

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
SEPTEMBER 25, 2017 – 5:15 PM**

**BOROUGH OF BELLMAWR
21 EAST BROWNING ROAD
BELLMAWR, NJ 08099
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: SEPTEMBER 25, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2017 EXECUTIVE COMMITTEE**
- WELCOME: BELLMAWR**
- APPROVAL OF MINUTES:** August 28, 2017 Open MinutesAppendix I
August 28, 2017 Closed Minutes..... **To Be Distributed**

- CORRESPONDENCE – NONE**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 17-21Page 23
Treasurer's Report.....Page 25
Monthly ReportsPage 26

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 32

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 43

- MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 45

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Budget Meeting – October 11, 2017 – Borough of Collingswood**
Regular Meeting – October 23, 2017 - Borough of Collingswood

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: September 25, 2017

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2018 RFQ – Fair & Open Process** – As previously discussed, the fund office advertised Requests for Qualifications for all Fund Professionals. Responses were received on August 1st; the results appear on **Page 3**. There were multiple responses received for Managed Care, Claims Administration and Auditor. The Fund office will be scheduling a meeting of the Contracts Committee to review the responses.
- 2018 Renewal Online Underwriting Database:** The deadline to submit schedules was August 15th. The Executive Director will provide a progress report.
- 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. The Executive Director will provide an update.
- Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (**Appendix II**). The RCF amended 2017 Budget and the proposed 2018 Budget was introduced. The public hearing on the RCF budget will be held on October 18, 2017 at 10:30 a.m. at Forsgate.
- EJIF** - The EJIF met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (**Appendix II**). The 2018 budget was introduced and will be adopted at the October 18, 2017 meeting.
- MEL** - The MEL met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report (**Appendix II**). The MEL's 2018 budget introduction is scheduled for October 18, 2017 at Forsgate.
- Safety Expo** – For the tenth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 29th at the Camden County Emergency Services Training Center. Registration information appears on **Page 5**.

- ❑ **MEL Cyber Task Force** - MEL Cyber Task Force: The MEL’s Cyber Task Force made recommendations to the MEL at the September 6th meeting.

The Cyber Task Force developed minimum risk control standards. The JIFs’ policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in the deductible based on a member’s level of compliance with minimum standards (to be determined at time of claim).

Enclosed on **Page 10** are the minimum standards approved by the MEL. The MEL Underwriting Manager will be preparing material to distribute to members shortly.

The MEL Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF’s computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. 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.

- ❑ **2018 Budget** - The Executive Committee has scheduled a meeting for October 11, 2017 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2018 Budget.
- ❑ **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 13**)

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 14
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Loss Time Accident Frequency	Page 17&18
POL/EPL Compliance Report	Page 19
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2017 Fund Year Regulatory Affairs Checklist	Page 21
RMC Agreements	Page 22

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
RFQ OPENING
2 PM – AUGUST 1, 2017
FUND OFFICE, MARLTON**

The opening of the RFQ's for the Camden County Municipal JIF took place at 2:00 PM. Present in the room for the openings were Karen Read and Rachel Chwastek

The Bids were opened as follows:

<u>Position</u>	<u>Firm</u>
Actuary	Actuarial Advantage
Auditor	Bowman & Company Mercadien, P.C.
Payroll Auditor	Bowman & Company
Claims Administrator	AmeriHealth Qual Lynx Inservco PMA Capitol
Property Claims Administrator	Qual Lynx
Managed Care Provider	CSG AmeriHealth Qual Care First MCO
Executive Director	PERMA
Risk Control	JA Montgomery
Attorney	Joseph Nardi, Brown & Connery
Treasurer	Elizabeth Pigliacelli
CDL Drug & Alcohol Monitor	Interstate Mobile
Underwriting Manager	Conner Strong & Buckelew

Defense Attorney

Dennis J. Crawford – Crawford & McElhatton
Brown & Connery
DeCotiis, FitzPatrick & Cole LLP
Pietras, Saracino Smith & Meeks
Long Marmero & Associates
Zeller & Wieliczko LLP
Platt & Riso PC
Mayfield, Turner, O’Mara, Donnelly & McBride
John M. Palm LLC
Green, Lundgren & Ryan P.C.
Siciliano & Associates
Wade, Long, Wood & Kennedy LLC
Parker McCay
Martin Gunn & Martin PA
Kent & McBride
Madden & Madden PA
White & Williams
Florio, Perrucci, Steinhardt & Fader
Shimberg & Friel, PC
Blumberg & Wolk
Birchmeier & Powell LLC
John C. Connell, Esquire - Archer & Greiner
Eric Bernstein & Associates

**REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE**

**25th ANNUAL
2017 SAFETY EXPOS
TO BE HELD ON**

SEPTEMBER 29, 2017

**At The
Camden County Emergency Training Center, Blackwood, NJ**

SESSIONS:

- **Supervisor Safety – *Full Day Session*** Toolbox Safety Talks w Job Site Hazard ID, Supervisor Key Safety Performance Indicators and Job Safety Observations
- **Confined Space Entry Procedures with Demonstrations *Full Day Session***
- **Electrical Safety Plans**
- **Shop and Tool Safety**
- **Hot Work & Welding Safety**

Safety Fast Track -- LOTO, Blood Borne Pathogens, Hazardous Materials for the Non-Chemist, Distracted Driving and Fire Safety

NJUA SAFETY EXPO - 2017 COURSE DESCRIPTIONS

Supervisor Safety: This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. Part 1, Toolbox Safety Talks, is a one-hour training using individual and group workshops to focus on how to conduct an effective talk using stories, encouraging worker participation, and keeping talks relevant and specific to the job. Part 2, Supervisor Key Performance Indicators, is a 2-hour program that examines the importance of supervisor participation in Job Safety Observations and the impact these observations can have on preventing at risk actions. Part 3, Job Safety Observations, is a one-hour program that will delve into doing JSO's with a focus on recognizing safe and at-risk actions, real-time safety coaching and identifying contributing factors and root causes. **Target Audience:** Managers and Supervisors. **Credits available for full day attendance:** 4.0 TCH or 4.0 CPWM Management CEU.

Confined Space Entry Procedures with Demo: This full-day program is designed for employees and supervisors who are experienced with confined space entry procedures. The program combines classroom presentations with interactive demonstrations to keep employees safe before and during confined space work. We will explore the difference between Permit Required and Non-Permit Required Confined Spaces, review permit requirements and alternate entry procedures. Engineering controls such as air monitoring, ventilation, and isolation techniques will be discussed and demonstrated. Rescue plans and services are part of the workshop along with demonstrations of gas meters, ventilation equipment, and mechanical retrieval equipment. **Target Audience:** Experienced employees and supervisors. **Credits:** 3.5 TCH Water Wastewater Safety or 3.5 CPWM Technical CEU.

Electrical Safety: This 90 minute program provides an introduction into electrical safety with emphasis on arc-flash protection (NFPA 70E). The presentation centers on electrical hazards, circuit and GFCI protection, extension cords and generators, safe work procedures and PPE. **Target Audience:** Employees and Supervisors. **Credits:** 1.5 TCH Safety.

Shop & Tool Safety: This 75 minute presentation focuses on the basics of machine guarding and the safe setup and use of reciprocating saws, pneumatic nail guns, chop saws, portable grinders, powder activated tools, jack hammers, cordless tools, power sewer snakes and portable air generators & receivers. Participant will also discuss and review the unique safeguards for sewer and water utilities, such as treatment plant equipment guards, power transmission for pumps and hot surfaces, post-hole diggers, concrete mixers, chippers, and portable compactors. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM CEU Technical.

Hot Work & Welding Safety: Fires and explosions due to hot work, and torching and welding are preventable. This one-hour program highlights the hazards and safe work procedures for electric arc and Oxy-fuel gas welding along with acetylene use, noise exposure and PPE. Special emphasis on the hot work permit system and recommendations from the Federal Chemical Safety Board. **Target Audience:** Employees and Supervisors. **Credits:** 1.0 TCH or 1.0 CPWM Technical CEU

Fast Track Safety Short Courses: Five short (50 – 60 minute) classes provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. **Credits:** 1.0 TCH or 1.0 CPWM & RMC CEU
- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. **Credits:** 1.0 TCH or CPWM Technical CEU.
- **Fire Safety:** Being ready for fires and other emergencies can make the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. **Credits:** 1.0 TCH; 0.5 Government and 0.5 Technical CEU.
- **Hazard Communication with GHS:** To keep employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. **Credits:** 1.0 TCH Water & Wastewater.
- **Distracted Driving:** This one-hour class looks at Distracted Driving and the significant risk to every business that has employees who drive both company owned and personal vehicles on company business. According to the National Safety Council, 26% of all vehicle crashes involve mobile phone use, including hands-free. This course will discuss the common activities that divert attention from the road including texting, mobile phone use, eating/drinking, reaching for an object, and reading navigation systems. Target Audience: All employees and Supervisors. **No Credit.**

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.

How to Add License Numbers to Employee Records

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at **866-661-5120**.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access:
<http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6th field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

The screenshot shows a web browser window displaying the 'Edit User Properties' form for a user named 'Test Person'. The form includes the following fields and options:

- Active/Inactive:** Radio buttons for 'Active' (selected) and 'Inactive'.
- Password:** Two text boxes for 'Password' and 'Re-enter Password', both containing '12345678'.
- Personal Information:** Text boxes for 'Last Name' (Person), 'First Name' (Test), 'Job Title', and 'License #'. The 'License #' field is highlighted in blue.
- Department:** A dropdown menu set to 'OTHER'.
- Employee Status:** A dropdown menu set to 'Please Select Your Status'.
- Email:** Text boxes for 'Email' (test.brodsky@comcast.net) and 'Re-enter Email' (test.brodsky@comcast.net).
- Work Information:** Text boxes for 'Work Address', 'Work City', 'Work State', 'Work Zip', and 'Phone Ext. X'.

At the bottom of the form is a 'Submit' button. Below the form are links for 'Edit Another User' and 'Continue Editing Test Person'. The footer of the page reads 'Copyright © 1999-2014 by FIRSTNET LEARNING | Disclaimer & Copyright Restrictions'.

Please register online by visiting www.njmel.org and clicking on the MSI button in the upper right hand corner and click on “MSI LOGIN”. If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

time	Track 1	Track 2	Track 3	Track 4	time
	Supervisor Safety	Confined Space	Shop	Safety Fast Track	
8:00-9:00		Continental Breakfast & Opening Comments			8:00-9:00
9:00-9:15	Toolbox Safety Talks with Job Hazard ID *Full Day Session* 1 hour	Confined Space Entry Procedures with Demonstrations *Full Day Session*	Electrical Safety Plans (90 Minutes)	LOTO (60 Minutes)	9:00-9:15
9:15-9:30					9:15-9:30
9:30-9:45			9:30-9:45		
9:45-10:00			9:45-10:00		
10:00-10:15	BREAK			BBP (60 Minutes)	10:00-10:15
10:15-10:30	Supervisor Key Safety Performance Indicators *Full Day Session* (continued) 120 Minutes w/break		BREAK		10:15-10:30
10:30-10:45			Shop & Tool Safety (75 Minutes)		10:30-10:45
10:45-11:00				Hazardous Materials for the Non-Chemist (60 Minutes)	10:45-11:00
11:00-11:15			11:00-11:15		
11:15-11:30			11:15-11:30		
11:30-11:45				11:30-11:45	
11:45-12:00				11:45-12:00	
12:00-12:15		LUNCH	LUNCH	LUNCH	12:00-12:15
12:15-12:30	LUNCH				12:15-12:30
12:30-12:45		Confined Space Entry Procedures with Demonstrations (continued)	Hot Work & Welding Safety (60 Minutes)	Distracted Driving (60 minutes) C.N.A.	12:30-12:45
12:45-1:00	Job Safety Job Safety Observations *Full Day Session* (continued) 1 hr				
1:00-1:15					1:00-1:15
1:15-1:30					1:15-1:30
1:30-1:45				Fire Safety (60 Minutes)	1:30-1:45
1:45-2:00					1:45-2:00
2:00-2:15					2:00-2:15
2:15-2:30					2:15-2:30

IF YOU ARE UNABLE TO REGISTER ONLINE YOU MAY UTILIZE THE FOLLOWING FORM:

Courses have been placed into convenient "tracks" to allow participants to take advantage of the maximum number of classes during the Expo.

*PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)					
*PLEASE CIRCLE DATE/LOCATION:					
June 23, 2017- Middlesex Fire Academy			September 29, 2017- Camden County Emergency Training Center		
*EMPLOYEE NAME:				DEPT.	
*PHONE NUMBER:				LICENSE #	
*AUTHORITY/MUNICIPALITY:					
* must be completed					
Class:			Time:		
Class:			Time:		
Class:			Time:		
Be sure that your classes do not overlap! Students must sign in and out to earn credit.					
For Pre-Registration return by June 14th for the June Expo OR by September 19th for the September Expo date to: Karen Read- 9 Campus Drive, Suite 216, Parsippany, NJ 07054 Fax: 856-552-4713/kread@permainc.com					

Minimum Acceptable Level of Technological Proficiency

Point Value: Meeting all five Mandatory (M) requirements = \$5,000 retention reduction (from original \$10,000)

Meeting all remaining points (15) = additional \$2,500 retention reduction (\$7,500 total)

Subject	Points	Requirement	Comment
A. TECHNICAL COMPETENCY			
Minimum back-up practices	M	<ol style="list-style-type: none"> 1. Daily incremental backups with at least 14 days of versioning on separate device; weekly full backups using a cloud-based backup service, or on a dedicated backup appliance (i.e., Barracuda or similar devices, or USB thumb drives for smaller places). <ol style="list-style-type: none"> a. Use of non-versioned, synchronized drives (i.e., OneDrive, Google Docs) are not acceptable as backup solutions; minimum of 14 days of versioned cloud-based backup services are required b. A full backup of standalone (desk and laptop) computers must include the entire hard drive <p>Alternative: consult with technology professional to assess and make recommendations for agency backup needs</p> 2. All backups are spot-checked monthly 3. Set practice as a formal policy and implement it 	<p>Cloud-based backup solutions include services such as Carbonite, Mozy, and Crashplan, that include several weeks of versioning or similar ransomware protection.</p> <p>“Versioning” is where a backup system stores multiple copies of files going back in time. This a file encrypted by ransomware to be recovered by going to an earlier version of it.</p>
Patch	M	Patch all operating and application software with latest versions as released (use automatic updating where practicable); outdated or non-supported operating systems and software are not used.	System administrators need to coordinate patch upgrades with applications residing on systems managed by third parties to ensure upgrades will not disable their applications.
Defensive software is used and regularly updated	M	<ol style="list-style-type: none"> 1. For all desktops and laptops: antivirus, firewall enabled 2. Mail server: antispam and anti-virus filters 3. For network servers that connect to the internet: firewall on all active ports, unused ports closed, anti-virus, anti-malware 4. Microsoft Office applications open all downloaded files in “Protected Mode” 	Microsoft Windows 10 includes a built-in firewall (as do earlier versions) and anti-virus software. Third party applications that incorporate combinations of defensive software are available commercially.
Server security	4	Servers are physically protected from access by unauthorized individuals.	This can be in a cage or a locked cabinet (but with sufficient airflow) in a way that only authorized users have access to it.
Access privilege controls are in place	3	<ol style="list-style-type: none"> 1. Users with administrator rights are limited to those that need them 2. Users only have access only to those services they need 3. Access rights are removed when no longer needed or when employee 	

Subject	Points	Requirement	Comment
		separates from service 4. Access rights are periodically reviewed	
Technology support	1	Staff or contractors are available to support its technology and respond to security incidents	
B. SOUND CYBER HYGIENE			
Training	M	All computer users receive annual training of at least one hour spread over two years. Training includes, but is not limited to malware identification (email and websites), password construction, identifying security incidents, and social engineering attacks	The hour must be spread over the two years, not all at once.
Policies	1	The organization adopts sound government internet and email use policies	This includes the MEL standard Communications Media Policy.
Protect Information	4	Files with personally identifiable and protected health information are password protected or encrypted	This has specific relevance human resource and health information.
Password strength	1	Employees are required to use strong, unique passwords , changed at least annually.	Passphrases with incidental upper- and lower-case letters and symbols are highly recommended.
C. TECHNOLOGY MANAGEMENT (FORMERLY, GOVERNANCE AND PLANNING)			
Leadership has expertise	1	Organization leadership has access to expertise that supports technology decision making (i.e., risk assessment, planning, and budgeting).	This can be any combination of officials, employees, contractors/consultants, or citizen volunteers as appropriate to the organization
Incident Response Plan	M	Management adopts a basic cybersecurity incident response plan to direct staff and guide IT management decision making when a cybersecurity incident takes place	The MEL has developed a sample plan that is tied to the Cyber Insurance coverage program.

ADDITIONAL HIGHER LEVEL TECHNICAL COMPETENCY ACTIONS		
Subject	Requirement	Comment
Server security	Servers are protected from environmental hazards	
Reduce third party risks	Conducted security review of third party vendors	
Device security	Conducted inventory of authorized and unauthorized devices	
Software security	Conducted inventory of authorized and unauthorized software and whitelisting of approved software	
Internet use security	Basic internet content filtering is enabled	
Wi-Fi controls	Any public access to the agency's Wi-Fi network is firewall protected from the agency business network.	



2017 EJIF REGULATORY COMPLIANCE TRAINING

Keeping Up with Changing Regulations



DEAR ENVIRONMENTAL JOINT INSURANCE FUND MEMBER:

The Environmental Joint Insurance Fund (EJIF) wishes to extend an invitation to you and other members of your Municipality or Utility Authority to attend an upcoming workshop to discuss staying in compliance with new, changing and problematic rules at your facility. Administrators, Clerks, Plant Operators and DPW Directors are urged to attend.

This year's seminar will cover a series of environmental regulations that are typically encountered by municipalities and utility authorities. Topics will include Underground Storage Tank Regulations, NJPDES Stormwater Permitting, NJDEP Air Permitting, and EJIF policies and procedures. Time will be allotted at the end of each seminar to discuss questions by seminar attendees.

The following Credits have been applied for:
PUBLIC WORKS MANAGERS: 2 TECHNICAL

Please feel free to use the other half of this document to reserve your place. The program is being offered at various times and places throughout New Jersey. You may sign up for the session most convenient to you. There is no charge for attending. If you have any questions, please feel free to contact Kiriell Sorrentino of PS&S at 848-206-2824 or ksorrentino@psands.com.

PROGRAM WORKSHOP SCHEDULE

- OCTOBER 19, 2017 | 10 to Noon:**
Westwood Borough Hall, 101 Washington Ave., Westwood, NJ
- OCTOBER 24, 2017 | 10 to Noon:**
Haddonfield Municipal Building, 242 E. Kings Hwy., Haddonfield, NJ
- OCTOBER 26, 2017 | 10 to Noon:**
Wall Township Municipal Building, 2700 Alsire Road, Wall NJ
- OCTOBER 27, 2017 | 10 to Noon:**
Hanover Township Municipal Building, 1000 Route 10, Whippany, NJ

MEMBERS ARE WELCOME TO ATTEND ANY OF THE WORKSHOPS LISTED ABOVE.

Please return this form to: Kiriell Sorrentino
PS&S, LLC., 1433 Highway 34, Suite AA, Wall, NJ 07727
Phone: 848-206-2824
Email: ksorrentino@psands.com

MUNICIPALITY/AUTHORITY: _____

NUMBER ATTENDING _____ DATE ATTENDING _____

NAME(S): _____

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2017		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,072,877	7,510,136	204,655,450	212,165,586
2.	CLAIM EXPENSES				
	Paid Claims	388,302	2,605,858	91,081,446	94,147,153
	Case Reserves	(85,649)	(376,410)	4,181,456	3,396,549
	IBNR	112,389	(801,506)	6,349,329	5,414,012
	Recoveries	-	(62,872)	(167,155)	(147,568)
	TOTAL CLAIMS	415,042	1,365,069	101,445,076	102,810,145
3.	EXPENSES				
	Excess Premiums	337,582	2,363,074	55,536,497	57,899,571
	Administrative	177,554	1,235,228	36,544,486	37,779,714
	TOTAL EXPENSES	515,136	3,598,302	92,080,984	95,679,285
4.	UNDERWRITING PROFIT (1-2-3)	142,699	2,546,765	11,129,390	13,676,155
5.	INVESTMENT INCOME	48,049	130,711	10,166,597	10,297,308
6.	DIVIDEND INCOME	0	0	3,320,164	3,320,164
7.	STATUTORY PROFIT (4+5+6)	190,748	2,677,476	24,616,151	27,293,627
8.	DIVIDEND	0	0	18,301,650	18,301,650
9.	STATUTORY SURPLUS (7-8)	190,748	2,677,476	6,314,500	8,991,977
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	7,607	(68,293)	3,319,463	3,251,171
	Aggregate Excess LFC	27,453	187,167	244,478	431,645
	2014	7,278	(108,332)	2,414,063	2,305,731
	2015	6,878	393,933	997,191	1,391,124
	2016	6,268	1,687,513	(660,695)	1,026,818
	2017	135,263	585,488		585,488
	TOTAL SURPLUS (DEFICITS)	190,748	2,677,476	6,314,500	8,991,977
TOTAL CASH					
22,216,573					
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	93,122	85,476,046	85,569,168
	FUND YEAR 2014				
	Paid Claims	172,605	651,399	2,404,399	3,055,797
	Case Reserves	(244,534)	(230,061)	933,399	703,338
	IBNR	71,928	(289,363)	747,665	458,302
	Recoveries	0	0	(57,443)	(57,443)
	TOTAL FY 2014 CLAIMS	(0)	131,975	4,028,019	4,159,994
	FUND YEAR 2015				
	Paid Claims	9,818	211,727	2,607,706	2,819,434
	Case Reserves	(34,704)	(202,939)	1,190,203	987,264
	IBNR	24,886	(381,056)	1,412,301	1,031,245
	Recoveries	0	0	(15,529)	(15,529)
	TOTAL FY 2015 CLAIMS	(0)	(372,268)	5,194,681	4,822,414
	FUND YEAR 2016				
	Paid Claims	31,643	600,008	1,471,461	2,071,468
	Case Reserves	(44,190)	(248,012)	1,247,572	999,560
	IBNR	12,547	(1,981,830)	4,039,020	2,057,190
	Recoveries	0	(41,622)	(11,724)	(53,346)
	TOTAL FY 2016 CLAIMS	0	(1,671,457)	6,746,330	5,074,873
	FUND YEAR 2017				
	Paid Claims	174,236	631,286		631,286
	Case Reserves	237,778	706,387		706,387
	IBNR	3,028	1,867,275		1,867,275
	Recoveries	0	(21,250)		(21,250)
	TOTAL FY 2017 CLAIMS	415,042	3,183,698		3,183,698
COMBINED TOTAL CLAIMS		415,042	1,365,069	101,445,076	102,810,145

CAMDEN JOINT INSURANCE FUND										
Fixed Income Portfolio Summary and Rate Comparison										
						For Month End				
						7/31/2017				
						Last	This			
						Month	Month			
						2014	2015	2016		
CAMDEN JOINT INSURANCE FUND										
Total Cash Balance (millions)			14.32	15.46	16.98	23.03	22.22			
Fixed Income Portfolio										
Investments (millions), Book Value			4.92	4.92	9.99	13.97	14.01			
Avg maturity (years)			1.51	1.33	0.24	2.60	2.65			
Unrealized gain/(loss) (%)			0.89	0.47	0.09	0.04	0.20			
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	1.23	1.39			
M E L PORTFOLIO										
Total Cash Balance (millions)			72.15	80.36	61.94	53.62	61.58			
Fixed Income Portfolio										
Investments (millions), Book Value			48.09	48.09	53.40	44.73	44.82			
Avg maturity (years)			1.90	1.58	1.64	1.44	1.60			
Unrealized gain/(loss) (%)			-0.06	0.12	0.03	-0.16	-0.06			
Purchase/Book yield (%)			0.82	0.82	0.82	1.04	1.07			
Realized gain/(loss) (%)			0.00	0.00	0.00	0.00	0.00			
Total Yield (Market)			0.76	0.94	0.85	0.88	1.01			
COMPARATIVE RATES (%)										
Cash & Cash Equivalents										
NJ Cash Mgmt Fund *			0.69	0.10	0.41	0.79	0.89			
TD Money Market			0.01	0.01	0.01	0.58	0.61			
TD Bank Deposits			Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **			
Investors Bank Deposits			-	-	0.66	0.76	1.02			
Treasury Issues										
1 year bills			0.12	0.32	0.61	1.20	1.22			
3 year notes			0.90	1.02	1.00	1.49	1.54			
5 year notes			1.64	1.53	1.33	1.77	1.87			
Merrill Lynch US Govt 1-3 years ^			0.63	0.56	0.89	0.44	0.66			

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **July 31, 2017**

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	535,713	371,708	69.39%	100.00%	69.48%	100.00%	69.48%	100.00%
GEN LIABILITY	1,423,316	1,016,587	71.42%	96.81%	66.44%	96.73%	35.63%	93.91%
AUTO LIABILITY	377,258	114,744	30.42%	94.86%	30.42%	94.56%	21.14%	90.64%
WORKER'S COMP	3,913,656	2,569,950	65.67%	99.74%	65.79%	99.70%	60.05%	99.02%
TOTAL ALL LINES	6,249,943	4,072,990	65.17%	98.80%	64.12%	98.74%	52.95%	97.43%
NET PAYOUT %	\$3,611,868			57.79%				

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	591,500	358,018	60.53%	100.00%	60.53%	100.00%	61.29%	100.00%
GEN LIABILITY	1,405,625	1,304,626	92.81%	93.91%	95.54%	93.46%	41.36%	86.42%
AUTO LIABILITY	350,875	98,714	28.13%	90.64%	27.71%	90.21%	26.01%	83.75%
WORKER'S COMP	3,909,782	1,940,334	49.63%	99.02%	50.52%	98.92%	53.86%	96.90%
TOTAL ALL LINES	6,257,782	3,701,692	59.15%	97.49%	60.30%	97.31%	50.19%	94.10%
NET PAYOUT %	\$2,998,354			47.91%				

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	541,208	602,000	111.23%	100.00%	111.23%	100.00%	114.79%	97.40%
GEN LIABILITY	1,412,638	385,619	27.30%	86.42%	25.61%	85.57%	24.30%	72.70%
AUTO LIABILITY	335,860	48,648	14.48%	83.75%	14.48%	82.91%	11.95%	68.41%
WORKER'S COMP	3,739,043	2,755,488	73.69%	96.90%	75.00%	96.57%	74.34%	88.04%
TOTAL ALL LINES	6,028,749	3,791,755	62.89%	93.99%	63.31%	93.54%	62.77%	84.19%
NET PAYOUT %	\$2,804,491			46.52%				

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	490,882	465,378	94.80%	97.40%	94.80%	97.09%	36.84%	53.00%
GEN LIABILITY	1,437,680	124,726	8.68%	72.70%	8.82%	71.16%	4.37%	25.00%
AUTO LIABILITY	330,150	97,551	29.55%	68.41%	26.52%	66.43%	15.59%	25.00%
WORKER'S COMP	3,689,848	2,337,675	63.35%	88.04%	63.90%	86.31%	30.64%	19.00%
TOTAL ALL LINES	5,948,560	3,025,331	50.86%	84.02%	51.07%	82.44%	23.97%	23.59%
NET PAYOUT %	\$2,025,771			34.05%				

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-17		30-Jun-17		31-Jul-16	
PROPERTY	566,229	359,281	63.45%	53.00%	44.38%	45.00%	N/A	N/A
GEN LIABILITY	1,464,528	201,932	13.79%	25.00%	4.61%	19.00%	N/A	N/A
AUTO LIABILITY	324,847	39,624	12.20%	25.00%	12.34%	20.00%	N/A	N/A
WORKER'S COMP	3,837,435	794,238	20.70%	19.00%	14.93%	14.00%	N/A	N/A
TOTAL ALL LINES	6,193,040	1,395,074	22.53%	23.84%	15.05%	18.33%	N/A	N/A
NET PAYOUT %	\$688,688			11.12%				

Camden Joint Insurance Fund
2017 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF July 31, 2017

MEMBER_ID	MEMBER	**	# CLAIMS FOR 7/31/2017	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015
1	87 AUDUBON		0	0	0.00	1.10	0.00	1 AUDUBON	0.48
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	1.33
4	90 BELLMAWR		0	0	0.00	0.47	5.44	4 BELLMAWR	2.15
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	0.60
8	99 HADDON		0	0	0.00	0.45	2.03	8 HADDON	0.92
9	102 HI-NELLA		0	0	0.00	0.00	0.00	9 HI-NELLA	0.00
10	103 LAUREL SPRINGS		0	0	0.00	1.35	8.11	10 LAUREL SPRINGS	3.17
11	104 LAWNSIDE		0	0	0.00	1.20	9.80	11 LAWNSIDE	3.84
12	107 MEDFORD LAKES		0	0	0.00	0.00	0.00	12 MEDFORD LAKES	0.00
13	110 OAKLYN		0	0	0.00	0.00	4.41	13 OAKLYN	1.47
14	111 PINE HILL		0	0	0.00	0.00	1.72	14 PINE HILL	0.72
15	112 RUNNEMEDE		0	0	0.00	1.37	0.00	15 RUNNEMEDE	0.65
16	114 VOORHEES		0	0	0.00	1.43	3.69	16 VOORHEES	1.95
17	117 WOODLYNNE		0	0	0.00	2.82	0.00	17 WOODLYNNE	1.43
18	451 TAVISTOCK		0	0	0.00	0.00	0.00	18 TAVISTOCK	0.00
19	457 PINE VALLEY		0	0	0.00	0.00	0.00	19 PINE VALLEY	0.00
20	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	14.29	20 CAMDEN PARKING AU	4.16
21	115 WINSLOW		0	1	0.81	3.69	3.60	21 WINSLOW	3.02
22	584 CHERRY HILL FIRE DISTRIC		1	1	1.10	2.90	2.21	22 CHERRY HILL FIRE DIS	2.30
23	564 CHERRY HILL		0	4	1.43	1.01	0.97	23 CHERRY HILL	1.08
24	98 GLOUCESTER		1	2	2.33	1.53	2.51	24 GLOUCESTER	2.00
25	91 BERLIN BOROUGH		0	1	2.41	0.00	0.95	25 BERLIN BOROUGH	0.63
26	106 MAGNOLIA		0	1	2.58	3.21	0.00	26 MAGNOLIA	1.99
27	108 MERCHANTVILLE		0	1	3.06	0.00	0.00	27 MERCHANTVILLE	0.52
28	113 SOMERDALE		0	1	3.23	3.52	0.00	28 SOMERDALE	2.38
29	101 HADDONFIELD		0	2	3.25	0.00	4.05	29 HADDONFIELD	1.54
30	105 LINDENWOLD		1	3	4.63	3.92	2.14	30 LINDENWOLD	3.46
31	92 BERLIN TOWNSHIP		1	3	6.27	5.95	0.00	31 BERLIN TOWNSHIP	3.79
32	95 CLEMENTON		1	2	6.41	0.00	2.99	32 CLEMENTON	2.02
33	97 GIBBSBORO		0	1	6.47	0.00	3.92	33 GIBBSBORO	1.85
34	109 MOUNT EPHRAIM		0	2	8.07	3.13	0.00	34 MOUNT EPHRAIM	2.71
Totals:			5	25	1.48	1.35	2.07		1.63
Frequency = (Y. T. D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED) * Member does not participate in the FUND for Workers' Comp coverage ** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report *** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2016 Loss Time Accident Frequency as of July 30, 2016 1.32									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	September 18, 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

* Member does NOT participate in EPL coverage

**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 September 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 September 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

RESOLUTION NO. 17-21

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 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>
001406			
001406	COMPSERVICES, INC.	CLAIMS ADMIN - 09/2017 - CHERRY HILL SER	2,458.33
001406	COMPSERVICES, INC.	CLAIMS ADMIN - 09/2017	32,500.00
			34,958.33
001407			
001407	INTERSTATE MOBILE CARE INC.	CDL DRUG TESTING 8/2017	2,213.00
			2,213.00
001408			
001408	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2017	11,090.77
			11,090.77
001409			
001409	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2017	21.14
001409	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2017	29,867.50
			29,888.64
001410			
001410	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 09/2017	3,855.25
			3,855.25
001411			
001411	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 08/2017	223.62
001411	BROWN & CONNERY, LLP	ATTORNEY FEE 08/2017	1,721.58
001411	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 08/2017	1,868.50
			3,813.70
001412			
001412	ELIZABETH PIGLIACELLI	TREASURER FEE 09/2017	1,742.50
			1,742.50
001413			
001413	BELLMAWR BOROUGH	2017 OPTIONAL SAFETY AWARD - 8/10/17	497.10
			497.10
001414			
001414	JACK LIPSETT	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001415			
001415	M. JAMES MALEY	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	300.00
			300.00
001416			
001416	JOSEPH WOLK	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001417			

001417	MICHAEL MEVOLI	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001418			
001418	RICHARD MICHIELLI	VOIDED	
001419			
001419	TERRY SHANNON KIERSZNOWSKI	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001420			
001420	JOSEPH GALLAGHER	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001421			
001421	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STPR 8/31/17	72.88
			72.88
001422			
001422	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 09/2017	8,739.58
001422	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 09/2017 - CHERRY	1,083.00
			9,822.58
001423			
001423	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 09/2017	957.16
			957.16
001424			
001424	LOUIS DiANGELO	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00
001425			
001425	BARRINGTON BOROUGH	REIMB MTG EXPENSE - 08/2017	143.05
			143.05
001426			
001426	CAMDEN CITY PARKING AUTHORITY	2017 OPTIONAL SAFETY AWARD - 2/10/17	500.00
			500.00
001427			
001427	RICHARD MICHIELLI	3RD QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00
			450.00

TOTAL PAYMENTS FY 2017 103,004.96

TOTAL PAYMENTS ALL FUND YEARS \$ 103,004.96

Attest:

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

_____ Dated: _____
Treasurer

September 25, 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 August 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 SEPTEMBER:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$55,849.47.

- **RECEIPT ACTIVITY FOR AUGUST:**

Cherry Hill Deductible	\$ 51,800.26	
Assessments	94,910.31	
Recovery	<u>76,464.73</u>	
Total Receipts		<u>\$223,175.30</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$ 196,453.91	
Workers Compensation Claims	131,794.10	
Administration Expense	<u>100,917.14</u>	
Total Claims/Expenses		<u>\$429,165.15</u>

- **CASH ACTIVITY FOR AUGUST:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$22,216,572.71 to a closing balance of \$22,059,549.46 showing a decrease of \$157,026.25.

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 August 31, 2017

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V)		MARKET VALUE (M/V)	
		As of 7/31/2017	% OF M/V	As of 8/31/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$60,598.77	0.43	\$67,858.92	0.48
	TOTAL MONEY MARKET FUNDS	60,598.77	0.43	67,858.92	0.48
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	14,041,572.00	99.57	14,076,197.50	99.52
	TOTAL U.S. TREASURY OBLIGATIONS	14,041,572.00	99.57	14,076,197.50	99.52
	TOTAL PRINCIPAL PORTFOLIO(S)	14,102,170.77	100.00	14,144,056.42	100.00
	TOTAL ACCRUED INCOME	27,066.94		33,949.81	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,129,237.71		14,178,006.23	



Summary of Activity

Account Number 115884-000

August 1, 2017 through August 31, 2017

Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	60,598.77
RECEIPTS		
Dividends	41.40	0.00
Interest	7,218.75	0.00
TOTAL RECEIPTS	7,260.15	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(7,260.15)	7,260.15
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(7,260.15)	7,260.15
CLOSING BALANCES:	0.00	67,858.92

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/02/17	11,708.86				11,708.86	
2	08/09/17	35,024.60				35,024.60	
3	08/09/17	42,503.63				42,503.63	
4	08/16/17	14,932.87				14,932.87	
5	08/16/17	16,454.91				16,454.91	
6	08/23/17	39,318.29				39,318.29	
7	08/23/17	77,125.58				77,125.58	
8	08/30/17	27,192.82				27,192.82	
9	08/30/17	41,961.87				41,961.87	
10	09/01/17	3,616.66				3,616.66	
11	09/01/17	30,818.19	- 12,410.27			18,407.92	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	340,658.28	- 12,410.27	-	-	328,248.01	
	Monthly Rpt	328,248.01				328,248.01	
	Variance	12,410.27	- 12,410.27	-	-	-	0.00

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

Current Fund Year: 2017 Month Ending: August		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE		938,587.73	4,951,465.12	1,449,932.27	11,351,142.88	570,433.02	2,738,445.54	164,352.39	105,225.22	(53,010.78)	22,216,573.38
RECEIPTS											
Assessments		4,194.62	10,974.82	2,417.16	27,767.35	8,453.53	19,579.29	2,466.57	19,056.98	0.00	94,910.31
Refunds		0.00	0.00	0.00	76,464.72	0.00	0.00	0.00	0.00	51,800.26	128,264.98
Invest Pymnts		1,942.05	10,112.61	2,944.73	23,003.28	1,086.63	5,382.83	312.63	4,181.83	0.00	48,966.59
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		1,942.05	10,112.61	2,944.73	23,003.28	1,086.63	5,382.83	312.63	4,181.83	0.00	48,966.59
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		6,136.67	21,087.43	5,361.89	127,235.35	9,540.16	24,962.12	2,779.20	23,238.81	51,800.26	272,141.88
EXPENSES											
Claims Transfers		132,276.93	54,946.06	9,230.92	120,107.50	0.00	0.00	0.00	0.00	11,686.60	328,248.01
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,917.14	0.00	100,917.14
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		132,276.93	54,946.06	9,230.92	120,107.50	0.00	0.00	0.00	100,917.14	11,686.60	429,165.15
END BALANCE		812,447.47	4,917,606.49	1,446,063.24	11,358,270.73	579,973.18	2,763,407.66	167,131.59	27,546.88	(12,897.12)	22,059,550.11

REPORT STATUS SECTION

Report Month: August

		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	August					
CURRENT FUND YEAR	2017					
Description:		Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$22,216,572.71	8,113,548.07	496.83	357.04	14,102,170.77	
Opening Interest Accrua	\$27,066.94	-	-	-	27,066.94	
1 Interest Accrued and/or	\$14,143.02	\$0.00	\$0.00	\$0.00	\$14,143.02	
2 Interest Accrued - disco	\$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	\$7,080.95	\$6,972.04	\$71.09	\$37.82	\$0.00	
6 Interest Paid - Term Ins	\$7,260.15	\$0.00	\$0.00	\$0.00	\$7,260.15	
7 Realized Gain (Loss)	\$34,625.50	\$0.00	\$0.00	\$0.00	\$34,625.50	
8 Net Investment Income	\$55,849.47	\$6,972.04	\$71.09	\$37.82	\$48,768.52	
9 Deposits - Purchases	\$548,361.08	\$223,175.30	\$196,453.91	\$128,731.87	\$0.00	
10 (Withdrawals - Sales)	-\$754,350.93	-\$426,102.92	-\$196,453.91	-\$131,794.10	\$0.00	
Ending Cash & Investment	\$22,059,549.46	\$7,917,592.49	\$567.92	-\$2,667.37	\$14,144,056.42	
Ending Interest Accrual Bal	\$33,949.81	\$0.00	\$0.00	\$0.00	\$33,949.81	
Plus Outstanding Checks	\$320,828.15	\$127,829.29	\$144,955.19	\$48,043.67	\$0.00	
(Less Deposits in Transit)	-\$31,372.62	-\$12,410.27	-\$18,407.92	-\$554.43	\$0.00	
Balance per Bank	\$22,349,004.99	\$8,033,011.51	\$127,115.19	\$44,821.87	\$14,144,056.42	

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

Month		August							
Current Fund Year		2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Property	177,078.15	132,276.93	0.00	309,355.08	309,355.08	0.00	0.00	(0.00)
	Liability	129,743.57	4,277.77	0.00	134,021.34	134,021.34	0.00	0.00	0.00
	Auto	22,023.76	1,000.00	0.00	23,023.76	23,023.76	0.00	0.00	0.00
	Workers Comp	281,190.36	64,690.90	0.00	345,881.26	345,881.30	(0.04)	(0.00)	(0.04)
	Cherry Hill	53,007.80	11,686.60	53,007.76	11,686.64	15,504.49	(3,817.85)	(25,643.98)	21,826.13
	Total	663,043.64	213,932.20	53,007.76	823,968.08	827,785.97	(3,817.89)	(25,643.98)	21,826.09
2016	Property	387,976.21	0.00	0.00	387,976.21	387,976.21	0.00	0.00	0.00
	Liability	63,721.97	0.00	0.00	63,721.97	63,721.97	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	1,502,211.13	35,608.04	0.00	1,537,819.17	1,537,819.00	0.17	0.00	0.17
	Cherry Hill	2.97	0.00	(1,207.50)	1,210.47	1,210.47	(0.00)	(7,645.33)	7,645.33
	Total	2,018,125.55	35,608.04	(1,207.50)	2,054,941.09	2,054,940.92	0.17	(7,645.33)	7,645.50
2015	Property	561,573.44	0.00	0.00	561,573.44	561,573.44	0.00	0.00	0.00
	Liability	230,513.79	23,429.81	0.00	253,943.60	253,943.60	(0.00)	(0.00)	0.00
	Auto	31,002.34	1,608.22	0.00	32,610.56	32,610.56	(0.00)	(0.00)	0.00
	Workers Comp	1,980,814.96	13,357.79	0.00	1,994,172.75	1,994,172.75	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	(586.50)	586.50
	Total	2,803,904.53	38,395.82	0.00	2,842,300.35	2,842,300.35	0.00	(586.50)	586.50
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	942,325.65	27,238.48	0.00	969,564.13	969,564.13	0.00	0.00	0.00
	Auto	62,472.01	6,622.70	0.00	69,094.71	69,094.71	0.00	0.00	0.00
	Workers Comp	1,669,638.38	6,088.20	76,464.72	1,599,261.86	1,599,261.86	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	2,998,354.05	39,949.38	76,464.72	2,961,838.71	2,961,838.71	0.00	0.00	(0.00)
2013	Property	337,742.74	0.00	0.00	337,742.74	0.00	337,742.74	0.00	337,742.74
	Liability	879,979.84	0.00	0.00	879,979.84	0.00	879,979.84	(5,980.00)	885,959.84
	Auto	101,363.20	0.00	0.00	101,363.20	0.00	101,363.20	0.00	101,363.20
	Workers Comp	2,280,707.73	0.00	0.00	2,280,707.73	0.00	2,280,707.73	(6,094.00)	2,286,801.73
	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	(12,074.00)	3,611,867.51
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	362.57	0.00	362.57	0.00	362.57	0.00	362.57
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	362.57	0.00	362.57	0.00	362.57	0.00	362.57
TOTAL		12,083,221.28	328,248.01	128,264.98	12,283,204.31	8,686,865.95	3,596,338.36	(45,949.81)	3,642,288.17

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 11, 2017

JIF SERVICE TEAM

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

AUGUST ACTIVITIES

LOSS CONTROL SERVICES

- Camden County Parking Authority – Conducted a Loss Control Survey on August 7
- Borough of Magnolia – Conducted a Loss Control Survey on August 28
- Borough of Runnemede – conducted a Loss Control Survey on August 29
- Borough of Woodlynne – Conducted a Loss Control Survey on August 15

MEETINGS ATTENDED

- Executive Safety Committee Meeting – August 1
- Fund Commissioner Meeting – August 28
- Regional Training- Active Shooter in the Workplace – September 6

UPCOMING EVENTS

- Claims Meeting – September 25
- Fund Commissioner Meeting – September 28
- Camden Police Ad Hoc Committee Meeting – October 6

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF - Regional Training - Active Shooter in the Workplace on September 6 –
August 2
- Camden JIF - MSI Bulletin - Resources for School Crossing Guard Safety Programs –
August 7
- Camden JIF - MSI Bulletin - Ticks & Tick-borne Diseases – August 10
- Camden JIF - Regional Training REMINDER - Active Shooter in the Workplace on September 6 – August 15
- Camden JIF - Regional Training REMINDER - Active Shooter in the Workplace - CHANGE IN LOCATION – August 23
- Camden JIF - Did You Know? – MSI Training Schedule, September 2017 – August 24
- Camden JIF - MSI Bulletin - Firefighter Fitness for Duty and Medical Evaluations – August 28

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 August.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	4
Township of Cherry Hill	6

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

The opportunity to request to host 2018 MSI classes has been extended until September 29, 2017. There are more than 50 different instructor-led courses being offered for 2018, designed to meet the training needs of most public employees. The 2018 MSI Class Request Announcement with Request Form can be found on the MEL website at NJMEL.org, then by clicking on the MSI logo. Please send your 2018 course hosting requests before September 29th.

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 **September, October and November 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
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/28/17	Township of Pemberton	Seasonal (Autumm/Winter) PW Operations	8:30 - 11:30 am
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/2/17	Borough of Magnolia	Back Safety/Material Handling	10:00 - 11:00 am
10/2/17	Borough of Magnolia	BBP	11:15 - 12:15 pm
10/3/17	Township of Winslow	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/6/17	Township of Delran	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
10/6/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon #3	Hearing Conservation	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	Asbestos, Lead, Silica Regulatory	12:00 - 1:00 pm

DATE	LOCATION	TOPIC	TIME
		Overview	
10/13/17	Township of Tabernacle #1	BBP	8:30 - 9:30 am
10/13/17	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
10/17/17	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/18/17	Township of Burlington #3	Hearing Conservation	8:00 - 9:00 am
10/18/17	Township of Burlington #3	Shop & Tool Safety	9:15 - 10:15 am
10/19/17	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/19/17	Township of Winslow	CDL-Driver Safety Regulations	10:15 - 12:15 pm
10/20/17	Township of Evesham #4	Snow Plow/Snow Removal	8:30 - 10:30 am
10/24/17	Township of East Greenwich #2	Snow Plow/Snow Removal-Evening	7:00 - 9:00 pm
10/25/17	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 12:30 pm
10/26/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/27/17	Township of Mantua	Leaf Collection Safety	12:30 - 2:30 pm
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

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	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	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
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 / E	Employee Conduct and Violence in the Work Place	1.5 / E
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 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



Ticks & Tick-borne Diseases

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment. Early symptoms of Lyme disease include:

- A bullseye shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

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PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing, grass and brush from around buildings.
- Use an exterminating service to control rodents.
- Discourage deer and other animal activity in proximity of facilities (ex. - do not feed wildlife).
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable. Links have been provided at the end of the Bulletin for handouts.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Use the middle of trails or work from mowed areas when possible.
- Wear light-colored clothing. This makes ticks easy to spot before they find a place to bite you. This includes long-sleeved shirts and long pants. Tuck pant legs into shoes or socks, and shirt tails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - At home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks, then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 – 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Re-apply as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
 - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
 - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
 - Do not use petroleum jelly, hot matches, nail polish remover or similar products.
 - Wash the area with soap and warm water.
 - If possible, retain the tick for identification.

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.



August 2017

Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

MEL WEBSITE www.njmel.org

A good place to start is by visiting the MEL homepage. Under the SAFETY drop-down menu, chose CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They can be found on the bottom of the page, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training is the third activity that occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur during the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the page, you will also find a quick link to the many resources available at the *Rutgers Crossing Guard Project*.

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Key Points to Emphasize During Training and Job Site Observations:

Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

N.J. Safe Routes to School & Crossing Guards www.njcrossingguards.org

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.



Firefighter Fitness for Duty and Medical Evaluations

Fire service leaders are challenged by several different types and levels of medical evaluations. This Bulletin will address many frequently asked questions and seek to offer some guidance on the topic.

NJPEOSH NJAC 12:100-10.4 provides the minimum physical fitness standard for non-industrial firefighters in New Jersey. It reads:

(a) The employer shall assure that employees who are expected to do interior structural firefighting are physical capable of performing duties, which may be assigned to them during emergencies

1. Prior to appointment as a structural firefighter, all individuals shall have successfully passed a medical evaluation, which meets the Medical Evaluation Protocol required under the Respiratory Protection Standard, 29 CFR 1910.134. Failure to pass said examination shall exclude the individual from serving as a structural firefighter.

The employer is commonly the municipality or fire district, and NJPEOSH considers both career and volunteer firefighters as 'employees' under the regulation. In the regulation, NJPEOSH adopts 29 CFR 1910.134(e) which provides the rules for the Medical Evaluation Protocol under OSHA's Respiratory Protection Standard. Major requirements of OSHA's medical evaluation procedure include:

(e)(1) The employer shall provide a medical evaluation to determine the employee's ability to use a respirator, before the employee is fit tested or required to use the respirator in the workplace.

(e)(2)(ii) The medical evaluation shall obtain the information requested by the questionnaire in Sections 1 and 2, Part A of Appendix C.

(e)(3) The employer shall ensure that a follow-up medical examination is provided for an employee who gives a positive response to any question among questions 1 through 8 in Section 2, Part A of Appendix C or whose initial medical examination demonstrates the need for a follow-up medical examination. The follow-up medical examination shall include any medical tests, consultations, or diagnostic procedures that the physician or other licensed health care professional (PLHCP) deems necessary to make a final determination.

To summarize, OSHA requires employees who may wear a respirator to complete the questionnaire provided in Appendix C one time when first becoming an interior firefighter. A medical examination is only required for affirmative responses to certain answers on Section 2 of the questionnaire, or if the PLHCP determines a full examination or additional testing is warranted because of answers on any section of the questionnaire. When reviewing the questionnaire, it is important that the PLHCP be made fully aware of the physiological stresses placed upon the firefighter when wearing a SCBA when fighting a fire.

(e)(5)(i) The healthcare provider administering the medical questionnaire and examination must be provided with information on the type and weight of the respirator (SCBA), expected physical effort, protective clothing that will also be worn, and environmental conditions when the respirator will be worn. The healthcare provider must also be given a copy of the written respiratory protection program and the OSHA 1910.134 Standard.

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MEL SAFETY INSTITUTE BULLETIN

(e)(7) At a minimum, the employer shall provide additional medical evaluations that comply with the requirements of this section if: i) an employee reports medical signs or symptoms that are related to ability to use a respirator; ii) the PLHCP, supervisor, or the respirator program administrator informs the employer that an employee needs to be reevaluated; iii) Information from the respiratory protection program, including observations made during fit testing and program evaluation, indicates a need for employee reevaluation; or iv) a change occurs in workplace conditions (e.g., physical work effort, protective clothing, temperature) that may result in a substantial increase in the physiological burden placed on an employee.

There is not a provision in the OSHA Respiratory Protection Standard for periodic medical re-evaluations. Once the initial questionnaire / medical evaluation is completed, it is incumbent upon the firefighter or fire officer to disclose one of the above conditions and initiate a fitness examination. Fire service leaders may consider requiring firefighters complete the questionnaire as part of their PEOSH-required annual respirator fit test. There are some options to consider.

- Will the questionnaire be used strictly as a reminder for firefighters to report new or developing medical conditions? If so, leaders should also remind firefighters of how to disclose medical information in a confidential manner. Questionnaires should be considered confidential medical records.
- Or, will the questionnaire be reviewed as a matter of policy each year by a PLHCP

The Safety Director asks fire service leaders to consider the following:

- OSHA writes minimum safety standards for industrial settings. The conditions an industrial worker wears a respirator is significantly different than the conditions while fighting a fire.
- The physiological stresses upon a firefighter wearing a SCBA fighting a fire are significantly different than the stresses experienced by an industrial wearer of a respirator.
- Heart attacks and strokes are the most common cause of line of duty deaths of firefighters.

The Safety Director and the MEL join with the NFPA to encourage fire service and municipal leaders to require comprehensive annual medical evaluations of all firefighters who may perform interior structural firefighting. The MEL website (www.njmel.org) offers *Guidelines for Firefighter Physical Examinations* under the Safety Tab. The guide discusses the challenges when instituting annual medical examinations for the fire service, and offers actionable recommendations. The guide references NFPA Standard 1582: Standard on Comprehensive Occupational Medical Program for Fire Departments. While New Jersey is not an 'OSHA State', NFPA 1582 is a national consensus standard and should be considered when developing an occupational medical program for your firefighters.

A good starting point is *A Gift from Captain Buscio* program. It was founded by the wife of a Jersey City firefighter who died suddenly of a heart attack. The program offers confidential, comprehensive cardiovascular and pulmonary evaluations with no out-of-pocket cost to all firefighters and fire officers. Annual examinations are provided by board certified cardiologists and pulmonologists from Cardio Pulmonary Diagnostic, LLC (Newark, NJ) or Deborah Heart and Lung Center (Browns Mills, NJ). The program is accessed by individual firefighters, not the fire department, and results are only released to the firefighter. Examinations are focused on cardiovascular disease and not the full range of conditions recommended under NFPA 1582. However, the confidentiality and no-cost are easily offered benefits to initiate annual medical evaluations.

Firefighters are an important part of every community. Annual physical examinations and early detection of treatable conditions are the best way to make sure they are there when needed, fit and ready to protect lives and property in the community.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2017 To 8/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - FTB Operations, LLC I - Parking Authority of the City of Camden	FTB Equities Urban Renewal LLC (aka) FTB Equities 1515 Burnt Mill Road Cherry Hill, NJ 08003	FTB, FTB Equities, and their affiliates and their respective officers, members, managers, representatives, and employees are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Lot 9 aka Victor Pub Lot Identified on City Tax Map as Block 81.05, Lot 1 located between Cooper and Market Streets and Riverside Drive and Delaware Ave Camden NJ.	7/27/2017 #1738272	GL AU EX WC
H - US Bank Equipment Finance I - Borough of Runnemede	1310 Madrid Street, Suite 101 Marshall, MN 56258	Certificate Holder is Additional Insured on General Liability and Excess Liability Policies and Loss Payee if required by written contract as respects to the lease of a Lanier 6002 Copier, valued at \$12,000.	7/27/2017 #1738287	GL AU EX WC OTH
H - Melitta Coffee I - Cherry Hill Fire District (BOFC District)	1401 Haddonfield Berlin Road Cherry Hill, NJ 08034	Evidence of insurance with respects to the use of facilities for rescue training from 8/1/17-12/31/17.	7/31/2017 #1738960	GL AU EX WC
H - Camden County Improvement I - Borough of Lawnside	Authority Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043	Evidence of Insurance as respects Shared Services Agreement with Camden County Improvement Authority (CCIA).	8/1/2017 #1740772	GL AU EX WC
H - New Jersey American Water I - Borough of Merchantville	204 Carriage Lane Riverside, NJ 08075	Evidence of insurance.	8/3/2017 #1741445	GL AU EX WC
H - Namdar Realty Group, LLC, I - Township of Voorhees	NAMCO Realty LLC Voorhees Center Realty LLC 150 Great Neck Rd, Suite 304 Great Neck, NY 11021	*Additional Certificates Holders: Voorhees Nassim LLC & Voorhees CH LLC NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC, Voorhees Nassim LLC and Voorhees CH LLC are Additional Insureds on a primary/non-contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respect to leased property located at 2120 Voorhees Township, Camden County, NJ 08043. Waiver of Subrogation applies on the above-referenced Commercial General Liability, Auto Liability and Workers' Compensation Policies if required by written contract and permitted by law. 30 Days Notice of Cancellation.	8/7/2017 #1741993	GL AU EX WC

08/22/2017

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2017 To 8/21/2017

H - Somerdale School District I - Borough of Somerdale	301 Grace Street Somerdale, NJ 08083	RE: Somerdale Day kickball event on 9/9/17 Evidence of insurance with respects to the use of facilities for the Somerdale Day kickball event on 9/9/17 rain date 9/10/17.	8/10/2017 #1742475	GL AU EX WC
H - County of Camden I - Borough of Berlin	520 Market Street Camden, NJ 08102	RE: Berlin Fire Company Training Evidence of Insurance as respects Berlin Fire Company Training.	8/14/2017 #1743166	GL AU EX WC
Total # of Holders: 8				



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

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%
TOTAL 2017	\$1,355,405.31	\$664,433.05	\$690,972.26	50.98%

Monthly & YTD Summary:

<u>PPO Statistics</u>	<u>August</u>	<u>YTD</u>
Bills	205	1,343
PPO Bills	188	1,246
PPO Bill Penetration	91.71%	92.78%
PPO Charges	\$246,307.50	\$1,258,752.97
Charge Penetration	94.09%	92.87%

Savings History:

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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

August 28, 2017 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 28, 2017
BOROUGH OF BARRINGTON 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	Present
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 Taylor Jacob
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
Ethel Kemp, Camden Parking Authority
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Ray Corey	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Terry Mason	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners

WELCOME: Fund Commissioner Terry Shannon welcomed everyone to the Borough of Barrington.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 24, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 24, 2017

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: NONE

2018 RFQ FAIR & OPEN PROCESS: The Fund Office has advertised Requests for Qualifications for all Fund Professional positions of the Fund. Responses were due back on August 1, 2017. Multiple responses were received for Claims Administration, Managed Care and Auditor. The Executive Director provided a report.

Executive Director said PERMA will go through the process as we did last year with a market basket to check the network of various Managed Care professionals that submitted. We will have that information available in the next few weeks and then we will gather the Contracts Committee to review and then report back to everyone at the next meeting. Executive Director said the JIF has a little time to complete the review since the contracts are not up until January 1, 2018.

MEMBERSHIP RENEWALS: The Fund has 5 members up for renewal at the end of the year. Renewal documents were sent out earlier this month. Executive Director said he does not foresee any issues and has heard back from three of the members thus far.

2018 RENEWAL ONLINE UNDERWRITING DATABASE: The deadline for completion is August 15, 2017. The Executive Director reviewed the status of the renewal.

Executive Director said everyone has done very well with the renewal process and thanked the member entities and the risk management consultants. The members have completed almost 80% of their schedules. Of course this is an intricate piece of the budget process and having this information in order is very helpful.

POLICE ACCREDITATION: As a reminder to member's Police Departments, last year the fund approved a Police Accreditation Grant Program that awards a grant of 25% to the cost associated with the process. To date, Voorhees Township has started the accreditation process and has signed up for the program. Several other members have inquired about the program. The memorandum that was distributed appears on Page 3 of the agenda.

SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD: The notice for the 2017 Optional Safety Award was recently sent out to member entities. This is a \$500 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the Fund office by December 1st. The notice appears on Page 5 of the agenda.

2017 SAFETY EXPO: The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which included MEL member town's water & sewer employees. The Safety Expo will be held on September 29th at the Camden County Emergency Services Training Center. A reminder notice will be mailed to all members with additional information.

2018 BUDGET: The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 9th. Chairman Mevoli suggested possibly holding the Budget meeting on Monday October 9th at 12:00 pm. Members do have off that day but the professionals are working and there is another event that day. Executive Director said we will float an email around to see what dates everyone would be available for the week of October 9th.

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 June 30th Financial Fast Track shows a very healthy surplus at \$8.8 million this is a really nice stretch we are going through here and in 2016 we had a nice reserve change over \$700,000. Executive Director said as of last year at June 30th our surplus was at \$5.5 million so certainly things have gone our way over the past year. The loss ratio report as of July 31st reflects the actuary had us targeted at 24% and we are at 23% and all prior years are in excellent shape. Lost Time Accident Frequency as of July 31st we are standing at 1.48 just a little higher than last month but still below the JIF state average.

Executive Director's Report Made Part of Minutes.

TREASURER: Executive Director reviewed the reports included in the agenda.

Approving Payment of Resolution 17-20 August 2017 Vouchers

2017	\$100,917.14
TOTAL	\$100,917.14

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

Closed	.00
2013	772.00
2014	172,605.36
2015	9,817.58
2016	31,785.61
2017	227,243.78
TOTAL	442,224.33

MOTION TO APPROVE RESOLUTION 17-20 AUGUST 2017 VOUCHERS

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Roll Call Vote: 9 Ayes - 0 Nays

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a new Supreme Court Decision on third party complaints. When a plaintiff is injured they must file a tort claim within 90 days of the incident and if they fail to do that they have up to a year to file proof of extraordinary circumstances to a court to be granted a leave to file the late tort claim notice. The New Jersey Supreme Court just ruled the tort claim notice provisions now apply to defendants. Now the same requirements that apply to a plaintiff will now apply to defendants with one caveat, they can still bring the municipality or governmental entity into the case and if they can prove that there was shared responsibility, but there would be no recovery in damages, there would be no indemnification and no cross claims can be brought. Attorney Nardi said this is a great defense so it is something we should all be aware of.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. A Safety Director's Bulletin is included in the agenda on Preventing Heat Related Illnesses – A Team Approach. Mr. Saville said the requests have gone out for anyone that would like to host training.

Mr. Saville said if anyone would like to host a training please send your request in as the deadline has been extended a few weeks. Mr. Saville said completion of the Safe Patient Lifting Training is part of the Safety Incentive Program for Police, Fire and EMS and to date we have 13 members that had at least one person complete the training, so there are still a lot of members that still need to complete the training before the end of the year. Mr. Saville urged members to please be sure to have someone attend the training. In response to Commissioner Shannon, Mr. Saville said they requested 50% of the department complete the Safe Patient Lifting training and he will let the towns know if their departments are deficient. Mr. Saville said the training can also be taken on-line in a group setting, and members will be able to print out a certificate at the end of the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 32 for the period 6/22/17 to 7/21/17 with 10 certificates issued. Executive Director said a majority of them were for the fireworks and we did not hear of any issues at all.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Taylor Jacob reviewed the enclosed report as of July 2017 where there was a savings of 40.76% for the month and a total of 49.02% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Denise Hall said her report is for closed session and reviewed the Subrogation Recovery Report as of August 2017 with the total recovery received year to date of \$224,650.91.

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

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Maley
Vote:	Unanimous

MEETING ADJOURNED: 5:52 PM

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

***APPENDIX II – RCF, EJIF & MEL
MEETINGS***



Municipal Excess Liability Residual Claims Fund

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

September 6, 2017

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF September Meeting

Request for Qualifications (RFQ): Executive Director reported the RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21st deadline. Each position received only one response; recommendations on contract awards will be confirmed at Reorganization on January 3, 2018.

Executive Director reported the MEL and RCF Claims Committees will be working together to review the multiple responses received for the MEL Claims Administrator and Managed Care positions.

2017 Budget Amendment: The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2017 to accept the transfer of Fund Year 2013. The Board made a motion to introduce on first reading the amendments to the 2017 Budget and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

2018 Budget: The Board of Fund Commissioners reviewed the proposed 2018 Budget. Executive Director reported that under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget and recommended the Fund declare a dividend from the 2017 contingency surplus to offset the 2018 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2017 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2018 budget on first reading and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

Claims Committee: The Claims Review Committee met in June, July and the morning of the Commissioner's meeting. The next Claims Review Committee is scheduled to meet October 18, 2017 at 9:00AM at the Forsgate Country Club.

Fund Attorney: Fund Attorney reported that the POL/EPL run-off claims have been reduced to only 9 open claims.

Next Meeting: The next meeting of the RCF will be Wednesday October 18, 2017 at 10:30 AM at the Forsgate Country Club in 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 PROPOSED 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: September 6, 2017
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2018 BUDGET PROCESS – Attached to this report, is the 2018 draft budget. The Finance Committee met on August 30, 2017 and recommended the 2018 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 18, 2017.

2017 DIVIDEND - The Finance Committee is recommending a 2017 dividend of \$1,000,000. Resolution #22-17 authorizing a total return dividend of \$1,000,000 was adopted by the Executive Board.

RFQ RESULTS - The EJIF advertised all fund professional positions, except for Environmental Engineer and Legislative Agent, for fund years 2018-2020 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

WEB SITE- The EJIF's web site is up and running and can be found at www.NJEJIF.org.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 18, 2017 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2018 BUDGET BASED ON 2010 CENSUS				
	8/31/2017 10:47	2017	2018	
		TOTAL	TOTAL	CHANGE
				CHANGE
I.	Claims and Excess Insurance			\$
	Claims			%
1	Non-Site Specific	385,675	299,024	(86,651)
2	Site Specific	336,967	353,432	16,465
3	Legal Defense	1,135,151	1,036,097	(99,054)
4	Superfund Buyout	648,372	625,632	(22,740)
5	LFC	14,569	14,860	291
6	Total Loss Fund	2,520,733	2,329,045	(191,688)
7				
8	II. Expenses, Fees & Contingency			
9	Professional Services			
10	Actuary	61,702	62,936	1,234
11	Attorney	72,828	74,285	1,457
12	Auditor	15,339	15,646	307
13	Executive Director	249,332	274,265	24,933
14	Treasurer	18,919	19,297	378
15	Legislative Agent	45,000	45,000	-
16	Underwriting Managers	212,969	217,229	4,259
17	Environmental Services	408,790	416,965	8,176
18	Claims Administration	25,168	25,671	503
19				
20	Subtotal - Contracted Prof Svcs	1,110,046	1,151,294	41,247
21				
22	Non-Contracted Services			
23	Postage	5,473	5,473	-
24	Printing	4,250	4,250	-
25	Telephone	2,423	2,423	-
26	Expenses contingency	15,834	15,834	-
27	Member Testing	8,233	8,233	-
28				
29	Subtotal - Non-contracted svcs	36,213	36,213	-
30				
31	Subtotal-Contracted/Non-contra	1,146,259	1,187,507	41,247
32				
33	Excess Aggregate Insurance	530,235	546,142	15,907
34				
35	General Contingency	72,310	73,756	1,446
36				
37	Total Exp, Fees & Contingency	1,748,804	1,807,404	58,601
38				
39	TOTAL JIF APPROPRIATIONS	4,269,537	4,136,449	(133,087)



Municipal Excess Liability Joint Insurance Fund

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

Date: September 6, 2017

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: September MEL Meeting Report

2018 Budget: A preliminary 2018 budget with rate table was distributed the board. Executive Director said excess rates may be subject to change as a result of Harvey and Irma but said the MEL's financial position allows for the MEL to adopt a budget based on the rates as presented.

Pool managers for Houston public entities have contacted the MEL to discuss the effective claims handling procedures the MEL put in place following Superstorm Sandy.

Request for Qualification (RFQs): RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21st deadline. Each RFQ is being reviewed by the appropriate committee. Responsibility for evaluation responses is distributed amongst various sub-committees.

Management Committee: The committee will meet on October 10th to review the 2018 budget & rate table, as well as, RFQ responses.

Marketing Committee: The Board of Fund Commissioners accepted the minutes of the Committee's June 8th and August 2nd. The MEL is working with Marketing Manager on updating the MEL's webpage and rolling out a mobile application.

Executive Director said the MEL has saved its members an estimated \$1.6 billion by reducing the Lost Time Accident Frequency from 5.73 in 1991 to 1.96 in 2016. The MEL will now need to do something significant to reduce LTAF below 2.00. Pushing out information to fund commissioners, safety coordinators and town managers through the mobile application may be a critical part of that effort.

Coverage Committee: Committee Chairman distributed and reviewed the minutes of the Committee's August meeting. Committee reviewed: "shared services professional liability; valuations of fire trucks; rental reimbursement for emergency vehicles; crime insurance limits; POLEPL extended reporting periods, underground piping exclusion; flood zone determinations and National Flood Insurance Program (NFIP) renewal. In addition, Committee reviewed RFQ responses and agreed to schedule interviews for Technical Writer.

Also, Board of Fund Commissioners accepted the recommendation of the Committee to change the valuation for fire trucks 15 years and older from “actual cash value: to “replacement cost coverage or stated value, whichever is less”.

Safety & Education Committee: The Board of Fund Commissioners accepted the minutes of the Committee’s August 21st meeting.

In addition, the Board adopted Resolution 17-17 confirming the Board’s acceptance of the Safety & Educations committee’s recommendation to award LaMendola Associates LLC as Management and Supervisory Training Consultant for 2017, 2018 and 2019. Matter was reviewed in March but resolution was inadvertently not acted upon.

Legislative Committee: The committee met on September 5th and review proposed legislation, as well as, the RFQ response for Legislative Agent.

Audit Committee: A meeting is being scheduled to review the responses for Auditor, Audit-Insurance and Audit-Financial in time to make a recommendation at the next MEL meeting.

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

The MEL and RCF Claims Committee will conduct a preliminary review of the Managed Care and Claims Administration RFQ responses at today’s meeting. A recommendation on how to measure the responses will be presented and next steps will be discussed with respect to evaluation.

Public Officials/Employment Practices: At Reorganization, a fee for claims handling of the POLEPL run-out was not determined – to allow consideration of transferring the handling of these final claims to the Fund Attorney. At the June meeting, the board agreed to transfer effective June 1st. Board of Fund Commissioners approved Qual-Lynx request for for a fee of \$8,250 for the period of January 1, 2017 through June 1, 2017. This brings the annual fee to \$23,250 for 2017, down from \$30,000 in 2016.

Underwriting Manager has successfully worked with QBE to arrange for QBE to offer members the opportunity to purchase optional excess limits for land use claims. Bulletin will be issued to members shortly. Offer will be on an individual member basis and will be subject to underwriting. Executive Director said this will be available to most members in 2018, subject to underwriting but in 2019, only members that have completed the MEL’s Land Use Training will be eligible. Program expected to be completed and available in January of 2018.

Risk Management Information/Operating System (RMIS): As reported last meeting, the Statement of Work and contract negotiations were completed and executed with Origami. Weekly status calls are conducted to ensure deliverables are met for the anticipated launch in early January. Mr. Hrubash said the process is moving well and Origami may even hit early date.

Cyber Task Force: The Cyber Task Force has developed minimum risk control standards. The JIFs' policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the Board of Fund Commissioners voted to participate in the deductible based on a member's level of compliance with minimum standards (to be determined at time of claim).

The Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. 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.

The Cyber Task Force is scheduled to meet again following the MEL meeting.

RCF June Report: Commissioner Clarke submitted a report on the RCF's June meeting.

Due Diligence Financial Fast Track – as of 6/30/17. Statutory surplus as of June 20th stands at \$21,648,204.

Fund Attorney – Fund Attorney said the MEL submitted an Amicus Curiae Brief in the matter of Jones vs Morey's Pier. Claimant failed to submit a timely notice of claim to the PleasanTech Academy. Lawsuit was brought against Morey's Pier and effort made to circumvent the notice of claim requirement against a public entity with Morey's Pier bringing in the charter school as a third party. Fund Attorney said a favorable decision was issued confirming that timely notice must be presented to public entity.

Underwriting Manager – Underwriting Manager said the property market is very strong but it remains an unknown what impact Harvey and Irma will have. Underwriting Manager also said the National Flood Insurance Program will expire at the end of September. He expects congress will renew but will likely make some changes, noting the program is continually in a deficit position. Changes may include shifting a greater burden to the commercial insurance property market.