

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JULY 23, 2018 – 5:15 PM**

**PINE HILL BOROUGH
45 W. SEVENTH AVENUE
PINE HILL, NJ 08021
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: JULY 23, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: HADDONFIELD**
- APPROVAL OF MINUTES:** June 25, 2018 Open Minutes **Appendix I**
June 25, 2018 Closed Minutes **To Be Distributed**

- CORRESPONDENCE - None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
 - Monthly Vouchers - Resolution No. 18-19 **Page 15**
 - Treasurer’s Report **Page 18**
 - Monthly Reports **Page 19**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 25**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - Monthly Certificate Holding Report..... **Page 32**
 - Memorandum on Increased Liability Limits & Drone Coverage **Page 36**

- MANAGED CARE – Medlogix/Consolidated Services Group**
 - Monthly Report..... **Page 37**
 - Memorandum on Rabies Vaccination. **Page 39**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: August 27, 2018 – Borough of Barrington**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: July 23, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2018/2019 Employment Practices Program:** Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage at www.njmel.org. Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

❑ **Land Use Liability:** On **page 3** is a letter that was distributed to Fund Commissioners and Risk Managers detailing an optional policy for Land Use Liability Coverage. Included was the script for the Land Use training for Zoning and Planning Board members as well as a member-specific policy document.

As a reminder, the training script corresponds to a PowerPoint presentation (download from www.njmel.org) to be conducted by your land use or municipal attorney. Training attendance sheets should be returned to this office to track compliance in the event of a claim.

❑ **MEL Cyber Risk Management Program** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. 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 a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Technical Competencies (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included on **pages 4 & 5** are the certifications that need to be completed and returned to the Underwriting office.

❑ **Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets in the Oragami System - to begin the 2019 underwriting renewal during the month of July.

❑ **Audit Report and Actuary Valuation Report as of December 31, 2017** – The 2017 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

- ❑ **Membership Renewals** – The Fund has four members up for renewal at the end of this year. Renewal documentation will be sent out to the members and risk managers in early August.
- ❑ **2018 Coverage Documents** – The 2018 coverage documents have been distributed via email to all Fund Commissioners and Risk Managers.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 6
Income Portfolio	Page 7
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 & 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

Member Municipalities

June 18, 2018

Re: Land Use Liability

There has been a significant increase in suits against Planning and Zoning Boards alleging that their actions violate civil rights. Currently, the maximum coverage commonly available from commercial insurers for land use liability is \$1 million because insurers are concerned that legitimate applications have been rejected because of vocal resident opposition.

Therefore, it is critical that all planners and zoners receive training to prevent land use liability claims. Attached is a script for a one-hour program that can be presented by your land use or municipal attorney. The PowerPoint slides can be downloaded from the MEL's web site, NJMEL.org. In addition, the Funds will conduct regional training. There is no online program available for credit at this time because the MEL wishes to encourage an interactive dialogue.

To encourage board members to take this training, the MEL has just created a special policy to protect them from many personal exposures that are excluded in commercial policies. There is no additional premium for this special policy. To qualify for this coverage, your land use or municipal attorney must file the attached attendance form with the MEL office. Planners and zoners can also attend the course in other area communities. After the first of the year, courses will be scheduled in the area for newly appointed members.

Fortunately, personal lawsuits against land use board members are rare. Under the new policy, when a board member is sued personally for their official actions and is not otherwise indemnified, the MEL will reimburse up to \$50,000 (annual aggregate) for defense subject to the terms of the policy (copy attached). This coverage will also contribute towards a defense in criminal court, but only if the public official is subsequently acquitted.

There is no deadline to complete this training except that the training must be completed before the date of any acts that give rise to a claim. In the future, the MEL will provide refresher training that must be completed to retain the coverage.

As you know, for the past 15 years the MEL has conducted a successful risk management training program that is attended by 1500 local elected local officials each year. This new program for planners and zoners is an expansion of this concept.

Please feel free to contact your local JIF Executive Director or the MEL office.

David N. Grubb
Executive Director

Cc. MEL Board of Fund Commissioners
Fund Attorneys of MEL affiliated JIFs

Executive Directors of MEL affiliated JIFs
Risk Managers



MEL Cyber Risk Management Program
**Deductible Reimbursement
 Application**

Entity Name: _____

JIF Name: _____

Claim #: _____

Tier 1 **Completed**

Technical Competency

Minimum Back-Up Practices*

- 1. Daily incremental backups with at least 14 days of versioning on off-network device for data files _____
- 2. Weekly off-network full backups of all devices _____
- 3. All backups are spot-checked monthly _____
- 4. Data files of third party application providers are part of their backup practice _____
- 5. Cybersecurity practices are formalized as a policy and implemented _____

Patch*

- 1. All operating and application software with latest versions _____

Defensive Software*

- 1. All desktops and laptops: antivirus, firewall enabled _____
- 2. Mail server: anti-spam and anti-virus filters _____
- 3. Internet connected network servers: firewall on all active ports, unused ports closed, anti-virus, anti-malware _____
- 4. If applicable, Microsoft Office applications open all downloaded files in "Protected Mode" _____

Cyber Hygiene

Training*

- 1. All network users receive annual training of at least one hour, spread over two years, in:
 - a. malware identification (email and websites) _____
 - b. password construction _____
 - c. identifying security incidents _____
 - d. social engineering attacks _____

Technology Management

Incident Response Plan & Technology Practices Policy*

- 1. Adopted basic cybersecurity incident response plan (Appendix 2) _____
- 2. Adopted basic technology practices policy (Appendix 1) _____

Notes

- 1. All items marked with an asterisk require documented support, outlined later in this application.
- 2. All appendices referenced are included in the MEL Cyber Risk Management Program packet.



MEL Cyber Risk Management Program
Deductible Reimbursement
Application

Tier 2 **Completed**

Technical Competency

Physical Server Access

- 1. Servers are physical protected from unauthorized access _____

Access Privilege Controls

- 1. Users with administrator rights are limited _____
- 2. Users only have access to those services they need _____
- 3. Access is removed when no longer needed or separated from service _____
- 4. Access rights are periodically reviewed _____

Technology Support*

- 1. Staff or contractors are available to support technology and respond to security incidents _____

Cyber Hygiene

Policies*

- 1. Adopted sound and periodically reviewed government internet and email use policies _____

Protect Information

- 1. Files containing PII and PHI are password protected or encrypted _____

Password Strength*

- 1. Employees are required to use strong, unique passwords, changed at least annually _____

Technology Management

Leadership Expertise

- 1. Leadership has access to expertise that supports technology decision making, such as risk assessment, planning and budgeting (check all that apply)
 - a. Officials _____
 - b. Employees _____
 - c. Contractors/consultants _____
 - d. Citizen volunteers _____

Notes

- 1. All items marked with an asterisk require documented support, outlined later in this application.
- 2. All appendices referenced are included in the MEL Cyber Risk Management Program packet.

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2018					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,062,847	5,314,234	217,500,702	222,814,936	
2. CLAIM EXPENSES					
Paid Claims	449,235	1,604,609	95,631,693	97,236,302	
Case Reserves	(130,167)	1,170,037	3,429,634	4,599,671	
IBNR	97,452	(519,465)	4,543,398	4,023,933	
Recoveries	(3,018)	(31,799)	(297,749)	(329,548)	
TOTAL CLAIMS	413,503	2,223,382	103,306,976	105,530,358	
3. EXPENSES					
Excess Premiums	331,064	1,655,319	59,553,523	61,208,842	
Administrative	202,417	906,465	38,702,484	39,608,949	
TOTAL EXPENSES	533,481	2,561,783	98,256,007	100,817,791	
4. UNDERWRITING PROFIT (1-2-3)	115,863	529,069	15,937,718	16,466,787	
5. INVESTMENT INCOME	65,150	30,578	10,291,459	10,322,037	
6. DIVIDEND INCOME	0	0	3,412,323	3,412,323	
7. STATUTORY PROFIT (4+5+6)	181,013	559,647	29,641,500	30,201,147	
8. DIVIDEND	0	0	18,893,809	18,893,809	
9. STATUTORY SURPLUS (7-8)	181,013	559,647	10,747,691	11,307,337	
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	8,889	2,877	2,749,711	2,752,589	
Aggregate Excess LFC	13,756	60,381	563,250	623,632	
2014	(84,883)	(393,370)	2,198,980	1,805,610	
2015	8,162	(105,856)	1,570,700	1,464,845	
2016	11,224	109,757	2,114,015	2,223,772	
2017	116,955	413,314	1,551,033	1,964,348	
2018	106,910	472,543		472,543	
TOTAL SURPLUS (DEFICITS)	181,013	559,647	10,747,691	11,307,337	
TOTAL CASH				20,568,233	
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168	
FUND YEAR 2014					
Paid Claims	31,713	270,814	3,508,689	3,779,503	
Case Reserves	86,430	274,489	617,275	891,763	
IBNR	(25,000)	(149,839)	273,345	123,506	
Recoveries	0	0	(133,908)	(133,908)	
TOTAL FY 2014 CLAIMS	93,143	395,463	4,265,400	4,660,864	
FUND YEAR 2015					
Paid Claims	135,956	458,255	3,135,981	3,594,236	
Case Reserves	(112,164)	(260,639)	904,373	643,734	
IBNR	(20,775)	(77,899)	616,977	539,078	
Recoveries	(3,018)	(11,718)	(15,529)	(27,247)	
TOTAL FY 2015 CLAIMS	(0)	108,000	4,641,801	4,749,801	
FUND YEAR 2016					
Paid Claims	20,673	90,563	2,214,328	2,304,891	
Case Reserves	14,374	99,546	928,483	1,028,029	
IBNR	(35,047)	(293,123)	898,803	605,680	
Recoveries	0	(3,353)	(53,346)	(56,699)	
TOTAL FY 2016 CLAIMS	0	(106,366)	3,988,268	3,881,901	
FUND YEAR 2017					
Paid Claims	83,385	465,878	1,203,528	1,669,406	
Case Reserves	(180,403)	164,388	979,504	1,143,892	
IBNR	(31,215)	(1,051,281)	2,754,273	1,702,992	
Recoveries	0	(14,324)	(94,966)	(109,290)	
TOTAL FY 2017 CLAIMS	(128,233)	(435,340)	4,842,339	4,407,000	
FUND YEAR 2018					
Paid Claims	177,508	319,100		319,100	
Case Reserves	61,597	892,253		892,253	
IBNR	209,489	1,052,677		1,052,677	
Recoveries	0	(2,405)		(2,405)	
TOTAL FY 2018 CLAIMS	448,594	2,261,625		2,261,625	
COMBINED TOTAL CLAIMS	413,503	2,223,382	103,306,976	105,530,358	

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

CAMDEN JOINT INSURANCE FUND

Fixed Income Portfolio Summary and Rate Comparison

	For Month End			5/31/2018	
	2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	15.46	16.98	19.11	20.56	20.57
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	9.99	12.35	14.12	14.12
Avg maturity (years)	1.33	0.24	2.31	2.23	2.15
Unrealized gain/(loss) (%)	0.47	0.09	0.01	-1.47	-1.18
Purchase/Book yield (%)	1.40	0.62	1.22	1.29	1.28
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	1.87	0.71	1.23	-0.18	0.10
M E L PORTFOLIO					
Total Cash Balance (millions)	80.36	61.94	59.15	63.57	62.73
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	53.40	48.74	48.38	52.15
Avg maturity (years)	1.58	1.64	1.63	1.67	1.48
Unrealized gain/(loss) (%) ***	0.12	0.03	-0.21	-1.37	-1.06
Purchase/Book yield (%)	0.82	0.82	1.11	1.30	1.21
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.94	0.85	0.90	-0.07	0.15
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.10	0.41	0.85	1.69	1.73
TD Money Market	0.01	0.01	0.48	1.25	1.37
TD Bank Deposits	Unavailable **				
Investors Bank Deposits	-	-	0.87	1.51	1.51
Treasury Issues					
1 year bills	0.32	0.61	1.20	2.15	2.27
3 year notes	1.02	1.00	1.58	2.52	2.66
5 year notes	1.53	1.33	1.83	2.70	2.82
Merrill Lynch US Govt 1-3 years ^	0.56	0.89	0.44	-0.28	0.08
* Yearly data is average monthly rate.					
^ Monthly data is Year to Date return					
** Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.					
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity. As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for May is 1.60%					

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		May 31, 2018			
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	53 Actual	MONTH TARGETED	52 Actual	MONTH TARGETED	41 Actual	MONTH TARGETED	
		Current	31-May-18		30-Apr-18		31-May-17		
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%	
GEN LIABILITY	1,405,625	1,538,849	109.48%	96.63%	109.32%	96.51%	81.78%	92.99%	
AUTO LIABILITY	350,875	391,253	111.51%	94.26%	92.98%	93.94%	27.71%	89.77%	
WORKER'S COMP	3,909,782	2,253,237	57.63%	99.66%	56.33%	99.62%	50.52%	98.81%	
TOTAL ALL LINES	6,257,782	4,537,358	72.51%	98.71%	70.62%	98.64%	57.21%	97.11%	
NET PAYOUT %	\$3,645,595			58.26%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	41 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED	29 Actual	MONTH TARGETED	
		Current	31-May-18		30-Apr-18		31-May-17		
PROPERTY	541,208	619,800	114.52%	100.00%	114.52%	100.00%	111.23%	100.00%	
GEN LIABILITY	1,412,638	865,894	61.30%	92.99%	58.96%	92.48%	24.58%	84.65%	
AUTO LIABILITY	335,860	63,548	18.92%	89.77%	18.92%	89.30%	14.48%	82.02%	
WORKER'S COMP	3,739,043	2,661,480	71.18%	98.81%	71.51%	98.70%	74.35%	96.21%	
TOTAL ALL LINES	6,028,749	4,210,723	69.84%	97.05%	69.50%	96.83%	62.67%	93.05%	
NET PAYOUT %	\$3,566,989			59.17%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	29 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED	17 Actual	MONTH TARGETED	
		Current	31-May-18		30-Apr-18		31-May-17		
PROPERTY	490,882	444,613	90.57%	100.00%	91.26%	100.00%	82.48%	96.87%	
GEN LIABILITY	1,437,680	309,724	21.54%	84.65%	17.80%	83.56%	8.98%	69.55%	
AUTO LIABILITY	330,150	130,346	39.48%	82.02%	45.15%	81.06%	26.53%	64.31%	
WORKER'S COMP	3,689,848	2,392,433	64.84%	96.21%	64.82%	95.79%	63.61%	84.23%	
TOTAL ALL LINES	5,948,560	3,277,116	55.09%	92.94%	54.54%	92.37%	49.90%	80.62%	
NET PAYOUT %	\$2,249,087			37.81%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	17 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED	5 Actual	MONTH TARGETED	
		Current	31-May-18		30-Apr-18		31-May-17		
PROPERTY	566,229	439,889	77.69%	96.87%	79.26%	96.65%	39.40%	37.00%	
GEN LIABILITY	1,464,528	257,708	17.60%	69.55%	17.44%	67.85%	4.64%	14.00%	
AUTO LIABILITY	324,847	131,367	40.44%	64.31%	42.13%	62.03%	9.29%	15.00%	
WORKER'S COMP	3,837,435	1,882,998	49.07%	84.23%	51.33%	81.73%	12.49%	9.00%	
TOTAL ALL LINES	6,193,040	2,711,963	43.79%	80.87%	45.39%	78.77%	12.92%	13.06%	
NET PAYOUT %	\$1,568,071			25.32%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	5 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED	-7 Actual	MONTH TARGETED	
		Current	31-May-18		30-Apr-18		31-May-17		
PROPERTY	Grand Totals	127,910	#VALUE!	37.00%	#VALUE!	30.00%	N/A	N/A	
GEN LIABILITY	600,000	15,922	2.65%	14.00%	1.79%	10.00%	N/A	N/A	
AUTO LIABILITY	1,506,000	20,836	1.38%	15.00%	1.24%	10.00%	N/A	N/A	
WORKER'S COMP	334,000	1,052,527	315.13%	9.00%	256.96%	6.00%	N/A	N/A	
TOTAL ALL LINES	2,440,000	1,217,195	49.89%	#VALUE!	39.86%	#VALUE!	N/A	N/A	
NET PAYOUT %	\$324,942			13.32%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

May 31, 2018

	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	0.85	1.22	2.30	1.62
N.J.U.A.	1.07	1.94	3.10	2.26
MORRIS	1.08	1.25	2.07	1.54
MONMOUTH	1.43	1.94	1.44	1.66
CENTRAL	1.54	1.58	1.68	1.61
BERGEN	1.58	1.47	1.65	1.56
NJ PUBLIC HOUSING	1.62	2.21	2.18	2.10
ATLANTIC	1.75	1.85	2.57	2.11
OCEAN	1.90	2.44	2.19	2.24
CAMDEN	2.08	1.79	1.37	1.64
BURLINGTON	2.14	1.14	1.96	1.64
PROF MUN MGMT	2.15	2.04	1.97	2.03
SUBURBAN ESSEX	2.18	1.77	1.80	1.84
TRI-COUNTY	2.26	1.90	2.34	2.13
SOUTH BERGEN	2.89	2.19	2.77	2.54
AVERAGE	1.77	1.78	2.09	1.90

Camden Joint Insurance Fund
2018 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF May 31, 2018

MEMBER_ID	MEMBER	**	# CLAIMS FOR 5/31/2018	Y.T.D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.50
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	1.92	0.00	3 BERLIN BOROUGH	0.62
4	92 BERLIN TOWNSHIP		0	0	0.00	4.73	5.95	4 BERLIN TOWNSHIP	4.45
5	94 CHESILHURST		0	0	0.00	0.00	0.00	5 CHESILHURST	0.00
6	95 CLEMENTON		0	0	0.00	6.50	0.00	6 CLEMENTON	2.32
7	97 GIBBSBORD		0	0	0.00	2.53	0.00	7 GIBBSBORD	0.81
8	99 HADDON		0	0	0.00	0.71	0.45	8 HADDON	0.48
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	0.00	1.35	10 LAUREL SPRINGS	0.77
11	106 MAGNOLIA		0	0	0.00	0.99	3.21	11 MAGNOLIA	1.85
12	108 MERCHANTVILLE		0	0	0.00	4.23	0.00	12 MERCHANTVILLE	1.52
13	109 MOUNT EPHRAIM		0	0	0.00	6.50	3.13	13 MOUNT EPHRAIM	3.81
14	113 SOMERDALE		0	0	0.00	1.37	3.52	14 SOMERDALE	2.28
15	117 WOODLYNNE		0	0	0.00	2.22	2.82	15 WOODLYNNE	2.25
16	451 TAVISTOCK		0	0	0.00	0.00	0.00	16 TAVISTOCK	0.00
17	457 PINE VALLEY		0	0	0.00	0.00	0.00	17 PINE VALLEY	0.00
18	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	0.00	18 CAMDEN PARKING AU	0.00
19	564 CHERRY HILL		0	2	0.96	1.46	1.01	19 CHERRY HILL	1.18
20	96 COLLINGSWOOD		0	1	1.18	0.52	0.92	20 COLLINGSWOOD	0.81
21	584 CHERRY HILL FIRE DISTRIC		0	1	1.33	2.33	2.90	21 CHERRY HILL FIRE DIS	2.42
22	98 GLOUCESTER		0	1	1.51	1.88	1.53	22 GLOUCESTER	1.66
23	101 HADDONFIELD		0	1	1.86	5.36	0.00	23 HADDONFIELD	2.14
24	89 BARRINGTON		1	1	2.20	0.00	0.70	24 BARRINGTON	0.69
25	105 LINDENWOLD		1	1	2.22	4.50	3.92	25 LINDENWOLD	3.88
26	112 RUNNEMEDE		0	1	2.31	0.00	1.37	26 RUNNEMEDE	1.11
27	110 OAKLYN		1	1	3.36	0.00	0.00	27 OAKLYN	0.49
28	90 BELLMAWR		0	3	4.15	2.29	0.94	28 BELLMAWR	1.96
29	111 PINE HILL		0	1	4.36	0.00	0.00	29 PINE HILL	0.79
30	107 MEDFORD LAKES		0	1	4.53	0.00	0.00	30 MEDFORD LAKES	0.73
31	114 VOORHEES		0	3	5.18	1.39	1.43	31 VOORHEES	2.05
32	115 WINSLOW		2	7	7.83	0.94	3.69	32 WINSLOW	3.27
33	93 BROOKLAWN		0	2	8.28	1.55	0.00	33 BROOKLAWN	1.73
34	104 LAWNSIDE		1	2	9.23	1.89	1.20	34 LAWNSIDE	2.54
Totals:			6	29	2.08	1.79	1.37		1.64

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : July 16, 2018									
Total Participating Members		34	34						
Complaint			34						
Percent Compliant			100.00%						
				01/01/18	2018				
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/18
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%
LAWN SIDE	Yes	Yes	Yes	\$ 75,000	\$ 75,000	04/16/18	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000				0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

**Camden JIF
2018 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
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	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
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 2018 as of July 1, 2018

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions/Indemnity Agreements	Completed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2018 Risk Management Plan	Filed
<input type="checkbox"/> 2018 Cash Management Plan	Revised filed
<input type="checkbox"/> 2018 Risk Manager Contracts	Compiling
<input type="checkbox"/> 2018 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2018 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 17, 2018				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
BARRINGTON	CONNER STRONG & BUCKELEW	3/12/2018	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/01/18	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW			12/31/17
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
LAWN SIDE	M&C INSURANCE AGENCY	02/16/18	02/16/18	02/03/19
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/18	01/16/18	12/31/18
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18		12/31/18
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/12/18	1/26/2018	12/31/18
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/27/2018	05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2018	1/17/2018	12/31/18
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 18-19

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY**

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>
001694			
001694	BOWMAN & COMPANY, LLP	INVOICE #82017 07/18	16,470.00
			16,470.00
		Total Payments FY 2017	16,470.00

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001679			
001679	COMPSERVICES, INC.	CHERRY HILL SERVICES 07/18	2,458.33
001679	COMPSERVICES, INC.	CLAIMS ADMIN FEE 07/18	32,500.00
			34,958.33
001680			
001680	INTERSTATE MOBILE CARE INC.	MONTHLY BILLING 07/18	2,319.00
			2,319.00
001681			
001681	J.A. MONTGOMERY RISK CONTROL	LOSS CONT SERVS 07/18	12,562.58
			12,562.58
001682			
001682	PERMA RISK MANAGEMENT SERVICES	JUNE POSTAGE 07/18	18.49
001682	PERMA RISK MANAGEMENT SERVICES	ED/ADMIN 07/18	31,885.08
			31,903.57
001683			
001683	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULT FEE 07/18	3,932.33
			3,932.33
001684			
001684	BROWN & CONNERY, LLP	JUNE 2018 LEGAL SERV 07/18	1,756.00
001684	BROWN & CONNERY, LLP	LIT MNGMNT SERV 07/18	1,054.50
001684	BROWN & CONNERY, LLP	POSTAGE, PHOTOCOPY 07/18	71.39
			2,881.89
001685			
001685	BOWMAN & COMPANY, LLP	INVOICE 82019 07/18 OVERPAYMENT	-2,000.00
001685	BOWMAN & COMPANY, LLP	INVOICE 82019 07/18	5,500.00
			3,500.00

001686			
001686	ELIZABETH PIGLIACELLI	TREAS MONTHLY FEE 07/18	1,777.33
			1,777.33
001687			
001687	HADDONFIELD BOROUGH	6/25/18 HIF/JIF JOINT MTG 07/18	260.29
			260.29
001688			
001688	ALLSTATE INFORMATION MANAGEMNT	MONTHLY ARC SERV & STOR 07/18	75.84
			75.84
001689			
001689	MEDLOGIX LLC	WC MANAGED CARE 2018 CHERRY HILL 07/18	1,083.00
001689	MEDLOGIX LLC	WC MANAGED CARE 2018 07/18	8,936.00
			10,019.00
001690			
001690	CONNER STRONG & BUCKELEW	FOOD - SAFETY COMM MEETING 07/18	191.50
001690	CONNER STRONG & BUCKELEW	INSTALLMENT 07/18	976.00
			1,167.50
001691			
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - BROOKLAWN	4,933.85
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - BERLIN TWP	12,692.37
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - COLLINGSWOOD	21,661.84
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - BELLMAWR	16,702.80
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - WINSLOW	35,448.32
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - HI NELLA	1,292.52
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - GLOUCESTER CITY	24,313.47
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - CHERRY HILL FIRE DIST	20,701.26
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - CHERRY HILL TWP	37,985.92
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - BARRINGTON	9,011.29
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - MERCHANTVILLE	5,797.16
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - MEDFORD LAKES	5,726.87
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - MOUNT EPHRAIM	6,539.12
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - BOROUGH MAGNOLIA	6,783.01
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - PINE HILL	8,793.71
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - TAVISTOCK	379.75
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - RUNNEMEDE	9,828.33
001691	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2018 - SOMERDALE	6,995.08
			235,586.67
001692			
001692	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2018 - PINE VALLEY BORO	636.40
001692	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2018 - HADDONFIELD BORO	15,455.08
			16,091.48
001693			
001693	LEONARD O'NEILL INSURANCE AGY	JIF&MELS 2ND INSTALL 07/18	2,674.19
			2,674.19
		Total Payments FY 2018	359,710.00

TOTAL PAYMENTS ALL FUND YEARS \$ 376,180.00

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

July 23, 2018

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 periods ending June 30, 2018 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 JULY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$16,450.05.

- **RECEIPT ACTIVITY FOR JUNE:**

Assessments	\$4,317,892.72	
Cherry Hill Deductible	<u>8,811.57</u>	
Total Receipts		<u>\$4,326,704.29</u>

- **CLAIM ACTIVITY FOR JUNE:**

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

Property Liability Claims	\$ 168,393.44	
Workers Compensation Claims	239,315.17	
Administration Expense	<u>781,938.98</u>	
Total Claims/Expenses		<u>\$1,189,647.59</u>

- **CASH ACTIVITY FOR JUNE:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$20,568,233.28 to a closing balance of \$23,706,983.30 showing an increase of \$3,138,750.02.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	06/06/2018	44,714.30				44,714.30	
2	06/06/2018	62,517.59				62,517.59	
3	06/13/2018	21,746.60				21,746.60	
4	06/13/2018	75,433.69				75,433.69	
5	06/20/2018	9,895.58				9,895.58	
6	06/20/2018	59,896.10				59,896.10	
7	06/27/2018	22,134.48				22,134.48	
8	06/27/2018	24,542.01				24,542.01	
9	06/30/2018	52,099.19				52,099.19	
10	06/30/2018	34,729.07				34,729.07	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	407,708.61	-	-	-	407,708.61	
	Monthly Rpt	407,708.61				407,708.61	
	Variance	- 0.00	-	-	-	- 0.00	

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

Current Fund Year: 2018										
Month Ending: June										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	740,576.48	4,346,723.11	1,019,349.06	10,424,113.18	42,033.51	1,379,435.52	166,832.24	2,460,841.31	(11,671.13)	20,568,233.29
RECEIPTS										
Assessments	203,601.22	511,039.07	113,338.02	1,303,047.85	393,410.84	857,076.03	106,451.07	829,928.63	0.00	4,317,892.72
Refunds	0.00	0.00	0.00	2,529.00	0.00	0.00	0.00	0.00	6,282.57	8,811.57
Invest Pymnts	58.71	327.69	76.89	786.00	3.12	102.93	12.41	325.55	0.00	1,693.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	58.71	327.69	76.89	786.00	3.12	102.93	12.41	325.55	0.00	1,693.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	203,659.93	511,366.76	113,414.91	1,306,362.85	393,413.96	857,178.96	106,463.48	830,254.18	6,282.57	4,328,397.59
EXPENSES										
Claims Transfers	49,261.24	96,847.69	22,284.51	223,997.14	0.00	0.00	0.00	0.00	15,318.03	407,708.61
Expenses	0.00	0.00	0.00	0.00	0.00	638,753.97	0.00	143,185.01	0.00	781,938.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	49,261.24	96,847.69	22,284.51	223,997.14	0.00	638,753.97	0.00	143,185.01	15,318.03	1,189,647.59
END BALANCE	894,975.17	4,761,242.18	1,110,479.46	11,506,478.89	435,447.47	1,597,860.51	273,295.72	3,147,910.47	(20,706.59)	23,706,983.29

REPORT STATUS SECTION

Report Month: June

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	June					
CURRENT FUND YEAR	2018					
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balanc	\$20,568,233.28	6,517,174.10	7,858.81 -	2,254.55	14,045,454.92	
Opening Interest Accrual Balance	\$31,718.55	-	-	-	31,718.55	
1 Interest Accrued and/or Interest Cost	\$14,836.12	\$0.00	\$0.00	\$0.00	\$14,836.12	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization 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 Instr.s	\$10,483.93	\$10,331.03	\$69.17	\$83.73	\$0.00	
6 Interest Paid - Term Instr.s	\$79.39	\$0.00	\$0.00	\$0.00	\$79.39	
7 Realized Gain (Loss)	-\$8,870.00	\$0.00	\$0.00	\$0.00	-\$8,870.00	
8 Net Investment Income	\$16,450.05	\$10,331.03	\$69.17	\$83.73	\$5,966.12	
9 Deposits - Purchases	\$4,734,412.90	\$4,326,704.29	\$168,393.44	\$239,315.17	\$0.00	
10 (Withdrawals - Sales)	-\$1,597,356.20	-\$1,189,647.59	-\$168,393.44	-\$239,315.17	\$0.00	
Ending Cash & Investment Balance	\$23,706,983.30	\$9,664,561.83	\$7,927.98	-\$2,170.82	\$14,036,664.31	
Ending Interest Accrual Balance	\$46,475.28	\$0.00	\$0.00	\$0.00	\$46,475.28	
Plus Outstanding Checks	\$963,955.74	\$784,588.48	\$91,534.19	\$87,833.07	\$0.00	
(Less Deposits in Transit)	-\$84,802.98	\$0.00	-\$52,099.19	-\$32,703.79	\$0.00	
Balance per Bank	\$24,586,136.06	\$10,449,150.31	\$47,362.98	\$52,958.46	\$14,036,664.31	
		\$0.00	0.00	\$0.00	\$0.00	

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

Month		June							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	84,868.37	45,908.52	0.00	130,776.89	130,776.89	0.00	0.00	0.00
	Liability	1,020.71	3,087.22	0.00	4,107.93	4,107.93	0.00	0.00	0.00
	Auto	6,235.55	750.00	0.00	6,985.55	6,985.55	(0.00)	(0.00)	0.00
	Workers Comp	224,570.25	138,907.24	0.00	363,477.49	363,477.49	0.00	0.00	0.00
	Cherry Hill	8,246.93	3,563.85	5,387.42	6,423.36	6,423.36	0.00	0.00	0.00
	Total	324,941.81	192,216.83	5,387.42	511,771.22	511,771.22	0.00	0.00	0.00
2017	Property	384,595.07	0.00	0.00	384,595.07	384,595.07	(0.00)	(5,426.26)	5,426.26
	Liability	170,816.78	3,011.95	0.00	173,828.73	173,828.73	0.00	0.00	0.00
	Auto	67,731.66	15,097.11	0.00	82,828.77	82,828.77	(0.00)	(0.00)	0.00
	Workers Comp	936,972.46	45,336.95	2,529.00	979,780.41	979,780.41	0.00	0.00	(0.00)
	Cherry Hill	2,529.04	7,378.18	0.00	9,907.22	9,907.22	0.00	(0.00)	0.00
	Total	1,562,645.01	70,824.19	2,529.00	1,630,940.20	1,630,940.20	(0.00)	(5,426.26)	5,426.26
2016	Property	398,810.91	3,352.72	0.00	402,163.63	402,163.63	0.00	0.00	0.00
	Liability	115,988.58	15,017.08	0.00	131,005.66	131,005.66	0.00	0.00	0.00
	Auto	65,019.77	5,111.20	0.00	70,130.97	70,130.97	(0.00)	(0.00)	(0.00)
	Workers Comp	1,668,372.96	5,517.48	0.00	1,673,890.44	1,673,890.27	0.17	0.17	0.00
	Cherry Hill	895.15	4,376.00	895.15	4,376.00	4,376.00	(0.00)	(0.00)	0.00
	Total	2,249,087.37	33,374.48	895.15	2,281,566.70	2,281,566.53	0.17	0.17	(0.00)
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	649,164.22	26,393.38	0.00	675,557.60	675,557.60	(0.00)	(0.00)	0.00
	Auto	44,802.57	1,326.20	0.00	46,128.77	46,128.77	0.00	0.00	0.00
	Workers Comp	2,293,348.18	10,991.48	0.00	2,304,339.66	2,304,339.66	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,566,989.18	38,711.06	0.00	3,605,700.24	3,605,700.24	0.00	0.00	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,268,095.53	49,338.06	0.00	1,317,433.59	1,317,433.59	0.00	0.00	0.00
	Auto	323,896.39	0.00	0.00	323,896.39	323,896.39	0.00	0.00	0.00
	Workers Comp	1,729,684.73	23,243.99	0.00	1,752,928.72	1,752,928.72	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,645,594.66	72,582.05	0.00	3,718,176.71	3,718,176.71	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		11,349,258.03	407,708.61	8,811.57	11,748,155.07	11,748,154.90	0.17	(5,426.09)	5,426.26



Summary of Investments

Account Number **115884-000**

As of June 30, 2018

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 5/31/2018	% OF M/V	MARKET VALUE (M/V) As of 6/30/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$88,174.47	0.63	\$88,253.86	0.63
	TOTAL MONEY MARKET FUNDS	88,174.47	0.63	88,253.86	0.63
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	13,957,280.45	99.37	13,948,410.45	99.37
	TOTAL U.S. TREASURY OBLIGATIONS	13,957,280.45	99.37	13,948,410.45	99.37
	TOTAL PRINCIPAL PORTFOLIO(S)	14,045,454.92	100.00	14,036,664.31	100.00
	TOTAL ACCRUED INCOME	31,718.55		46,475.28	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,077,173.47		14,083,139.59	



Summary of Activity

Account Number **115884-000**

June 1, 2018 through June 30, 2018

Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	88,174.47
RECEIPTS		
Dividends	79.39	0.00
TOTAL RECEIPTS	79.39	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(79.39)	79.39
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(79.39)	79.39
CLOSING BALANCES:	0.00	88,253.86

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: July 5, 2018

JIF SERVICE TEAM

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650 Fax: 856-552-4651	Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902 Cell: 609-578-0744
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 856-552-6899	

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Brooklawn – Conducted a Loss Control Survey on June 27
- Borough of Haddonfield – Conducted a Loss Control Survey on June 27
- Borough of Pine Hill – Conducted a Loss Control Survey on June 12
- Township of Voorhees – Conducted a Loss Control Survey on June 20
- Township of Voorhees Fire Department – Conducted a Loss Control Survey on June 13

MEETINGS ATTENDED

- Executive Safety Committee Meeting – June 7
- Below 100: Train the Trainer Program – June 7
- Police Command Staff Training – June 15
- Claims Meeting – June 22
- Executive Committee Meeting – June 25

UPCOMING EVENTS

- Executive Safety Committee Meeting (Tavistock) – August 1

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- June 5 - MSI Bulletin – Preparing for the 2018 Hurricane Season
- June 6 - Law Enforcement Bulletin – Pedestrian Safety
- June 22 - Did You Know? – MSI Training Schedule – Camden JIF, July 2018.

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 June.

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	2
Township of Haddon	8

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **July, August and September of 2018**. **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
7/9/18	Borough of Magnolia	Jetter/Vacuum Safety	10:00 - 12:00 pm
7/9/18	Borough of Magnolia	BBP	12:30 - 1:30 pm
7/11/18	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/13/18	Township of Berlin #2	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
7/13/18	Township of Berlin #2	Confined Space Awareness	10:15 - 11:15 am
7/19/18	Township of Moorestown	PPE	8:30 - 10:30 am
7/19/18	Township of Moorestown	Shop & Tool Safety	10:45 - 11:45 am
7/20/18	Borough of Pitman	Heavy Equipment Safety	8:30 - 11:30 am
7/27/18	Township of Mantua	Fire Extinguisher	12:30 - 1:30 pm
7/27/18	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
8/3/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
8/3/18	Township of Evesham #4	BBP	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
8/31/18	Township of Cherry Hill #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/31/18	Township of Cherry Hill #4	Fire Extinguisher	11:45 - 12:45 pm
9/10/18	Borough of Glassboro #1	Hearing Conservation	12:30 - 1:30 pm
9/10/18	Borough of Glassboro #1	Fire Safety	1:45 - 2:45 pm
9/11/18	Borough of Collingswood	HazCom w/GHS	8:00 - 9:30 am
9/11/18	Borough of Collingswood	Fire Safety	9:45 - 10:45 am
9/11/18	Borough of Collingswood	Fire Extinguisher	11:00 - 12:00 pm
9/12/18	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:30 am
9/12/18	Township of Tabernacle #1	BBP	12:30 - 1:30 pm
9/12/18	Township of Tabernacle #1	Hearing Conservation	1:45 - 2:45 pm
9/13/18	Township of Delran	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/19/18	Township of Florence	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/19/18	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
9/20/18	City of Burlington #2	Heavy Equipment Safety	8:30 - 11:30 am
9/21/18	Township of Evesham #4	PPE	8:30 - 10:30 am
9/21/18	Township of Evesham #4	HazCom w/GHS	10:45 - 12:15 pm
9/24/18	Borough of Glassboro #1	LOTO	12:45 - 2:45 pm
9/25/18	Borough of Clementon #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/27/18	Township of Delran	CMVO	8:30 - 12:30 pm
9/28/18	Borough of Pitman	PPE	8:30 - 10:30 am
9/28/18	Borough of Pitman	Leaf Collection Safety	10:45 - 12:15 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 Administrator Training	1 / T,M	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 Administrator Training	2 / Non 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
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / 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 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
***Category			
E - Ethics			
T - Technical			
G - Governmental			
S - Safety / Non S - Non Safety			
Non S - Non Safety (Management)			
P - Professional Development			
M - Management			
CRP - Certified Recycling Professional Classroom CEU			



June 2018

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Everyone has a role to play to prepare for a hurricane. Public-sector employers also play an essential role in helping individuals and the community as a whole to be more prepared. This Bulletin will concentrate on better preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the following discussion points, as provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review the National Weather Service terms; advisory, watch and warning. Relate them in terms of timelines and severity of approaching storms.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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TO: Elected Officials, Police Departments, Fund Commissioners, Risk Management Consultants, and Safety Coordinators

**From: Chief Keith F. Hummel (Ret.)
J.A. Montgomery Risk Control
Law Enforcement Bulletin 2018-06**

Date: May 15, 2018

**RE: Pedestrian Fatalities
Article from Automotive Fleet News ¹**

Pedestrian Fatalities Up 46% Over Eight Years

May 9, 2018

Nearly 6,000 pedestrians lost their lives in crashes in 2016, which equates to 16% of all crash fatalities. That's a 46% increase in pedestrian fatalities since reaching their lowest point in 2009, according to a new study from the Insurance Institute for Highway Safety (IIHS).

Using federal fatality data and crash numbers from 2009 to 2016, the study explores where, when and how pedestrian crashes nationwide have become more prevalent and more deadly.

Data shows that while the number of pedestrian fatalities has declined 20% each year since 1975, the 2016 toll was the highest since 1990.

The study indicates that location of a crash plays a key role in whether or not a victim survives. For example, urban and suburban areas saw the highest increase in pedestrian fatalities — up 54% in 2016 over 2009 — compared to rural areas that experienced just a 25% increase.

Over the same time period, pedestrian fatalities also increased by 67% for crashes that occurred on arterials as opposed to local roads (up 9%) and interstates and freeways (up 49%).

The IIHS attributes the high volume of arterial-based pedestrian deaths to the fact that these roads often have a shortage of safe crossings and people on foot may be tempted to sprint across multiple lanes of traffic.

Fatal pedestrian accidents that took place at non-intersections increased by 50% while those that occurred at intersections were up 35%.

The study also examined the type of vehicles more likely to be involved in a fatal pedestrian crash. Fatal single-vehicle crashes involving SUVs increased by a whopping 81% in 2016 versus 2009.

The IIHS notes that SUV crashes may be more deadly for pedestrians because they have higher and often more vertical front ends than cars and are therefore more likely to strike walkers in the head or chest.

As with many crashes, the study also identified a link between driving in darkness and increased pedestrian deaths. Fatalities increased by 56% in 2016 over 2009 when the vehicle was operating at night on a dark road. Some 4,453 pedestrians were killed in the dark compared with 1,290 in daylight and 205 at dawn or dusk.

A successful pedestrian safety program requires constant effort and cooperation between all levels of government. Municipalities are encouraged to evaluate, engineer, educate and enforce traffic and pedestrian safety laws. This course of action can significantly reduce pedestrian accidents. Visit the NJMEL Website for additional information about pedestrian safety.

<https://njmel.org/mel-safety-institute/resource-center/public-safety/pedestrians/>

ⁱ <https://www.automotive-fleet.com/301158/pedestrian-fatalities-up-46-over-eight-years>

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Merchantville-Pennsauken Water I - Borough of Collingswood	Commission 6751 Westfield Avenue Pennsauken, NJ 08110	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the shared service agreement.	5/24/2018 #1903967	GL AU EX WC
H - Merchantville-Pennsauken Water I - Borough of Collingswood	Commission 6751 Westfield Avenue Pennsauken, NJ 08110	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the shared service agreement. Should any of the above described polices be cancelled before the expiration date we will give 90 days advance written notice of cancellation to the Water Commission.	5/25/2018 #1904113	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) using the High School on 10/6/18 for the Collingswood Book Festival if it rains.	5/29/2018 #1904391	GL AU EX WC
H - Audubon Park Mutual Housing Corp I - Borough of Audubon Park	Road C & Kennedy Dr. Audubon, NJ 08106	Evidence of insurance with respects to Fourth of July town celebration	6/4/2018 #1907033	GL AU EX WC
H - CAMDEN CO PARKS & RECREATION I - Parking Authority of the City of Camden	C/O CAMDEN CO DIV OF PURCHAS'G 520 MARKET ST-LUIS MIRANDA Camden, NJ 08102	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer # 32617, Office trailer Year 2016, Make MARKLINE, Serial# PA-030088, Value \$15,475.00	6/4/2018 #1907037	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - Parking Authority of the City of Camden	Attn: Sandra Gray P. O Box 1400 Voorhees, NJ 08043	Hale Trailer Brake & Wheel, Inc Atima is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer # 32617, Office trailer Year 2016, Make MARKLINE, Serial# PA-030088, Value \$15,475.00 30 day written Notice of Cancellation to be sent to Certificate Holder	6/4/2018 #1907050	GL AU EX WC OTH
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	Evidence of insurance with respects to the use of facilities by the Collingswood Recreation Department.	6/5/2018 #1907213	GL AU EX WC

06/22/2018

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

H - Berlin Township Board of I - Township of Berlin	Education 225 Grove Avenue West Berlin, NJ 08091	Evidence of insurance with respects to the Berlin Township Police Departments Youth Academy.	6/5/2018 #1907265	GL AU EX WC
H - To Whom it May Concern I - Borough of Collingswood		Evidence of property insurance for the Collingswood Library, located at 771 Haddon Avenue, Collingswood, NJ, 08108.	6/6/2018 #1907918	GL AU EX WC OTH
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE:2017 Ford Explorer Police Interceptor, vin 15805 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respect to the lease of a 2017 Ford Explorer Police Interceptor, vin #15805, valued at \$34,064, for the Magnolia Police Department	6/7/2018 #1908168	GL AU EX OTH
H - KS StateBank I - Borough of Bellmawr	PO Box 69 2627 KFB Plaza STE 202E Manhattan, KS 66502	RE: 2017 Police Interceptor #06380 valued at \$24,905 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respects to 2017 Police Interceptor #06380 valued at \$24,905	6/7/2018 #1908169	GL AU EX OTH
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE:2017 Ford Explorer Police Interceptor, vin 15805 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respect to the lease of a 2017 Ford Explorer Police Interceptor, vin #15805, valued at \$34,064, for the Magnolia Police Department	6/7/2018 #1908171	GL AU EX OTH
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE: 2017 Chevy Tahoe, vin #22257 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if required by written contract as respects to the lease of a 2017 Chevy Tahoe, vin #22257, valued at \$52,185, for the Magnolia Fire Company.	6/7/2018 #1908173	GL AU EX OTH
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE:2017 Ford Explorer Police Interceptor, vin 15805 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee if	6/7/2018 #1908174	GL AU EX OTH

06/22/2018

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

		required by written contract as respect to the lease of a 2017 Ford Explorer Police Interceptor, vin #15805, valued at \$34,064, for the Magnolia Police Department		
H - KS StateBank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	RE: Lease of 2017 Ford Explorer - VIN #1FM5K8AR4HGD59328 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2017 Ford Explorer, vin #1FM5K8AR4HGD59328, valued at \$34,064, for the Magnolia Police Department.	6/7/2018 #1908175	GL AU EX WC OTH
H - Burlington County Emergency I - Township of Voorhees	Services Training Center 53 Academy Drive, PO Box 6000 Westampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of premises by Voorhees Fire Department for training on 07/15/2018.	6/8/2018 #1908346	GL EX
H - Merchantville School District I - Borough of Merchantville	Board of Education 130 South Centre Street Merchantville, NJ 08109	Evidence of insurance with respects to the use of property at the Merchantville Elementary School, located at 130 S. Centre Street, Merchantville, NJ 08109, for the Boroughs Car Show event on 7/14/18.	6/11/2018 #1908781	GL AU EX WC
H - Herc Rentals Inc I - Borough of Collingswood	PO Box 26360 Oklahoma City, OK 73126-0360	Evidence of insurance with respects to the lease of a 100 Ton Portable Air Cooled Chiller Package, valued at \$140,000.00, for the Collingswood Foundation for the Arts.	6/14/2018 #1910779	GL AU EX WC OTH
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	Certificate Holder is amended to be included as additional insured person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of facilities at Woodland School, located at 1 School Lane, Barrington, NJ 08007, for the Boroughs fireworks display on 7/3/18 rain date 7/6/18.	6/15/2018 #1911112	GL AU EX WC
H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District)	Inc. 2700 S. Price Road, 3rd Floor MAC S3928-034 Chandler, AZ 85286	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of two (2) 2018 Ford E450 AEV 172 Type III Ambulances, vin #1FDXE4FS7JDC19494 and vin #1FDXE4FS7JDC19480, each valued at \$182,970. Contract #413711-104.	6/20/2018 #1911664	GL AU EX WC OTH
H - Toshiba Financial Services	and/or its Assigns	Certificate Holder is an Additional Insured on the above-referenced	6/20/2018	GL AU EX

06/22/2018

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2018 To 6/22/2018

I - Borough of Collingswood	1310 Madrid Street Marshall, MN 56258	Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a Lexmark XC4140 Copier, valued at \$6,162, for the Collingswood Public Library Association. Contract #500-0542779-000.	#1911668	WC OTH
H - Eastern Regional High School I - Township of Voorhees	2500 Laurel Oak Road PO Box 2500 Voorhees, NJ 08043	RE: Fire Prevention Night 10/10/2018 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Fire Prevention Night 10/10/2018	6/21/2018 #1911875	GL AU EX WC
H - Evesham Township Fire Dist No. 1 I - Township of Voorhees	PO Box 276 Marlton , NJ 08053	RE: Fire Prevention Night 10/10/2018 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Fire Safety Trailer for Fire Prevention Night 10/10/2018	6/21/2018 #1911876	GL AU EX WC
H - NAMCO REALTY LLC, NAMDAR REALTY I - Township of Voorhees	GROUP LL, VOORHEES CENTER REALTY VOORHEES NASSIM LLC, VOORHEES CH LLC 150 GREAT NECK RD, STE 304 Great Neck, NY 11021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of space 1075 by the Voorhees Arts Council	6/21/2018 #1911877	GL AU EX WC
Total # of Holders: 24				



Memorandum

To: All MEL-Member JIF Commissioners
From: MEL JIF Underwriting Manager, Conner Strong & Buckelew
Date: July 9, 2018
Re: Increased Liability Limits and Physical Damage Coverage for Drones

All,

Two items brought up at the June 22, 2018 MEL Coverage Committee meeting were 1) increased liability limits options and 2) first party physical damage coverage for drones (unmanned aircraft systems). The Committee recommended both items be referred to the local JIFs to make their own decisions on these coverages. Following is the discussion for both topics. **Please review and decide as a JIF on how you wish to proceed with both. Please report back to the MEL Underwriting Manager no later than October 1, 2018.**

1. Increased Liability Limit Options

Currently, MEL members receive an automatic minimum Liability limit of \$5,000,000. Additionally, the MEL offers optional additional limits to each member of up to \$15,000,000 (\$20,000,000 total). Risk managers and commissioners have inquired with the MEL on offering limits above the current \$20,000,000 mark. Following recommendation of the MEL Coverage Committee, the most effective way to purchase additional limits is for all members of a JIF to purchase the current \$20,000,000 available and decide on the limits it wishes to purchase above the \$20,000,000 mark, such as an additional \$10,000,000 to \$30,000,000.

If you wish to pursue higher limits, the JIF must: 1) require all members to purchase the current \$20,000,000 in limits; and 2) decide on how much additional limits it wishes to pursue.

2. First Party Physical Damage Coverage for Drones (UASs)

Currently, MEL members can receive Liability coverage for their owned and non-owned drones via more recent enhancements in the MEL's programs; however, as previously discussed, the MEL does not offer first party physical damage coverage for the drones. The MEL Coverage Committee has recommended all of the member JIFs provide a \$100,000 sublimit for this coverage.

If you wish to provide this coverage to your members, please provide such confirmation to the MEL Underwriting Manager.

CC: Risk Managers, Executive Directors



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
April	\$190,175.65	\$113,631.20	\$76,544.45	40.25%
May	\$320,945.65	\$184,833.62	\$136,112.03	42.41%
June	\$143,090.79	\$61,613.44	\$81,477.35	56.94%
TOTAL 2018	\$1,386,595.00	\$749,816.89	\$636,778.11	45.92%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	230	1,101
PPO Bills	222	1,024
PPO Bill Penetration	96.52%	93.01%
PPO Charges	\$132,655.79	\$1,316,315.39
Charge Penetration	92.71%	94.93%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
November	\$112,149.39	\$52,200.32	\$59,949.07	53.45%
December	\$130,735.35	\$57,332.91	\$73,402.44	56.15%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
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%



Camden County Municipal JIF

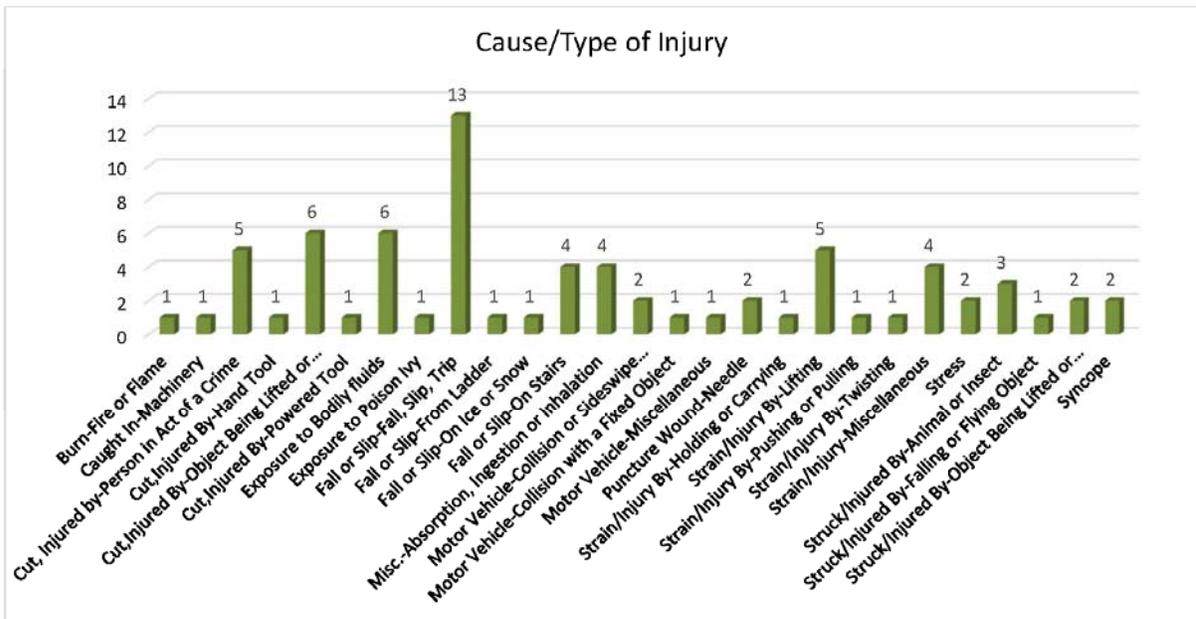
2nd Quarter 2018 - Workers' Comp Injury Review

Claims Reported:

	2017			2018	
	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Report Only	18	12	10	14	12
Medical Treatment	73	69	46	55	61
Total FROI's	91	81	56	69	73

Claim Statistics:

- 26 Remain open and actively treating; 17 are currently working and/or had no missed days
- 9 Employees remain out of work; 4 are able to work but Transitional Duty was not accommodated
- An average of 20 Transitional Duty days were accommodated on 19 claims
- An average of 14 TD Lost Opportunity Days occurred on 8 claims





300 American Metro Blvd., Suite 170, Hamilton, NJ 08619
(800) 293-9795 • www.medlogix.com

July 10, 2018

RE: Rabies Vaccinations for Injured Employees

Dear Camden JIF Member,

In recent months, there has been an increase in the number of cases involving animal bites to municipal workers which has resulted in employees requiring costly preventative treatment for rabies. Due to the nature of the medication that is required for the initial vaccination, the first series (of four) shots must be completed in the Emergency Room. Whenever possible, it is recommended that one of the facilities listed below be used for this initial treatment. Please be sure to report these injuries to Medlogix (*formerly CSG*) at 800-293-9795, as soon as possible so that the remaining three follow-up vaccinations may be scheduled by a Medlogix Nurse Case Manager at an in-network occupational medical center.

As always, if there is an injury which is threatening to life or limb, please have the injured employee seek treatment at the nearest hospital immediately.

Kennedy University Hospital – Cherry Hill, Stratford

Virtua Memorial Hospital of Burlington County

Virtua West Jersey Hospital – Berlin, Marlton, Voorhees

Inspira Medical Center – Woodbury

Thank you in advance for your anticipated cooperation on this matter. If there are any questions or assistance is needed with direction of care, please contact Medlogix at 800-293-9795.

Thank you.

APPENDIX I – MINUTES

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 25, 2018
HADDONFIELD BOROUGH 5:15 PM**

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

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
Dave Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Brad Stokes, Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company LLC James Miles, Dennis Skalkowski
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Medlogix Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Bob Mather, Pine Valley
Lawrence Spellman, Voorhees
Ari Messinger, Cherry Hill Alternate
Edward Hill, Lawnside
Ethel Kemp, Camden Parking Authority
Steven Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Terry Mason	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners
John McCrudden	Hardenbergh Insurance

WELCOME: Mayor Neal Rochford welcomed everyone to the Borough of Haddonfield.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 21, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 21, 2018

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

AUDIT REPORT AS OF DECEMBER 31, 2017: The Auditor's Report as of December 31, 2017 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will a brief report at the meeting and following that, the Board will formally approve Resolution 18-16 approving year end financials along with the Group Affidavit. (Pages 3-5)

Executive Director said Jim Miles and Dennis Skalkowski of Bowman & Company are with us today to review the audit. Mr. Miles said there was an in depth review of the Audit Report on Friday by the Finance Committee and after a full review there were no findings or recommendations. As of December 31, 2017 the Fund had a change in net position of \$5,356,394, with an ending net position of \$15,630,341. Auditor Miles said we would be happy to elaborate further if the Committee would like. With no questions or further discussion from the Committee Executive Director said a motion to approve the year end financials as of December 31, 2017 and adopt Resolution 18-16 would be in order.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2017 AS PRESENTED, ADOPT RESOLUTION 18-16 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion:	Commissioner Gallagher
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Second:
Roll Call Vote:

Commissioner DiAngelo
8 Ayes - 0 Nays

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage www.njmel.org. Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director said the check list will be due back to the Fund office by October 1, 2018.

Police Command Staff Training –Chief Keith Hummel (Ret.) has presented two sessions so far for member Police Chiefs, Captains and Lieutenants.

Managers & Supervisors Training –We are working with Mr. Nardi's office to develop a schedule for these classes registration forms have been sent out. Notice and Registration form is on Pages 6-7.

Non-Supervisory Training – “*We must respect each other in local government*” video has been added to the MEL Safety Institute to meet the training requirement for “non-supervisory” employees.

RESIDUAL CLAIMS FUND – The RCF met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Joseph Wolk said the RCF Board voted to accept a recommendation to transfer open liabilities from local JIFs at 60 months instead of 54 months, which will allow claims to develop longer and provide greater certainty on reserves.

Commissioner Joseph Wolk said the RCF will take formal action confirming this transfer at their next meeting; local JIFs will be asked to pass a resolution transferring their Fund Year 2014 liabilities at their September/October meetings. The RCF approved the 2017 Audit Report and the next meeting will be held on September 5, 2018.

MEL JIF– The MEL met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Wolk said the MEL approved the 2017 Audit Report. The MEL accepted the management committee's recommendation to distribute training materials and guidelines for Planning and Zoning Boards. Board members would be required to attend a training program to help prevent land use claims. The Executed Director distributed a legislative Alert urging municipalities to pass resolutions to show support to amend several pending bills, including the Firefighter Cancer Presumption Bill. The MEL also approved a \$25,000 contract with Rutgers to continue Cyber Security services with the MEL. The next meeting will be held on September 5, 2017.

EJIF– The EJIF met on June 7, 2018 at Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Wolk said the EJIF formed a sub-committee to review two responses received for Environmental Engineering services. The responding firms were from PS&S and First Environment. The EJIF approved a one year extension to Princeton Public Affairs Group as Fund Legislative Agent. The EJIF approved the 2017 Audit Report and the next meeting will be held on September 5, 2017 at the Forsgate Country Club.

JR. EMS SUB-COMMITTEE – The Chairman has appointed a committee to explore the possibility of providing coverage for Jr. EMS programs by member municipalities. Commissioners Shannon, DiAngelo and Rochford will head the committee. Chairman Mevoli said this could possibly be the first type of program for Jr. EMTs. We would like to help the volunteer EMS program in recruiting new volunteers through a Jr. EMS Program. As you know it is hard to find volunteers and we would like to help in any way possible

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): The online underwriting database through Origami was launched mid-March. Fund Commissioners and Risk Management Consultants were provided login information, as well as links to short training videos.

Origami is hosting training webinars on how to utilize the online platform. Over 150 people have participated so far and the response has been positive. Full recordings of the webinars are available online.

Members and Risk Managers will receive an email with a link to renewal worksheets – to begin the 2019 underwriting renewal – which is expected to begin in early June.

2018 SAFETY EXPO – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expos will be held on June 29th at the Middlesex Fire Academy and September 28th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations information is on. **Pages 8-12.**

LEAGUE MAGAZINE – Enclosed on **Page 13** is the latest in the series of “Power of Collaboration” ads to appear in the League of Municipalities magazine.

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 reviewed the Financial Fast Track as of April 30th showing a surplus over \$11.1 million which is a little dip from the prior month but still very positive. On page 16 you will find the Expected Loss Ratio Analysis Report as of April 30th the actuary has us targeted at 13.5% and we are at 32%, which is something we should keep an eye on. We did not have a good April. One page 17 the Lost Time Accident Frequency Report shows us at 2.06% a little over the MEL statewide average. On page 18 you will find the JIF suffered seven new lost time accidents in April and we took a look at May and this did seem to level off. On page 19 you will find your EPL Compliance and hopefully we will continue with the 100% compliance for EPL as we gear up for the new updates.

Executive Director said there is one add on item this month. An email was sent out this morning that the MEL and specifically David Grubb is asking local JIFs to pass a resolution, as Mayor Wolk

mentioned in his report, the MEL has been working on actively with Senate and Assembly leaders on an amendment for the Firefighter Cancer Presumption Bill, a Statute of Limitations in Civil Actions for Sexual Abuse and Wrongful Death Liability Bill. A Legislative Alert regarding the bills was distributed to members. Executive Director said if members had time to review and are in agreement a motion would be in order to pass Resolution #18-18.

MOTION TO APPROVE RESOLUTION 18-18 URGING THE LEGISLATURE TO AMEND S-716, S-477 AND S-1766

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

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 18-17 June 2018 Vouchers

2018	\$781,938.98
TOTAL	\$781,938.98

MOTION TO APPROVE RESOLUTION 18-17 JUNE 2018 VOUCHERS

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

Confirmation of May 2018 Claims Payments/Certification of Claims Transfers:

Closed	.00
2014	31,932.66
2015	136,215.73
2016	21,568.07
2017	85,914.26
2018	182,895.44
TOTAL	458,526.16

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF MAY 2018 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. Mr. Saville said everyone should have received their drop box information links for Right to Know. Enclosed are Safety Bulletins on Training Summer/Seasonal Employees and Tick and Tick-Bourne Diseases.

In response to Chairman Mevoli, Safety Director Saville discussed the Bellmawr Fire Letter. The Bellmawr Fire Department received ISO Certification that is difficult to accomplish and we wanted to recognize them for completing the certification. Chairman Mevoli said this was discussed at the Executive Safety Committee meeting and we will put a copy of the letter in with the Safety Director's Report and we do congratulate Bellmawr Fire Department for their achievement. Executive Director said we will also submit them for the Special Recognition Award.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 42 for the period 4/22/18 to 5/22/18 with 15 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2018 where there was a savings of 42.41% for the month and a total of 44.66 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report on the PARs will be in closed session.

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

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: Chairman Mevoli said the Marketing Committee that is being head by Mayor Neal Rochford is almost ready to send out the Elected Officials letter to all our member town elected officials which will promote the JIF and keep members apprised of JIF accomplishments and highlights. The Committee is also working on a marketing letter that could be used for new or renewing memberships.

In response to Commissioner Shannon, Executive Director said Jennifer Goldstein of Medlogix has sent a draft letter on Rabies Vaccinations and we are working on fine tuning that and then it will be distributed.

NEW BUSINESS: Chairman Mevoli discussed GXP Och View and that the Police Chief's Association has spearheaded this emergency management critical overview of an area and at this time they are focusing on all our schools. As you are aware over the past several years there have been many instances at schools. This is a military based science they have extracted from the military and put it in the schools, where you can actually see everyone that is in the area. Right now the Prosecutor's Office is going to use their server and the County is going to pay one year's maintenance for all the towns that sign up to do this. The cost basis is a yearly maintenance and the more towns that get involved the price will come down, but right now it will probably cost between \$1,000 and \$1,500 each year. The most important thing is they have map overlay of the school and it is very simple in a command situation, you will be able to locate any spot in that school and if you want to direct people to a certain area, the information would be on everyone's cell phone and on paper with a map, which would cost approximately \$800 per floor with a one-time fee to map it out. Chairman Mevoli said it would be a good idea to be involved with this program and maybe it could possibly be implemented in municipalities. Chairman Mevoli asked Executive Director Stokes if he can look into this with the Police Chief's Association.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 6:03 PM

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