEY MARKET FUNDS	67,895.16	0.48	85,389.72	0.61
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	14,020,042.25	99.52	13,995,910.00	99.39
	TOTAL U.S. TREASURY OBLIGATIONS	14,020,042.25	99.52	13,995,910.00	99.39
	TOTAL PRINCIPAL PORTFOLIO(S)	14,087,937.41	100.00	14,081,299.72	100.00
	TOTAL ACCRUED INCOME	47,611.51		42,517.59	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,135,548.92		14,123,817.31	



Summary of Activity

Account Number **115884-000**

October 1, 2017 through October 31, 2017

Page 2 of 9

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	67,895.16
RECEIPTS		
Dividends	38.65	0.00
Interest	19,218.75	0.00
TOTAL RECEIPTS	19,257.40	0.00
DISBURSEMENTS		
Wilmington Trust Fees	(1,762.84)	0.00
TOTAL DISBURSEMENTS	(1,762.84)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(19,257.40)	19,257.40
Cash Management Sales	1,762.84	(1,762.84)
NET CASH MANAGEMENT	(17,494.56)	17,494.56
CLOSING BALANCES:	0.00	85,389.72

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/04/17	58,124.01				58,124.01	
2	10/04/17	78,595.96				78,595.96	
3	10/11/17	22,237.45				22,237.45	
4	10/11/17	58,140.72				58,140.72	
5	10/18/17	13,936.67				13,936.67	
6	10/18/17	17,331.88				17,331.88	
7	10/25/17	27,432.62				27,432.62	
8	10/25/17	32,989.91				32,989.91	
9	10/31/17	43,556.63				43,556.63	
10	10/31/17	15,946.41	- 3,967.27			11,979.14	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	368,292.26	- 3,967.27	-	-	364,324.99	
	Monthly Rpt	364,324.99				364,324.99	
	Variance	3,967.27	- 3,967.27	-	-	0.00	

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2017											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL	
OPEN BALANCE	806,945.41	4,854,053.69	1,436,390.92	11,265,906.88	4,555.29	667,326.81	185.58	2,679,375.07	(3,017.94)	21,711,721.70	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,157.42	3,157.42	
Invest Pymnts	67.43	109.10	2.94	(40.89)	378.45	1,477.71	109.81	(505.96)	0.00	1,598.59	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	67.43	109.10	2.94	(40.89)	378.45	1,477.71	109.81	(505.96)	0.00	1,598.59	
Other *	0.00	0.00	0.00	0.00	0.00	92,159.00	0.00	0.00	0.00	92,159.00	
TOTAL	67.43	109.10	2.94	(40.89)	378.45	93,636.71	109.81	(505.96)	3,157.42	96,915.01	
EXPENSES											
Claims Transfers	14,020.16	138,891.03	10,223.15	189,225.81	0.00	0.00	0.00	0.00	11,964.84	364,324.99	
Expenses	0.00	0.00	0.00	0.00	0.00	542,307.98	0.00	114,432.43	0.00	656,740.41	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,762.84	0.00	1,762.84	
TOTAL	14,020.16	138,891.03	10,223.15	189,225.81	0.00	542,307.98	0.00	116,195.27	11,964.84	1,022,828.24	
END BALANCE	792,992.68	4,715,271.76	1,426,170.71	11,076,640.18	4,933.74	218,655.54	295.39	2,562,673.84	(11,825.36)	20,785,808.47	

REPORT STATUS SECTION

Report Month: October

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
CURRENT FUND YEAR	2017					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$21,711,721.05	7,625,749.94	666.59 -	2,632.89	14,087,937.41	
Opening Interest Accrua	\$47,611.51	-	-	-	47,611.51	
1 Interest Accrued and/or	\$14,163.48	\$0.00	\$0.00	\$0.00	\$14,163.48	
2 Interest Accrued - discot	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$6,473.45	\$6,340.43	\$91.46	\$41.56	\$0.00	
6 Interest Paid - Term Ins	\$19,257.40	\$0.00	\$0.00	\$0.00	\$19,257.40	
7 Realized Gain (Loss)	-\$24,132.25	\$0.00	\$0.00	\$0.00	-\$24,132.25	
8 Net Investment Income	-\$3,495.32	\$6,340.43	\$91.46	\$41.56	-\$9,968.77	
9 Deposits - Purchases	\$467,575.97	\$95,325.42	\$171,059.90	\$201,190.65	\$0.00	
10 (Withdrawals - Sales)	-\$1,395,087.77	-\$1,025,032.67	-\$167,101.61	-\$201,190.65	-\$1,762.84	
Ending Cash & Investment	\$20,785,807.85	\$6,702,383.12	\$4,716.34	-\$2,591.33	\$14,081,299.72	
Ending Interest Accrual Bal	\$42,517.59	\$0.00	\$0.00	\$0.00	\$42,517.59	
Plus Outstanding Checks	\$204,122.91	\$117,010.82	\$32,384.69	\$54,727.40	\$0.00	
(Less Deposits in Transit)	-\$59,503.04	\$0.00	-\$15,946.41	-\$43,556.63	\$0.00	
Balance per Bank	\$20,930,427.72	\$6,819,393.94	\$21,154.62	\$8,579.44	\$14,081,299.72	
		\$0.00	0.0	\$0.00	\$0.00	

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

Month		October							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Property	316,994.46	14,020.16	0.00	331,014.62	331,014.62	0.00	0.00	0.00
	Liability	137,011.88	565.21	0.00	137,577.09	137,577.09	0.00	0.00	0.00
	Auto	23,777.66	4,734.97	0.00	28,512.63	28,512.63	0.00	0.00	0.00
	Workers Comp	406,881.99	102,417.55	0.00	509,299.54	509,369.58	(70.04)	(0.04)	(70.00)
	Cherry Hill	3,027.46	10,480.23	3,027.42	10,480.27	10,480.23	0.04	(15,504.45)	15,504.49
	Total	887,693.45	132,218.12	3,027.42	1,016,884.15	1,016,954.15	(70.00)	(15,504.49)	15,434.49
2016	Property	387,976.21	0.00	0.00	387,976.21	387,976.21	0.00	0.00	0.00
	Liability	71,208.76	2,367.50	0.00	73,576.26	73,576.26	0.00	0.00	0.00
	Auto	64,213.27	0.00	0.00	64,213.27	64,213.27	(0.00)	(0.00)	0.00
	Workers Comp	1,568,811.30	41,775.74	0.00	1,610,587.04	1,610,587.04	0.00	0.17	(0.17)
	Cherry Hill	(9.53)	1,484.61	130.00	1,345.08	1,344.91	0.17	(0.00)	0.17
	Total	2,092,200.01	45,627.85	130.00	2,137,697.86	2,137,697.69	0.17	0.17	0.00
2015	Property	561,573.44	0.00	0.00	561,573.44	561,573.44	0.00	0.00	0.00
	Liability	261,093.78	99,455.68	0.00	360,549.46	360,549.46	(0.00)	(0.00)	(0.00)
	Auto	35,182.88	0.00	0.00	35,182.88	35,182.88	0.00	0.00	0.00
	Workers Comp	2,024,535.57	42,513.68	0.00	2,067,049.25	2,067,049.25	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,882,385.67	141,969.36	0.00	3,024,355.03	3,024,355.03	0.00	0.00	(0.00)
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	986,172.04	36,502.64	0.00	1,022,674.68	1,022,674.68	0.00	0.00	0.00
	Auto	70,179.71	5,488.18	0.00	75,667.89	75,667.89	0.00	0.00	0.00
	Workers Comp	1,635,887.78	2,518.84	0.00	1,638,406.62	1,638,406.62	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,016,157.54	44,509.66	0.00	3,060,667.20	3,060,667.20	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	0.00	337,742.74	337,742.74	0.00
	Liability	879,979.84	0.00	0.00	879,979.84	0.00	879,979.84	879,979.84	0.00
	Auto	101,363.20	0.00	0.00	101,363.20	0.00	101,363.20	101,363.20	0.00
	Workers Comp	2,280,707.73	0.00	0.00	2,280,707.73	0.00	2,280,707.73	2,280,707.73	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,599,793.51	0.00	0.00	3,599,793.51	0.00	3,599,793.51	3,599,793.51	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		12,478,230.18	364,324.99	3,157.42	12,839,397.75	9,239,674.07	3,599,723.68	3,584,289.19	15,434.49

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: November 3, 2017

JIF SERVICE TEAM

<p align="center">Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863</p>	<p align="center">Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899</p>
<p align="center">John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092</p>	<p align="center">Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651</p>

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Loss Control Survey on October 30
- Township of Haddon – Conducted a Loss Control Survey on October 10
- Borough of Medford Lakes – Conducted a Loss Control on October 20
- Borough of Mount Ephraim – Conducted a Loss Control Survey on October 30
- Borough of Oaklyn – Conducted a Loss Control Survey on October 23
- Township of Winslow – Conducted a Loss Control Survey on October 19

MEETINGS ATTENDED

- Camden Police Ad Hoc Committee Meeting – October 6
- Claims Meeting – October 20
- Fund Commissioner Meeting – October 23

UPCOMING EVENTS

- Claims Meeting – November 17
- Fund Commissioner Meeting – November 27
- Executive Safety Committee – December 6

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Camden County Police Chief AD-HOC Meeting Agenda – October 2
- Camden JIF - Reminder - You're Invited: Camden County Police Chief AD-HOC Meeting –
October 3
- Camden JIF - SD Bulletin - October is Fire Prevention Month – October 9
- Camden JIF - Executive Safety Committee Meeting on November 7, 2017 – October 12
- Camden JIF - Did You Know? – MSI Training Schedule, November 2017 – October 19
- Camden JIF - MSI Bulletin - Leaf Collection Time – October 23
- Camden JIF - Executive Safety Committee Meeting DATE CHANGE on December 6, 2017
October 24

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by year end. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

- **Safety Data Sheets-** Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** – An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey-** An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program-** An electronic copy of the Hazard Communication Program will be customized for each reporting location.

- **Training Documentation-** If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.
- **Instructions on how to download, store and share the files with affected departments and employees.**

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 770+ safety videos in 47 different categories plus the "In-The-Line-Of-Duty Video Series". To view the full video catalog and rent videos please visit www.njmel.org or email the media library at melvideolibrary@jamontgomery.com. The following members utilized the Media Library during the month of October.

<u>Municipality</u>	<u># of Videos</u>
Borough of Barrington	1
City of Gloucester	1

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for **November and December of 2017. Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm

11/1/17	Township of Washington	BBP	12:30 - 1:30 pm
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/15/17	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/15/17	Township of Cherry Hill #4	Driving Safety Awareness	10:45 - 12:15 pm
12/15/17	Township of Cherry Hill #4	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm

CEU's for Certified Public Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	3 / M	Hazardous Materials Awareness of Haz'ous & CWR	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / M
Roberts, Lead & Office Industrial Health Overview	1 / T	Hearing Conservation	1 / T
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / T - 3 / T
Bloodborne Pathogens Training	1 / T	Hooks, Cranes and Rigging	3 / T
Bloodborne Pathogens Train - the Trainer	1 / T	Hoisting Authority Safety Awareness	3 / T
OSHA Safety Awareness	3 / T	Jitter Safety	3 / T
CDL - Supervisors Reasonable Suspicion	3 / M	Landscape Safety	3 / T
CDL - Drivers' Safety Regulations	3 / M	Leaf Collection Safety Awareness	3 / T
Cracking the Maintenance Vehicle Operator	3 / T	Lockout Tagout	3 / T
Confined Space Entry - Permit Required	3.5 / T	Personal Protective Equipment - PPE	3 / T
Confined Space Awareness	1 / T	Playground Safety	3 / T
Crimes Safety Awareness	1.5 / T	Sanitation and Recycling Safety	3 / T
Employee Conduct and Violence in the Work Place	1.5 / M	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	3 / T	Safety Coordinator's Skills Training	3 / M
Fall Protection Awareness	3 / T	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	3 / T
Fire Safety	3 / T - 3 / T	Special Event Management	3 / M
Flagger / Workzone Safety	3 / T	Toolbox Talk Essentials	1 / M
HuClear with Globally Harmonized System	1 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Roberts, Lead & Office Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	3 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / M	Safety Coordinator's Skills Training	3 / P
		Special Event Management	3 / P
TCH's For Water/Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / M	Hazardous Materials Awareness of Haz'ous & CWR	3 / M
Advanced Safety Leadership	10 / M	Heavy Equipment Safety	3 / M
Roberts, Lead & Office Industrial Health Overview	1 / M	Hoisting Authority Safety Awareness	3 / M
Back Safety / Material Handling	1 / M	Hazard Identification - Making your Observations Count	1.5 / M
Bloodborne Pathogens Training	1 / M	Hearing Conservation	1 / M
Bloodborne Pathogens Train - the Trainer	3.5 / M	Hooks, Cranes and Rigging	3 / M
OSHA Safety Awareness	3 / M	Jitter Safety	3 / M
CDL - Supervisors Reasonable Suspicion	1.5 / M	Ladder Safety/Working Working Surfaces	3 / M
CDL - Drivers' Safety Regulations	3 / M	Landscape Safety	3 / M
Confined Space Awareness	1 / M	Leaf Collection Safety Awareness	3 / M
Confined Space Entry - Permit Required	3.5 / M	Lockout Tagout	3 / M
Defensive Driving - How	3.5 / M	Shop and Tool Safety	1 / M
Crimes Safety Awareness	1.5 / M	Office Safety	3 / M
Excavation Trenching & Shoring	4 / M	Personal Protective Equipment - PPE	3 / M
Fall Protection Awareness	3 / M	Safety Committee Best Practices	1.5 / M
Fast Track to Safety	3 / M	Safety Coordinator's Skills Training	3 / M
Fire Extinguisher	1 / M	Seasonal Public Works Operations	3 / M
Fire Safety	1 / M	Snow Plow Safety	3 / M
Flagger / Workzone Safety	3 / M	Special Event Management	3 / M
HuClear with Globally Harmonized System	1.5 / M	Toolbox Talk Essentials	1 / M
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / M	Employee Conduct and Violence in the Work Place	1.5 / M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / M
Hazard Recognition - Making your Observations Count	3		
Heavy Equipment	3		
Sanitation and Recycling Safety	3		
***Outgoing			
A- Admin			
T- Technical			
U- Unions			
S- Safety			
P- Professional Development			
M- Management			



October 2017

October is Fire Prevention Month

National Fire Protection Association has declared the 2017 theme to be, “*Every Second Counts: Plan 2 Ways Out!*”. In a fire, seconds count. Seconds can mean the difference between residents of our community escaping safety from a fire or having their lives end in tragedy.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?
 - a. 10 - 12 years
 - b. 20 - 25 years
 - c. Never, if not used

10 - 12 years
2. Why is Fire Prevention Week always the week of October 9th?
 - a. To commemorate the Great Chicago Fire
 - b. To commemorate the Great Roman Fire
 - c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire
3. How often should smoke detectors be replaced?
 - a. After a fire
 - b. Every 5 years
 - c. Every 10 years

Every 10 years
4. Most fire deaths occur where?
 - a. In motor vehicles
 - b. In the home
 - c. In the workplace
 - d. In a place of assembly; restaurant, theater, casino, etc.

In the home
5. What age group has the greatest chance of dying in a fire in the home?
 - a. Infants
 - b. Pre-teen age children
 - c. Young adults
 - d. Adults
 - e. Senior citizens

By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens

Fire safety is not just for the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight.

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.

This bulletin is intended for general informational purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 677.388.2646.

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EVERY SECOND COUNTS

PLAN 2 WAYS OUT!



FIRE PREVENTION WEEK

OCTOBER 8-14, 2017

firepreventionweek.org

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- Draw a map of your home. Show all doors and windows.
- Visit each room. Find two ways out.
- All windows and doors should open easily. You should be able to use them to get outside.
- Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- Make sure your house or building number can be seen from the street.
- Talk about your plan with everyone in your home.
- Learn the emergency phone number for your fire department.
- Practice your home fire drill!
- Make your own home fire escape plan using the grid provided on page 2.





Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.nimel.org, and selecting the SAFETY tab.

- Select *Toolbox Talks* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - New Toolbox Talks have been added for the leaf collection season.
- Choose *Videos* to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.288.2346.

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Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2017 To 10/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Miller Farms I - Winslow Township	134 North Grove St. Berlin, NJ 08009	RE: Annual Halloween Festival/Fire Prevention The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property for the Annual Halloween Festival/Fire Prevention on October 21, 2017, rain date is October 28, 2017. No fireworks or amusements.	9/28/2017 #1760887	GL AU EX WC
H - South Jersey Transportation I - Winslow Township	Authority PO Box 351 Hammonton, NJ 08037	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	9/28/2017 #1760926	GL AU EX WC
H - South Jersey Transportation I - Winslow Township	Authority PO Box 351 Hammonton, NJ 08037	RE: Access Permit for location M.P. 3.91 to M.P. 39.3 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Access Permit for location M.P. 3.91 to M.P. 39.3	9/28/2017 #1760930	GL AU EX WC OTH
H - South Jersey Transportation I - Winslow Township	Authority PO Box 351 Hammonton, NJ 08037	RE: Access Permit for location M.P. 3.91 to M.P. 39.3 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Access Permit for location M.P. 3.91 to M.P. 39.3	9/28/2017 #1760932	GL AU EX WC OTH
H - Oaklyn Board Of Education I - Borough of Oaklyn		RE: Municipal Alliance Men's basketball use of premises Evidence of Insurance as respects Municipal Alliance Men's basketball use of premises (school gym).	9/28/2017 #1764270	GL AU EX WC
H - KS State Bank I - Borough of Magnolia	PO Box 69 2627 KFB Plaza STE 202E Manhattan, KS 66502	RE: lease of a 2017 Ford Explorer Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2017 Ford Explorer, vin #1FM5K8AR4HGD59328, valued at \$34,064, for the Magnolia Police Department.	9/29/2017 #1766969	GL AU EX WC OTH
H - Evesham Township Fire Dist No. 1 I - Township of Voorhees	PO Box 276 Marlton, NJ 08053	Evidence of insurance	10/10/2017 #1770352	GL AU EX

10/20/2017

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2017 To 10/21/2017

H - NJ Department of Health, Office I - Borough of Magnolia	of EMS PO Box 380 Trenton, NJ 08625	Evidence of insurance for the following Sterling EMS ambulance: 2015 Chevy Ambulance, vin #81124.	10/11/2017 #1770471	AU EX WC
H - Fourth Wall Soenic, LLC I - Borough of Collingswood	PO box 2252 New York, NY 10108	The Certificate Holder is an Additional Insured and Loss Payee on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the rental of a set for the Collingswood Community Theatre, valued at \$5,000.	10/12/2017 #1770594	GL AU EX WC OTH
H - Fourth Wall Soenic, LLC I - Borough of Collingswood	PO box 2252 New York, NY 10108	The Certificate Holder is an Additional Insured and Loss Payee on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the rental of a set for the Collingswood Community Theatre, valued at \$5,000.	10/12/2017 #1770683	GL AU EX OTH
H - Ransome Rents I - Township of Cherry Hill	600 Egg Harbor Rd Hammonton, NJ 08037	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a CAT 930 Wheel Loader, serial #KTG00734, valued at \$193,000, from 10/20/17-12/15/17.	10/13/2017 #1770798	GL AU EX WC OTH
H - Edmunds Optics I - Borough of Barrington	101 East Gloucester Pike Barrington, NJ 08007	Re: 10/14, rain date 10/15 Barrington Harvest Festival. Evidence of insurance with respects to the use of parking lot for the Barrington Harvest Festival on 10/14/17 rain date 10/15/17.	10/13/2017 #1770809	GL AU EX WC
H - Fourth Wall Soenic, LLC I - Borough of Collingswood	PO box 2252 New York, NY 10108	The Certificate Holder is an Additional Insured and Loss Payee on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the rental of a set for the Collingswood Community Theatre, valued at \$150,000.	10/16/2017 #1772461	GL AU EX WC OTH
H - Borough of Mt. Ephraim I - Borough of Mt. Ephraim	121 South Black Horse Pike Mount Ephraim, NJ 08059	Evidence of insurance as respects to Statutory Bond coverage for Tara Martin - Utilities Collector, effective 01/01/2017.	10/19/2017 #1774493	OTH

10/20/2017

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2017 To 10/21/2017

H - Oaklyn Public School I - Borough of Collingswood	136 Kendall Blvd Oaklyn, NJ 08107	Evidence of insurance with respects to the use of the gymnasium by the Collingswood Recreation Department from 11/1/17-12/31/17.	10/19/2017 #1774498	GL AU EX WC
Total # of Holders: 15				



**CAMDEN JIF
PPO & BILL REVIEW SAVINGS
Workers' Compensation Medical Savings By Month**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
TOTAL 2017	\$1,560,573.14	\$770,325.61	\$790,247.53	50.64%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	156	1,651
PPO Bills	143	1,528
PPO Bill Penetration	91.67%	92.55%
PPO Charges	\$102,298.50	\$1,442,109.25
Charge Penetration	89.50%	92.41%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
October	\$266,883.14	\$151,891.18	\$114,991.96	43.09%
November	\$210,920.43	\$106,768.95	\$104,151.48	49.38%
December	\$150,279.36	\$91,215.82	\$59,063.54	39.30%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

October 23, 2017 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 23, 2017
BOROUGH OF COLLINGSWOOD 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Ethel Kemp, Camden City Parking Authority
Robert Mather, Pine Valley
Lawrence Spellman, Voorhees Township
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Skip Bean Henry D. Bean & Sons
Terry Mason M & C Insurance
Mark von der Tann Insurance Agencies Inc.
John McCrudden Hardenbergh Insurance Group

WELCOME: Executive Director Bradford Stokes welcomed everyone to the Borough of Collingswood.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 25, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 25, 2017

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Vote: Unanimous

CORRESPONDENCE: NONE

2018 BUDGET: The proposed 2018 Budget is enclosed for your review (Page 3). The Executive Committee held a budget workshop meeting on October 10, 2017 in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced totaling \$12,754,042 which represents a \$171,041 decrease over last years budget; (-1.32%).

Executive Director said there is a revised version of the 2018 Budget that was distributed and it slightly different than what was included in the agenda. There was a slight tweak as we thought may happen once the MEL introduced their budget. The property line for the MEL increased by \$2,500 but not too significant. Executive Director reviewed the 2018 Budget and said there was a big drop in line 5 for Aggregate Excess Loss Fund Contingency and that was because our experience in the MEL has improved drastically over the past few years. We are realizing the benefits of that now and that line has decreased by 54.81%. Executive Director said this is also reflected in Lines 11 and 12 for MEL and MEL property which are both down so the overall Loss Funds have decreased by 2.32%. Executive Director said most professional fees are at a 2% increase, the Fund Administrator was out for RFQ this year and there may be a slight variation there. We have a new line item for Law Enforcement Services which is being offered to all JIFs throughout the state by JA

Montgomery. This is an enhanced public safety aspect that created the Police Ad Hoc Committee and JA Montgomery has hired two officers to assist in working with our police departments, and that is reflected in line 23 in the amount of \$15,000. At the budget meeting the PERMA increase was discussed and the increase will put us in line with other Executive Directors throughout the state - this increase is reflected in line 28 of the budget. Executive Director said the overall budget reflects a 1.30% decrease. We are very happy to report there is no surcharge. Everyone's loss ratio is below the JIF threshold of 108% over three years and this is a significant savings for a lot of members. This can be attributed to all of our safety initiatives that we have done over the years and it is now paying off, which is a big achievement for the Fund. Revised assessments were distributed to members. Executive Director asked if there were any questions. With no questions being heard Executive Director asked for a motion to introduce the 2018 Budget and schedule the public hearing on November 27, 2017.

MOTION TO INTRODUCE THE 2018 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 27, 2017 AT THE BROOKLAWN COMMUNITY CENTER AT 5:15 PM

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Roll Call Vote:	8 Ayes – 0 Nays

The Committee also reviewed the available dividend calculation and is recommending the release of \$500,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$92,159.17. Enclosed is a Resolution 17-22 authorizing the release of a dividend representing a total of \$592,159.17. (Page 4)

MOTION TO ADOPT RESOLUTION 17-22 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$592,159.17 FROM THE EJIF AND CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	8 Ayes – 0 Nays

2018 RFQ FAIR & OPEN PROCESS: As previously discussed, the Fund Office advertised Requests for Qualifications for all Fund Professionals. There were multiple responses received for Managed Care, Claims Administration and Auditor. The Contracts Committee met last week to review the responses. A report will be provided at the meeting during closed session.

MEMBERSHIP RENEWALS: The Fund has 5 members up for renewal at the end of the year. Renewal documents were sent last month. Members are asked to return their resolutions and agreements back to the Fund office by October 2, 2017. We have received four of the five member's renewal documents.

MEL, EJIF & RCF MEETINGS: The MEL, EJIF & RCF met on October 18th at the Forsgate Country Club. The MEL introduced its 2018 budget; the EJIF & RCF adopted their respective 2018 budgets. The recap of those meeting will be in next month’s agenda

ELECTED OFFICIALS TRAINING: This year’s elected officials training program will focus on “Ethics for Governmental Officials”. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 15, 2017.

EJIF REGULATORY COMPLIANCE TRAINING: The EJIF would like to extend an invitation to you and members of your municipality and utility authority to an upcoming workshop – “**Keeping Up with Changing Regulations**” to discuss staying in compliance with new, changing and problematic rules. **(Page 6)**

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director said the August 31st Financial Fast Track shows a very healthy surplus at \$9.6 million an increase of \$637,000 over last month, all years in the positive and things are looking very good. The loss ratio report as of August 31st reflects the actuary had us targeted at just under 30% and we are at 24% so we are continuing another good year and is ahead of last years pace, which was a fine year. Lost Time Accident Frequency as of August 31st we are standing at 1.55 below the JIF state average. We have the breakdown showing five lost time accidents for the month of August which we will keep an eye on.

Executive Director's Report Made Part of Minutes.

TREASURER: The Treasurer reviewed the reports included in the agenda. Treasurer distributed a supplemental bills list totaling \$450.00 along with a supplemental Certification and Recommendation of Claims Payments and Recoveries which was for the reclassification of a voided check from Fund Year 2016.

Approving Payment of Resolution 17-23 September 2017 Vouchers

CLOSED	\$542,307.98
2016	0.00
2017	\$113,982.43
TOTAL	\$656,290.41

Approving Payment of Resolution 17-24 Supplemental 2017 Vouchers

2017	\$450.00
TOTAL	\$450.00

Confirmation of September 2017 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2013	0.00
2014	54,318.83
2015	40,085.32
2016	37,258.92
2017	75,411.97
TOTAL	207,075.04

MOTION TO APPROVE RESOLUTION 17-23 SEPTEMBER 2017 VOUCHERS AND RESOLUTION 17-14 SUPPLEMENTAL BILLS LIST

Motion: Commissioner Wolk
 Second: Commissioner Lipsett
 Roll Call Vote: 8 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF AUGUST 2017 AS PRESENTED AND APPROVE THE TREASURER’S REPORT:

Motion: Commissioner Wolk
 Second: Commissioner Michielli
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: No report for open session.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director’s report. A Safety Director’s Bulletin is included in the agenda on Safety in the Office Environment. The deadline for requesting MSI training you would like to host for 2018 has been extended to September 29th. The Safe Patient Lifting training is a requirement for the 2017 Safety Incentive Program this year so please check with your Police, Fire and EMS to make sure they are going online and taking the training. To date 15 members have completed the training. We are looking at Wednesday December 6th for the Executive Safety Committee meeting at the Conner Strong & Buckelew offices.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the monthly Certificate Report on page 34 for the period 8/22/17 to 9/21/17 with 18 certificates issued.

Underwriting Manager reviewed the MEL Cyber Task Force and said they will be rolling out shortly minimum cyber security standards, which are a bunch of recommendations to protect you more on the cyber front. One part is a deductible reimbursement plan of either \$5,000 or \$7,500 depending on which tier of the cyber security standards you comply with. The first tier are very simple things to do and they are as simple as making sure any time you receive an update from Microsoft or any software that your are using to make sure that you do update those patches. It is a very simple thing to do and it can protect you largely. The second tier is not a huge expenditure and the biggest part of it is employee cyber hygiene training. We will list five or six vendors that offer all types of training and what type of training they provide and what you can expect from each of them.

Underwriting Manager reviewed the three coverage bulletins that were issued. The first one was on fire trucks in particular ones that are 15 years or older. We used to have Actual Cash Value and now we are offering replacement cost or stated value which ever is less. This is a big expansion of coverage and all of the Risk Managers were notified so please be sure to reach out to your Risk Managers to make sure all of your valuations are up to date. The other two bulletins were on the Public Officials Employment Practices Program. The first change is in the policy form which is no change in coverage but to make sure our policy form is as up to date as possible. The other change is the Optional Excess Land Use coverage. Right now the current policy has a \$150,000 sub-limit ever single members received this coverage. The new offering will allow members to purchase an additional \$1 million in coverage with the application. We are working on a lot of different coverage additions which will all be released in early November along with the policy form change. In response to Chairman Mevoli, Underwriting Manager said in the past we had a few claims but within the last year with the educational push we have received about 10 claims reported to us. Every single one of the claims we received were due to employee behavior. The ransoms are usually very low but we are worried more about the forensics. In response to Commissioner Shannon, Underwriting Manager said there will be a checklist that your IT Department can use to meet the standards.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of September 2017 where there was a savings of 52.16% for the month and a total of 51.05% for the year. Ms. Goldstein reviewed the 3rd Quarter Workers' Comp Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report is for closed session.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Michielli
Second: Commissioner Wolk

Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Vote: Unanimous

MEETING ADJOURNED: 6:03 PM

Karen A. Read, Assisting Secretary for
M. JAMES MALEY, SECRETARY

Appendix II

RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

October 18, 2017

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF October Meeting

Madeline Cook – NJPHA Commissioner: Chairman Matchett announced that Commissioner Cook would be retiring December 31, 2017 and thanked her for her years of service on the RCF Claims Committee and the RCF Board; a special presentation will be made at the next meeting.

2017 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2017 reflecting the transfer of Fund Year 2013 from the local JIFs as of 6/30/17.

2018 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2018 Budget. Under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2018 expenses.

Claims Committee: The Claims Review Committee met in September and the morning of the Commissioner's meeting; minutes of the September meeting were distributed to the Board. The next Claims Review Committee is November 29, 2017 at 9:00AM via tele and video conference in Marlton and Parsippany offices.

Executive Director reported the MEL and RCF Claims Committee Chairs met via teleconference on September 27th to evaluate responses for Claims Administrator RFQs. Based on established evaluation criteria, a recommendation was made to interview York Risk Services Group and Qual-Lynx for the position of Property TPA and reappoint CB Claims LLC for Liability TPA, Qual-Lynx for Workers' Compensation and Dorsey & Semrau for POL/EPL runout. Following interviews for the Property TPAs on October 10th, Claims Review Committee is recommending awarding that contract to York Risk Services Group.

Executive Director reported at this morning's Claims Committee, a review of Managed Care provider networks was presented. Scoring was completed and based on established evaluation

criteria a recommendation was made to award the Managed Care contract to QualCare subject to review by the MEL Claims Committee.

Next Meeting: The next meeting of the RCF is the 2018 Reorganization scheduled for **Wednesday January 3, 2018** at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017	2017	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
TOTAL	688,000	26,324,784	25,636,784
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017 PROPOSED	2017	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
SUBTOTAL LOSS FUND	78,000	25,714,784	25,636,784
EXPENSES			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	481,729	481,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	610,000	610,000	0
TOTAL BUDGET	688,000	26,324,784	25,636,784

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 ADOPTED BUDGET				
	2017 ANNUALIZED	2018 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	78,000	30,000	(48,000)	-62%
EXPENSES				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
SUBTOTAL	481,729	490,886	9,157	2%
EXPENSE CONTINGENCY	128,271	129,114	843	1%
SUBTOTAL EXPENSES	610,000	620,000	10,000	2%
TOTAL BUDGET	688,000	650,000	(38,000)	-5.5%



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: October 18, 2017
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2018 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2018. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2018 and to certify annual assessments, based upon the adopted 2018 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$1,000,000 dividend was filed with the State on September 13, 2017. We await their approval.

38 LAGOON DRIVE PROPERTY SALE – Resolution 24-17 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

COVERAGE COMMITTEE MEETING- An EJIF Coverage Committee meeting is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 11:15 a.m.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2018 PROPOSED BUDGET BASED ON 2010 CENSUS					
	10/11/2017 11:45	2017	2018		
		TOTAL	TOTAL	CHANGE	
				CHANGE	
	I. Claims and Excess Insurance			\$	
	Claims			%	
1	Non-Site Specific	345,283	299,024	(46,259)	-13.4%
2	Site Specific	380,333	353,432	(26,901)	-7.1%
3	Legal Defense	1,142,166	1,036,097	(106,069)	-9.3%
4	Superfund Buyout	659,221	625,632	(33,589)	-5.1%
5	LFC	14,569	14,860	291	2.0%
6	Total Loss Fund	2,541,572	2,329,045	(212,527)	-8.4%
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	62,936	1,234	2.0%
11	Attorney	75,061	76,562	1,501	2.0%
12	Auditor	15,646	15,959	313	2.0%
13	Executive Director	256,980	282,678	25,698	10.0%
14	Treasurer	19,297	19,683	386	2.0%
15	Legislative Agent	45,000	45,000	-	0.0%
16	Underwriting Managers	219,502	223,892	4,390	2.0%
17	Environmental Services	421,332	429,759	8,427	2.0%
18	Claims Administration	25,942	26,460	519	2.0%
19					
20	Subtotal - Contracted Prof Svcs	1,140,462	1,182,929	42,468	3.7%
21					
22	Non-Contracted Services				
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	14,808	14,808	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	Subtotal - Non-contracted svcs	35,186	35,186	-	0.0%
30					
31	Subtotal-Contracted/Non-contra	1,175,648	1,218,116	42,468	3.6%
32					
33	Excess Aggregate Insurance	557,218	573,935	16,717	3.0%
34					
35	General Contingency	76,544	29,863	(46,681)	-61.0%
36					
37	Total Exp, Fees & Contingency	1,809,410	1,821,914	12,503	0.7%
38					
39	TOTAL JIF APPROPRIATIONS	4,350,982	4,150,959	(200,024)	-4.6%



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: October 18, 2017
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: October MEL Report

2018 Rate Table & Budget – Board of Fund Commissioners introduced a 2018 Rate Table and a 2018 Budget - reflecting an overall increase of .1% when applying the 2017 exposures and limits against the 2018 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 15, 2017 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Committee met on October 10th and reviewed the 2018 budget, rate table. In addition Committee reviewed responses to RFQs for Actuary, Executive Director, Treasurer, Attorney, Deputy Attorney, Graphic Designer, Strategic Planner and Producer and recommends re-appointing incumbent providers at reorganization; no other responses were received.

Coverage Committee: Stradley Ronan and Wilson, Esler, et al submitted responses to the RFQ for Technical Writer and were both interviewed by a Coverage Committee sub-committee. Report will be provided to the Coverage Committee at its December 4th meeting.

MEL/RCF Claims Committee: Board of Fund Commissioners accepted the recommendations of the Claims Review Committee and expects to appoint York Risk Services Group for Property Claims Administrator (Vanguard declined to submit response to RFQ); CB Claims LLC for Liability TPA and Dorsey & Semrau for POL/EPL runout.

Claims Committee will meet to evaluate Managed Care Provider and Excess Workers' Compensation. Committee will review the results of the "market basket" pricing of actual provider services before evaluating the Managed Care responses submitted by Qualcare and FMCO.

Audit Committee: Committee has scheduled a meeting on October 19th to review the responses for Internal Auditors.

Legislative Committee: In September, the Board accepted the Legislative Committee's recommendation to re-appoint Pathways Government Relations for Legislative agent at reorganization. The committee is scheduled to meet on November 15th during the NJSLOM convention.

Safety & Education: In September, the Board accepted the Committee's recommendation to re-appoint J A Montgomery as Safety Consultant and Training. The committee is scheduled to meet on October 30th.

Cyber Task Force: The Cyber Task Force has developed minimum risk control standards and is finalizing materials for distribution.

The MEL is working with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness. To date, several members have been confirmed to participate in the study.

Marketing Committee: The Marketing Committee is redesigning the MEL's website and developing a mobile application. They are working with a mobile application focus group to identify municipal roles and the push notification content appropriate for those roles.

POL/EPL & Fire Truck MEL Bulletins: Enclosed as part of the MEL Underwriting Manager's report are copies of bulletins distributed to members concerning Optional Excess Land Use Coverage, Public Officials/Employment Practices Policy Form Changes and Fire Truck Valuation change.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. The last session will be held on October 27th. To date there have been 75 that have attended the program.

Risk Management Information/Operating System (RMIS): Weekly status calls are conducted to ensure deliverables are met and the Fund is on target for the anticipated launch.

Claims Committee: The Claims Review Committee met in September and is scheduled to meet immediately following the Board meeting. Minutes of the September meeting are enclosed under separate cover.

RCF September Report: A copy of Commissioner Clarke's report on the RCF's September meeting submitted for information.