

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JUNE 25, 2018 – 5:15 PM**

**BOROUGH OF HADDONFIELD
242 KINGS HIGHWAY EAST
HADDONFIELD, NJ 08033
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: JUNE 25, 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:** May 21, 2018 Open Minutes **Appendix I**
May 21, 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. 18-17 **Page 23**
Treasurer’s Report **Page 26**
Monthly Reports **Page 27**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 33**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 42**

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

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: July 23, 2018 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: June 25, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **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 give 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)**

❑ **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**

❑ **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.

Police Command Staff Training – Chief Keith Hummel (Ret.) has presented two sessions so far 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)**

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.

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.

- ❑ **MEL JIF** – The MEL met on June 7, 2018 at the Forsgate County Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. (**Appendix II**)
- ❑ **EJIF**- The EJIF met on June 7, 2018 at Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. (**Appendix II**)
- ❑ **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.
- ❑ **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 during the month of June.

- ❑ **Safety Expo** – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & waste water employees. The Safety Expos will be held on June 29th at the Middlesex County Fire Academy and September 28th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information is on **Page 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:**

Financial Fast Track	Page 14
Income Portfolio	Page 15
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Loss Time Accident Frequency	Page 17
POL/EPL Compliance Report	Page 19
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Regulatory Affairs Checklist	Page 21
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CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2017

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2017 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 25, 2018.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2017.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Camden County Municipal Joint Insurance Fund

*40 Lake Center Executive Park
401 Route 73 North, Suite 300
Marlton, NJ 08053
Telephone (856) 552-4712 Fax (856) 552-4713*

To: Members of the Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Date: June 13, 2018

Re: Managerial and Supervisory Training Schedule

Dear Members:

As part of the 2018-2019 Employment Practices Liability (EPL) Program, the Municipal Excess Liability (MEL) has developed a Manager and Supervisor program that Fund Attorney Mr. Joseph Nardi will be conducting in the Camden County area.

Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards, etc., that are involved in personnel matters. Police Superior Officers who have taken the training for specifically for them do not need to take this course. Any Superior Officer not taking the police seminar must take this course.

Attached please find an update list of Managerial/Supervisory seminars and registration form to complete and email or mail back to this office.

Please review and if you should have any questions please contact Karen Read at kread@permainc.com or 856-552-4712.

CC: Fund Commissioners & Risk Managers *(via email if available)*

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
Manager/Supervisor Training**

DATE	TIME	LOCATION
June 19, 2018	10:00 am – 12:00 pm	Winslow Municipal Building 125 South Route 73 (Courtroom) Braddock, NJ 08037
June 26, 2018	10:00 am – 12:00 pm	Collingswood Sr. Community Center 30 West Collings Avenue Collingswood, NJ 08108
June 27, 2018	3:30 pm – 5:30 pm	Voorhees Township 2400 Voorhees Town Hall Municipal Court Room Voorhees, NJ 08043
June 28, 2018	10:00 am – 12:00 pm	Barrington Senior Center 229 Trenton Avenue Barrington, NJ 08007

Member: _____

Seminar Date: _____

Name(s): _____ **Title** _____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Contact info: _____

Forward the completed form to:
 Email: kread@permainc.com

OR

Mail to: Camden County Municipal Joint Insurance Fund
 40 Lake Center Executive Park
 401 Route 73 North, Suite 300
 Marlton, NJ 08053

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

26th ANNUAL
2018 SAFETY EXPOS
TO BE HELD ON

JUNE 29, 2018

At The
Middlesex Fire Academy, Sayreville, NJ

AND ON

SEPTEMBER 28, 2018

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

- **Supervisor Roles & Responsibilities in a Changing Environment** ***Full Day Session** Three segments include - Succession Planning, Ethics and Diversity*
- **Safety Fast Track** *–Blood Borne Pathogens, Lockout/Tagout, Fire Safety and Hazardous Communications with GHS*
- **Work Zone Safety Track** *– Work Zone Traffic Control, Excavation Safety and Utility Mark-outs*
- **Focus Four Track** ***Full Day Session** – This full day program will focus on the four leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between.*

NJUA SAFETY EXPO – 2018 COURSE DESCRIPTIONS

Track #1 (Must attend full track for TCH/CEU)

Supervisor Role's & Responsibilities in a Changing Environment: This full day program reminds us that frontline supervisors have a crucial role in building and maintaining a successful safety culture. The Supervisor Safety consists of three related presentations. **Part 1: Succession Planning**, is one-hour training focusing on identifying and developing critical staff as more experience personnel retire or move on to other opportunities. Learn how to prepare and implement a Succession Plan as well as grooming the next generation of leaders. **Part 2: Ethics**, is a 2-hour program that identifies the critical ethical issues in supervision, what are the most important ethical responsibilities supervisors have for employees and ethical dos and don'ts. In addition, the program highlights the common traits ethical supervisors use to build morale and foster teamwork. **Part 3: Diversity**, is a one-hour program that looks at the benefits and challenges of the today diverse workforce, and the supervisor's role in addressing and managing diversity issues. Learn the importance of having and implementing guidelines that respect co-workers. Target audience: Managers and Supervisors. Credits available for full day attendance: 4.0 TCH or 4.0 CPWM Management CEU.

Track #2

Fast Track Safety Short Courses: Four one-hour classes that provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. Credits: 1.0 TCH or 1.0 CPWM Government CEU or 1 RMC-Professional Development
- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. Credits: 1.0 TCH or CPWM Technical CEU
- **Fire Safety:** Being ready for fires and other emergencies can be the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. Credits: 1.0 TCH ; 0.5 Government and 0.5 CPWM Technical CEU
- **Hazard Communication with GHS: To keep** employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at the boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. 1.0 TCH or 1.0 CPWM Technical CEU.

Track #3

Excavation Safety: This 90 minute program looks at the duties and responsibilities of the Competent Person, likelihood of trench cave-ins, the importance of soil classifications and protective systems such as hydraulic shoring and trench boxes. There will be a demonstration of several manual tests for soil classification. Target Audience: Employees and Supervisors. Credits: 1.5 TCH

Work Zone Safety: This 120 minute presentation focuses on the planning and setup of Temporary Traffic Control Mobile Work Zones. The program highlights the use of the Manual on Uniform Traffic Control Devices (MUTCD) with emphasis on Section 6 Temporary Traffic Control. Target Audience: Employees and Supervisors. Credits: 2.0 TCH or 2.0 CPWM Technical CEU, 2 Management

Utility Mark-outs: Utility Authorities depend upon mark-outs to do the job safely. In addition, Utility Authorities will do mark-outs for construction and site work contractors. This 30 minute highlights the use of safe work procedures and PPE for mark-outs, reviews the call-in requirements and utility color coding. Target Audience: Employees and Supervisors. Credits: N/A

Track #4 (Must attend full track for TCH/CEU)

Focus Four: This full-day program looks at the four (4) leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between. The presentation consists of four (4) one-hour training with emphasis on recognizing each Focus Four Hazard applicable to Utilities Authority jobs, Toolbox Safety Talks, Focus Four Specific Safe Work Procedures and PPE. In addition, the presentations discuss the importance of employee-to-employee Job Safety Observations for the Presence of Safety related to Focus Four Hazards. Target Audience: Employees and Supervisors. Credits: Credits available for full attendance of all 4 modules: 4.0 TCH.

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



How to Add Water/Wastewater License Numbers to Employees Records
Water/Wastewater License numbers must be entered in the MSI Learning Management System by March 30, 2018 in order to receive TCH credits for MSI classes attended

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

1. Click the following link for the MEL Safety Institute's Learning Management System:

www.firstnetcampus.com/meljif

2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Administrator tab at the top of your screen.
4. Under 'User Administration', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. **Enter the Employee's numeric license number in the 'License #' field (7th field from the bottom). Do not enter a license code. If the employee has multiple licenses, only enter one license number.**
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

The screenshot shows a web form titled "Edit User Properties". The form has the following fields from top to bottom: Last Name, First Name, Middle Initial, Title, Organization, Address, City, State, ZIP, Phone, Home Extension, Fax, Gender, Job Title, Program Name, Work Address, Home City, Home State, Home Zip, and Department. A red arrow points to the "License #" field, which is the 7th field from the bottom. Another red arrow points to the "Submit" button at the bottom right of the form.

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

Time	Track 1	Track 2	Track 3	Track 4	Time
8:00 - 9:00	Registration, Continental Breakfast and Opening Comments				8:00 - 9:00
	Supervisor	Fast Track	Jobsite Safety	Focus Four	
9:00-9:15	Succession Planning *Full Day Session* Part 1: 1 hour	Bloodborne Pathogens 1 hour	Workzone Safety Part 1: 2 hours	Electrocution *Full Day Session* 1 hour	9:00-9:15
9:15-9:30					9:15-9:30
9:30-9:45		9:30-9:45			
9:45-10:00		9:45-10:00			
10:00-10:15		Ethics Part 2: 2 hours	Lockout/Tagout 1 hour	Excavation & Trenching Safety Part 2: 1.5 hours	Falls 1 hour
10:15-10:30	10:15-10:30				
10:30-10:45	10:30-10:45				
10:45-11:00	10:45-11:00				
11:00-11:15	LUNCH	Fire Safety 1 hour	LUNCH	Struck By 1 hour	11:00-11:15
11:15-11:30					11:15-11:30
11:30-11:45		11:30-11:45			
11:45-12:00		11:45-12:00			
12:00-12:15	Diversity Part 3: 1 hour	Hazard Communication 1 hour	LUNCH	Caught Between 1 hour	12:00-12:15
12:15-12:30					12:15-12:30
12:30-12:45		Utility Markout Part 3: 30 minutes	LUNCH	Caught Between 1 hour	12:30-12:45
12:45-1:00					12:45-1:00
1:00-1:15					1:00-1:15
1:15-1:30	1:15-1:30				

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

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

*PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)			
*PLEASE CIRCLE DATE/LOCATION:			
June 29, 2018- Middlesex Fire Academy		September 28, 2018- Camden County Emergency Training Center	
*EMPLOYEE NAME:			DEPT.
*PHONE NUMBER:			LICENSE #
*AUTHORITY/MUNICIPALITY:			
* must be completed			
Class:			Time:
Class:			Time:
Class:			Time:
Be sure that your classes do not overlap! Students must sign in and out to earn credit.			
For Pre-Registration return by June 18th for the June Expo OR by September 17th for the September Expo date to: Karen Read- kread@permainc.com or Andrea Felip afelip@jamontgomery.com			

The Power of Collaboration



PROVIDING THE TOOLS TO COMBAT HARASSMENT FOR 15 YEARS

New Jersey courts require all employers to develop and maintain effective anti-harassment programs for employees and volunteers.

Fifteen years ago, the MEL produced a comprehensive model program and offered incentives to members who adopted it.

The MEL continues to offer premium discounts and lower deductibles to members who keep their programs updated.

To remain eligible in 2019, members must complete the following actions by October 1:

- Update their personnel manual. A model update is available at njmel.org.
- Offer anti-harassment training to all employees and volunteers. A model training program including a new video can be accessed at njmel.org.
- Train all managers and supervisors. All joint insurance funds affiliated with the MEL offer anti-harassment training at no cost to members.

The power of collaboration: Combating workplace harassment since 2003

**THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND**

*Committed to safety as a way of life
at the workplace and in your community*

MEL

NJMEL.ORG

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2018		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,062,847	4,251,387	217,500,702	221,752,089
2.	CLAIM EXPENSES				
	Paid Claims	379,313	1,160,801	95,631,693	96,792,494
	Case Reserves	472,118	1,300,203	3,429,634	4,729,837
	IBNR	(6,341)	(616,917)	4,543,398	3,926,481
	Recoveries	(28,781)	(28,781)	(297,749)	(326,530)
	TOTAL CLAIMS	816,309	1,815,306	103,306,976	105,122,282
3.	EXPENSES				
	Excess Premiums	331,064	1,324,255	59,553,523	60,877,778
	Administrative	175,235	704,047	38,702,484	39,406,531
	TOTAL EXPENSES	506,299	2,028,302	98,256,007	100,284,310
4.	UNDERWRITING PROFIT (1-2-3)	(259,760)	407,779	15,937,718	16,345,498
5.	INVESTMENT INCOME	(25,590)	(34,572)	10,291,459	10,256,887
6.	DIVIDEND INCOME	0	0	3,412,323	3,412,323
7.	STATUTORY PROFIT (4+5+6)	(285,350)	373,208	29,641,500	30,014,708
8.	DIVIDEND	0	0	18,893,809	18,893,809
9.	STATUTORY SURPLUS (7-8)	(285,350)	373,208	10,747,691	11,120,899
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(3,428)	(6,012)	2,749,711	2,743,700
	Aggregate Excess LFC	11,216	46,625	563,250	609,876
	2014	(230,960)	(308,487)	2,198,980	1,890,493
	2015	(3,204)	(114,018)	1,570,700	1,456,682
	2016	(4,344)	98,533	2,114,015	2,212,548
	2017	(139,430)	290,933	1,551,033	1,841,966
	2018	84,800	365,633		365,633
	TOTAL SURPLUS (DEFICITS)	(285,350)	373,208	10,747,691	11,120,899
	TOTAL CASH				20,555,625
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	74,412	239,101	3,508,689	3,747,790
	Case Reserves	203,280	188,059	617,275	805,333
	IBNR	(50,000)	(124,839)	273,345	148,506
	Recoveries	0	0	(133,908)	(133,908)
	TOTAL FY 2014 CLAIMS	227,691	302,321	4,265,400	4,567,721
	FUND YEAR 2015				
	Paid Claims	58,946	322,299	3,135,981	3,458,280
	Case Reserves	(122,026)	(148,475)	904,373	755,898
	IBNR	71,780	(57,124)	616,977	559,853
	Recoveries	(8,700)	(8,700)	(15,529)	(24,229)
	TOTAL FY 2015 CLAIMS	0	108,000	4,641,801	4,749,802
	FUND YEAR 2016				
	Paid Claims	16,642	69,890	2,214,328	2,284,218
	Case Reserves	24,545	85,172	928,483	1,013,655
	IBNR	(37,834)	(258,076)	898,803	640,727
	Recoveries	(3,353)	(3,353)	(53,346)	(56,699)
	TOTAL FY 2016 CLAIMS	0	(106,366)	3,988,268	3,881,901
	FUND YEAR 2017				
	Paid Claims	142,848	387,919	1,203,528	1,591,447
	Case Reserves	155,135	344,791	979,504	1,324,295
	IBNR	(150,000)	(1,020,066)	2,754,273	1,734,207
	Recoveries	(14,324)	(14,324)	(94,966)	(109,290)
	TOTAL FY 2017 CLAIMS	133,659	(301,680)	4,842,339	4,540,659
	FUND YEAR 2018				
	Paid Claims	86,466	141,592		141,592
	Case Reserves	211,183	830,656		830,656
	IBNR	159,713	843,188		843,188
	Recoveries	(2,405)	(2,405)		(2,405)
	TOTAL FY 2018 CLAIMS	454,957	1,813,031		1,813,031
	COMBINED TOTAL CLAIMS	816,309	1,815,306	103,306,976	105,122,282

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	4/30/2018			
					2017	Last Month	This Month		
					2016				
					2015				
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					15.46	16.98	19.11	21.73	20.56
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	2.32	2.23
Unrealized gain/(loss) (%)					0.47	0.09	0.01	-1.12	-1.47
Purchase/Book yield (%)					1.40	0.62	1.22	1.28	1.29
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					1.87	0.71	1.23	0.16	-0.18
M E L PORTFOLIO									
Total Cash Balance (millions)					80.36	61.94	59.15	56.42	63.57
Fixed Income Portfolio									
Investments (millions), Book Value					48.09	53.40	48.74	51.89	48.38
Avg maturity (years)					1.58	1.64	1.63	1.53	1.67
Unrealized gain/(loss) (%) ***					0.12	0.03	-0.21	-0.99	-1.37
Purchase/Book yield (%)					0.82	0.82	1.11	1.07	1.30
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.94	0.85	0.90	0.08	-0.07
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.10	0.41	0.85	1.54	1.69
TD Money Market					0.01	0.01	0.48	1.16	1.25
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					-	-	0.87	1.26	1.51
Treasury Issues									
1 year bills					0.32	0.61	1.20	2.06	2.15
3 year notes					1.02	1.00	1.58	2.42	2.52
5 year notes					1.53	1.33	1.83	2.63	2.70
Merrill Lynch US Govt 1-3 years ^					0.56	0.89	0.44	-0.12	-0.28
* 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 April is 1.55%									

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		April 30, 2018			
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	52 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED	
		Current	30-Apr-18		31-Mar-18		30-Apr-17		
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%	
GEN LIABILITY	1,405,625	1,536,633	109.32%	96.51%	105.43%	96.38%	81.60%	92.48%	
AUTO LIABILITY	350,875	326,259	92.98%	93.94%	95.15%	93.62%	29.97%	89.30%	
WORKER'S COMP	3,909,782	2,202,305	56.33%	99.62%	50.43%	99.57%	50.51%	98.70%	
TOTAL ALL LINES	6,257,782	4,419,215	70.62%	98.64%	66.18%	98.56%	57.29%	96.90%	
NET PAYOUT %	\$3,613,882			57.75%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	40 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED	
		Current	30-Apr-18		31-Mar-18		30-Apr-17		
PROPERTY	541,208	619,800	114.52%	100.00%	114.52%	100.00%	111.23%	100.00%	
GEN LIABILITY	1,412,638	832,952	58.96%	92.48%	58.96%	91.95%	23.86%	83.56%	
AUTO LIABILITY	335,860	63,548	18.92%	89.30%	18.47%	88.81%	14.48%	81.06%	
WORKER'S COMP	3,739,043	2,673,648	71.51%	98.70%	73.47%	98.57%	75.41%	95.79%	
TOTAL ALL LINES	6,028,749	4,189,949	69.50%	96.83%	70.69%	96.60%	63.15%	92.49%	
NET PAYOUT %	\$3,434,051			56.96%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	28 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED	
		Current	30-Apr-18		31-Mar-18		30-Apr-17		
PROPERTY	490,882	447,966	91.26%	100.00%	91.24%	100.00%	83.36%	96.65%	
GEN LIABILITY	1,437,680	255,873	17.80%	83.56%	16.76%	82.70%	8.87%	67.85%	
AUTO LIABILITY	330,150	149,051	45.15%	81.06%	38.03%	80.03%	26.56%	62.03%	
WORKER'S COMP	3,689,848	2,391,637	64.82%	95.79%	64.74%	95.33%	63.97%	81.73%	
TOTAL ALL LINES	5,948,560	3,244,527	54.54%	92.37%	53.85%	91.81%	50.18%	78.51%	
NET PAYOUT %	\$2,230,872			37.50%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	16 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED	
		Current	30-Apr-18		31-Mar-18		30-Apr-17		
PROPERTY	566,229	448,766	79.26%	96.65%	81.29%	96.43%	24.99%	30.00%	
GEN LIABILITY	1,464,528	255,408	17.44%	67.85%	17.04%	66.07%	2.89%	10.00%	
AUTO LIABILITY	324,847	136,866	42.13%	62.03%	23.60%	59.58%	6.53%	10.00%	
WORKER'S COMP	3,837,435	1,969,786	51.33%	81.73%	45.24%	78.67%	10.35%	6.00%	
TOTAL ALL LINES	6,193,040	2,810,827	45.39%	78.77%	40.74%	76.31%	9.72%	9.35%	
NET PAYOUT %	\$1,486,532			24.00%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	4 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	-8 Actual	MONTH TARGETED	
		Current	30-Apr-18		31-Mar-18		30-Apr-17		
PROPERTY	600,000	85,085	14.18%	30.00%	14.82%	23.00%	N/A	N/A	
GEN LIABILITY	600,000	10,721	1.79%	10.00%	1.65%	6.00%	N/A	N/A	
AUTO LIABILITY	1,506,000	18,666	1.24%	10.00%	1.09%	6.00%	N/A	N/A	
WORKER'S COMP	334,000	858,231	256.96%	6.00%	168.62%	3.00%	N/A	N/A	
TOTAL ALL LINES	3,040,000	972,703	32.00%	13.51%	22.32%	9.03%	N/A	N/A	
NET PAYOUT %	\$142,046			4.67%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

April 30, 2018

	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
N.J.U.A.	0.74	1.94	3.10	2.25
MORRIS	1.01	1.23	2.07	1.54
SUBURBAN MUNICIPAL	1.07	1.22	2.30	1.67
PROF MUN MGMT	1.15	2.04	1.97	1.91
BERGEN	1.41	1.38	1.65	1.50
ATLANTIC	1.49	1.84	2.57	2.08
CENTRAL	1.63	1.52	1.68	1.60
MONMOUTH	1.67	1.98	1.44	1.72
NJ PUBLIC HOUSING	1.68	2.21	2.18	2.12
BURLINGTON	1.69	1.19	1.91	1.56
OCEAN	1.87	2.47	2.19	2.27
CAMDEN	2.06	1.79	1.37	1.62
TRI-COUNTY	2.14	1.87	2.34	2.10
SUBURBAN ESSEX	2.20	1.77	1.80	1.84
SOUTH BERGEN	2.38	1.92	2.35	2.16
AVERAGE	1.61	1.76	2.06	1.86
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden Joint Insurance Fund										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF April 30, 2018										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2018 - 2016
1	87 AUDUBON	*	4/30/2018	0	0.00	0.00	1.10	1 AUDUBON	0.51	
2	88 AUDUBON PARK			0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	89 BARRINGTON			0	0.00	0.00	0.70	3 BARRINGTON	0.35	
4	91 BERLIN BOROUGH			0	0.00	1.92	0.00	4 BERLIN BOROUGH	0.64	
5	92 BERLIN TOWNSHIP			0	0.00	4.73	5.95	5 BERLIN TOWNSHIP	4.60	
6	94 CHESILHURST			0	0.00	0.00	0.00	6 CHESILHURST	0.00	
7	95 CLEMENTON			0	0.00	6.50	0.00	7 CLEMENTON	2.39	
8	97 GIBBSBORO			0	0.00	2.53	0.00	8 GIBBSBORO	0.84	
9	99 HADDON			0	0.00	0.71	0.45	9 HADDON	0.49	
10	102 HI-NELLA			0	0.00	0.00	0.00	10 HI-NELLA	0.00	
11	103 LAUREL SPRINGS			0	0.00	0.00	1.35	11 LAUREL SPRINGS	0.78	
12	105 LINDENWOLD			0	0.00	4.50	3.92	12 LINDENWOLD	3.61	
13	106 MAGNOLIA			0	0.00	0.99	3.21	13 MAGNOLIA	1.91	
14	108 MERCHANTVILLE			0	0.00	4.23	0.00	14 MERCHANTVILLE	1.57	
15	109 MOUNT EPHRAIM			0	0.00	6.50	3.13	15 MOUNT EPHRAIM	3.92	
16	110 OAKLYN			0	0.00	0.00	0.00	16 OAKLYN	0.00	
17	113 SOMERDALE			0	0.00	1.37	3.52	17 SOMERDALE	2.35	
18	117 WOODLYNNE			0	0.00	2.22	2.82	18 WOODLYNNE	2.31	
19	451 TAVISTOCK			0	0.00	0.00	0.00	19 TAVISTOCK	0.00	
20	457 PINE VALLEY			0	0.00	0.00	0.00	20 PINE VALLEY	0.00	
21	565 CAMDEN PARKING AUTHOI			0	0.00	0.00	0.00	21 CAMDEN PARKING AU	0.00	
22	564 CHERRY HILL			0	1.20	1.46	1.01	22 CHERRY HILL	1.22	
23	96 COLLINGSWOOD			0	1.47	0.52	0.92	23 COLLINGSWOOD	0.84	
24	584 CHERRY HILL FIRE DISTRIC			0	1.66	2.33	2.90	24 CHERRY HILL FIRE DIS	2.51	
25	98 GLOUCESTER			0	1.89	1.88	1.53	25 GLOUCESTER	1.72	
26	101 HADDONFIELD			0	1.23	5.36	0.00	26 HADDONFIELD	2.21	
27	112 RUNNEMEDE			0	1.28	0.00	1.37	27 RUNNEMEDE	1.14	
28	90 BELLMAWR			2	3.19	2.29	0.94	28 BELLMAWR	2.03	
29	111 PINE HILL			1	5.45	0.00	0.00	29 PINE HILL	0.82	
30	107 MEDFORD LAKES			0	1.66	0.00	0.00	30 MEDFORD LAKES	0.75	
31	104 LAWNSIDE			0	1.77	1.89	1.20	31 LAWNSIDE	1.96	
32	114 VOORHEES			1	3.47	1.39	1.43	32 VOORHEES	2.12	
33	115 WINSLOW			2	6.99	0.94	3.69	33 WINSLOW	2.99	
34	93 BROOKLAWN			1	2.34	1.55	0.00	34 BROOKLAWN	1.78	
Totals:				7	23	2.06	1.79	1.37		1.62
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2017 Loss Time Accident Frequency as of April 29, 2017 1.76										

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : June 18, 2018									
Total Participating Members		34		34					
Complaint				34					
Percent Compliant				100.00%					
			01/01/18		2018				
			Compliant		EPL		Amended		Revised
					POL		Deductible		EPL
					Deductible		Date		Deductible
									Co-Insurance
									01/01/18
Member Name	EPL Program *	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance
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 June 1, 2018

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/5
<input type="checkbox"/> Assessments	Filed 3/5
<input type="checkbox"/> Actuarial Certification	June Filing
<input type="checkbox"/> Reinsurance Policies	June Filing
<input type="checkbox"/> Fund Commissioners	Filed 3/5
<input type="checkbox"/> Fund Officers	Filed 3/5
<input type="checkbox"/> Renewal Resolutions	Renewing Members Filed 3/5
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2018 Risk Management Plan	Filed 3/5
<input type="checkbox"/> 2018 Cash Management Plan	Revised filed 3/5
<input type="checkbox"/> 2018 Risk Manager Contracts	Compiling
<input type="checkbox"/> 2018 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	June Filing
<input type="checkbox"/> State Comptroller Audit Filing	June Filing
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2018 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF June 18, 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		7/10/2017	05/31/18
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. 18-17

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

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 2018			
Check #	Vendor	Description	Invoice Amount
001654			
001654	MUNICIPAL EXCESS LIABILITY JIF	FBP 0618	3,029.17
			3,029.17
001655			
001655	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 0618	161,911.36
001655	MUNICIPAL EXCESS LIABILITY JIF	MEL 0618	459,638.69
			621,550.05
001656			
001656	COMP SERVICES, INC.	CHERRY HILL SERVICES 0618	2,458.33
001656	COMP SERVICES, INC.	CLAIMS 0618	32,500.00
			34,958.33
001657			
001657	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 0518	2,310.00
			2,310.00
001658			
001658	J.A. MONTGOMERY RISK CONTROL	ENGRAVED PLAQUES 0618	142.00
001658	J.A. MONTGOMERY RISK CONTROL	DOOR PRIZES 0618	85.26
001658	J.A. MONTGOMERY RISK CONTROL	CERTIFICATE JACKETS-SMALL 0618	31.68
001658	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 0618	12,562.58
001658	J.A. MONTGOMERY RISK CONTROL	PROGRAM PAPER 0618	59.80
001658	J.A. MONTGOMERY RISK CONTROL	CERTIFICATE PAPER-LARGE 0618	12.51
001658	J.A. MONTGOMERY RISK CONTROL	CERTIFICATE PAPER-SMALL 0618	7.26
001658	J.A. MONTGOMERY RISK CONTROL	CERTIFICATE JACKETS-LARGE 0618	65.12
001658	J.A. MONTGOMERY RISK CONTROL	SLIDE IN PLAQUES 0618	83.96
			13,050.17
001659			
001659	PERMA RISK MANAGEMENT SERVICES	POSTAGE 0518	29.08
001659	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 0618	31,885.08
			31,914.16
001660			
001660	THE ACTUARIAL ADVANTAGE	ACTUARY 0618	3,932.33
			3,932.33
001661			
001661	BROWN & CONNERY, LLP	POSTAGE 0618	25.84
001661	BROWN & CONNERY, LLP	ATTORNEY 0618	1,756.00
001661	BROWN & CONNERY, LLP	LITIGATION 0618	2,849.00
			4,630.84
001662			
001662	ELIZABETH PIGLIACELLI	TREASURER 0618	1,777.33
001662	ELIZABETH PIGLIACELLI	POSTAGE	99.00
			1,876.33

001663			
001663	DAVID TARASCHI	MAY MEETING	150.00
001663	DAVID TARASCHI	APRIL MEETING	150.00
001663	DAVID TARASCHI	JUNE MEETING ASSUMED	150.00
			450.00
001664			
001664	JACK LIPSETT	MAY MEETING	150.00
001664	JACK LIPSETT	JUNE MEETING ASSUMED	150.00
001664	JACK LIPSETT	APRIL MEETING	150.00
001664	JACK LIPSETT	REIMBURSEMENT FOR EXPENSES	1,134.81
			1,584.81
001665			
001665	M. JAMES MALEY	JUNE MEETING ASSUMED	150.00
001665	M. JAMES MALEY	APRIL MEETING	150.00
			300.00
001666			
001666	NEAL ROCHFORD	MAY MEETING	150.00
001666	NEAL ROCHFORD	JUNE MEETING ASSUMED	150.00
			300.00
001667			
001667	JOSEPH WOLK	MAY MEETING	150.00
001667	JOSEPH WOLK	APRIL MEETING	150.00
001667	JOSEPH WOLK	JUNE MEETING ASSUMED	150.00
			450.00
001668			
001668	MICHAEL MEVOLI	MAY MEETING	150.00
001668	MICHAEL MEVOLI	APRIL MEETING	150.00
001668	MICHAEL MEVOLI	JUNE MEETING ASSUMED	150.00
			450.00
001669			
001669	TERRY KIERSZNOWSKI	MAY MEETING	150.00
001669	TERRY KIERSZNOWSKI	APRIL MEETING	150.00
001669	TERRY KIERSZNOWSKI	JUNE MEETING ASSUMED	150.00
			450.00
001670			
001670	JOSEPH GALLAGHER	MAY MEETING	150.00
001670	JOSEPH GALLAGHER	JUNE MEETING ASSUMED	150.00
			300.00
001671			
001671	MUNICIPAL EXCESS LIABILITY JIF	MSI 0618	14,174.75
			14,174.75
001672			
001672	ALLSTATE INFORMATION MANAGEMNT	ARCHIVE 4/1 - 4/30/2018	75.84
			75.84
001673			
001673	MEDLOGIX LLC	WC MANAGED CARE CHERRY HILL 0618	1,083.00
001673	MEDLOGIX LLC	WC MANAGED CARE	8,936.00
			10,019.00
001674			
001674	CONNER STRONG & BUCKELEW	UNDERWRITING 0618	976.00
			976.00
001675			
001675	WALTER A. EIFE	RMC HADDON TOWNSHIP 0618	17,226.98
			17,226.98
001676			
001676	EDGEWOOD ASSOCIATES INC.	RMC BOR. OF BERLIN 0618	12,158.63
001676	EDGEWOOD ASSOCIATES INC.	RMC BOR. OF CHESILHURST 0618	2,821.59
			14,980.22
001677			
001677	LOUIS DiANGELO	MAY MEETING	150.00
001677	LOUIS DiANGELO	APRIL MEETING	150.00
001677	LOUIS DiANGELO	JUNE MEETING ASSUMED	150.00
			450.00
001678			
001678	PRINCETON STRATEGIC COMMUNICATIONS	MARKETING AND BRANDING 0618	2,500.00
			2,500.00
	Total Payments FY 2018		781,938.98

TOTAL PAYMENTS ALL FUND YEARS \$ 781,938.98

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

June 25, 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 May 31, 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 JUNE:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for May totaled \$8,373.93.

- **RECEIPT ACTIVITY FOR MAY:**

Assessments	\$ 605,585.01	
Restitution/Recovery	<u>3,497.33</u>	
Total Receipts		<u>\$609,082.34</u>

- **CLAIM ACTIVITY FOR MAY:**

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

Property Liability Claims	\$ 117,030.05	
Workers Compensation Claims	341,496.11	
Administration Expense	<u>217,398.09</u>	
Total Claims/Expenses		<u>\$675,924.25</u>

- **CASH ACTIVITY FOR MAY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$20,561,051.99 to a closing balance of \$20,568,233.28 showing an increase of \$7,181.29.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/02/2018	28,282.64				28,282.64	
2	05/09/2018	56,723.02				56,723.02	
3	05/09/2018	115,385.46				115,385.46	
4	05/16/2018	28,104.46				28,104.46	
5	05/16/2018	100,145.84				100,145.84	
6	05/23/2018	16,536.11				16,536.11	
7	05/23/2018	41,601.10				41,601.10	
8	05/30/2018	6,949.73				6,949.73	
9	05/30/2018	50,270.19				50,270.19	
10	06/01/2018	8,716.73				8,716.73	
11	06/01/2018	5,810.88				5,810.88	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	458,526.16	-	-	-	458,526.16	Treas. Rpt.
	Monthly Rpt	458,526.16				458,526.16	TPA Rpt.
	Variance	- 0.00	-	-	-	0.00	Difference

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

Current Fund Year: 2018										
Month Ending: May										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	762,533.37	4,304,950.20	1,014,272.21	10,535,798.24	(7,790.10)	1,255,434.33	151,465.37	2,547,247.94	(2,859.56)	20,561,052.00
RECEIPTS										
Assessments	28,555.10	71,673.30	15,895.67	182,752.63	55,175.92	120,205.02	14,929.78	116,397.60	0.00	605,585.01
Refunds	0.00	0.00	0.00	3,497.33	0.00	0.00	0.00	0.00	0.00	3,497.33
Invest Pymnts	2,599.03	14,359.82	3,401.67	34,749.52	86.03	3,796.17	437.10	14,593.86	0.00	74,023.20
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,599.03	14,359.82	3,401.67	34,749.52	86.03	3,796.17	437.10	14,593.86	0.00	74,023.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	31,154.13	86,033.12	19,297.34	220,999.48	55,261.95	124,001.19	15,366.88	130,991.46	0.00	683,105.54
EXPENSES										
Claims Transfers	58,549.35	44,260.21	14,220.49	332,684.54	0.00	0.00	0.00	0.00	8,811.57	458,526.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217,398.09	0.00	217,398.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	58,549.35	44,260.21	14,220.49	332,684.54	0.00	0.00	0.00	217,398.09	8,811.57	675,924.25
END BALANCE	735,138.14	4,346,723.11	1,019,349.06	10,424,113.18	47,471.85	1,379,435.52	166,832.24	2,460,841.31	(11,671.13)	20,568,233.29

REPORT STATUS SECTION

Report Month: May

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
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	May					
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 & Investm	\$20,561,051.99	6,575,818.19	7,783.09 -	2,354.94	13,979,805.65	
Opening Interest Accrua	\$40,592.01	-	-	-	40,592.01	
1 Interest Accrued and/or	\$15,321.81	\$0.00	\$0.00	\$0.00	\$15,321.81	
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$8,373.93	\$8,197.82	\$75.72	\$100.39	\$0.00	
6 Interest Paid - Term Ins	\$24,195.27	\$0.00	\$0.00	\$0.00	\$24,195.27	
7 Realized Gain (Loss)	\$41,454.00	\$0.00	\$0.00	\$0.00	\$41,454.00	
8 Net Investment Income	\$65,149.74	\$8,197.82	\$75.72	\$100.39	\$56,775.81	
9 Deposits - Purchases	\$1,067,608.50	\$609,082.34	\$117,030.05	\$341,496.11	\$0.00	
10 (Withdrawals - Sales)	-\$1,134,450.41	-\$675,924.25	-\$117,030.05	-\$341,496.11	\$0.00	
Ending Cash & Investment	\$20,568,233.28	\$6,517,174.10	\$7,858.81	-\$2,254.55	\$14,045,454.92	
Ending Interest Accrual Bal	\$31,718.55	\$0.00	\$0.00	\$0.00	\$31,718.55	
Plus Outstanding Checks	\$138,752.49	\$19,934.66	\$41,339.40	\$77,478.43	\$0.00	
(Less Deposits in Transit)	-\$12,502.33	\$0.00	-\$8,716.73	-\$3,785.60	\$0.00	
Balance per Bank	\$20,694,483.44	\$6,537,108.76	\$40,481.48	\$71,438.28	\$14,045,454.92	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month	May								
Current Fund Year	2018								
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid May	3. Monthly Recoveries May	4. Calc. Net Paid Thru May	5. TPA Net Paid Thru May	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2018	Property	33,669.82	51,198.55	0.00	84,868.37	84,868.37	0.00	0.00	0.00
	Liability	1,020.71	0.00	0.00	1,020.71	1,020.71	0.00	0.00	0.00
	Auto	2,666.37	3,569.18	0.00	6,235.55	6,235.55	(0.00)	0.00	(0.00)
	Workers Comp	101,829.96	122,740.29	0.00	224,570.25	224,570.25	0.00	0.00	0.00
	Cherry Hill	2,859.51	5,387.42	0	8,246.93	8,246.93	0.00	0.00	(0.00)
	Total	142,046.37	182,895.44	0.00	324,941.81	324,941.81	0.00	0.00	0.00
2017	Property	390,021.33	0.00	0.00	390,021.33	390,021.33	(0.00)	(4,374.90)	4,374.90
	Liability	168,998.28	1,818.50	0.00	170,816.78	170,816.78	0.00	0.00	0.00
	Auto	66,605.73	1,125.93	0.00	67,731.66	67,731.66	(0.00)	0.00	(0.00)
	Workers Comp	856,531.63	80,440.83	0.00	936,972.46	936,972.46	0.00	(0.04)	0.04
	Cherry Hill	0.04	2,529.00	0.00	2,529.04	2,529.04	(0.00)	0.04	(0.04)
	Total	1,482,157.01	85,914.26	0.00	1,568,071.27	1,568,071.27	0.00	(4,374.90)	4,374.90
2016	Property	391,460.11	7,350.80	0.00	398,810.91	398,810.91	0.00	(3,352.72)	3,352.72
	Liability	112,205.65	3,782.93	0.00	115,988.58	115,988.58	0.00	0.00	(0.00)
	Auto	64,924.77	95.00	0.00	65,019.77	65,019.77	(0.00)	(0.00)	0.00
	Workers Comp	1,658,928.77	9,444.19	0.00	1,668,372.96	1,668,372.79	0.17	0.17	0.00
	Cherry Hill	(0.00)	895.15	0.00	895.15	895.15	(0.00)	(0.00)	0.00
	Total	2,227,519.30	21,568.07	0.00	2,249,087.37	2,249,087.20	0.17	(3,352.55)	3,352.72
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	623,058.40	26,105.82	0.00	649,164.22	649,164.22	(0.00)	(0.00)	0.00
	Auto	44,802.57	0.00	0.00	44,802.57	44,802.57	0.00	0.00	0.00
	Workers Comp	2,186,515.60	110,109.91	3,277.33	2,293,348.18	2,293,348.18	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	3,434,050.78	136,215.73	3,277.33	3,566,989.18	3,566,989.18	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	1,255,542.57	12,552.96	0.00	1,268,095.53	1,268,095.53	0.00	0.00	0.00
	Auto	314,466.01	9,430.38	0.00	323,896.39	323,896.39	0.00	0.00	0.00
	Workers Comp	1,719,955.41	9,949.32	220.00	1,729,684.73	1,729,684.73	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	3,613,882.00	31,932.66	220.00	3,645,594.66	3,645,594.66	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		10,899,655.46	458,526.16	3,497.33	11,354,684.29	11,354,684.12	0.17	(7,727.45)	7,727.62



Summary of Investments

Account Number **115884-000**

As of May 31, 2018

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 4/30/2018	% OF M/V	MARKET VALUE (M/V) As of 5/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$63,979.20	0.46	\$88,174.47	0.63
	TOTAL MONEY MARKET FUNDS	63,979.20	0.46	88,174.47	0.63
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	13,915,826.45	99.54	13,957,280.45	99.37
	TOTAL U.S. TREASURY OBLIGATIONS	13,915,826.45	99.54	13,957,280.45	99.37
	TOTAL PRINCIPAL PORTFOLIO(S)	13,979,805.65	100.00	14,045,454.92	100.00
	TOTAL ACCRUED INCOME	40,592.01		31,718.55	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,020,397.66		14,077,173.47	



Summary of Activity

Account Number **115884-000**

May 1, 2018 through May 31, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	63,979.20
RECEIPTS		
Dividends	54.64	0.00
Interest	24,140.63	0.00
TOTAL RECEIPTS	24,195.27	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(24,195.27)	24,195.27
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(24,195.27)	24,195.27
CLOSING BALANCES:	0.00	88,174.47

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 14, 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	

MAY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Loss Control Police Department Survey on May 11
- Camden County Parking Authority – Conducted a Loss control Survey on May 14
- Borough of Clementon – Conducted a Loss Control Survey on May 1
- Township of Winslow – Conducted a Loss Control Survey on May 22

MEETINGS ATTENDED

- Claims Meeting – May 18
- Risk Management for Police Command Staff – May 24

UPCOMING EVENTS

- Camden Executive Safety Meeting - June 7

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- May 2 - Safety Director Message – National Stand-Down to Prevent Falls
- May 7 - You're Invited: Below 100 - Train the Trainer Program
- May 8 - Safety Director Bulletin – Ticks and Tick-borne Diseases
- May 15 - Safety Director Bulletin – Protecting Summer Seasonal Employees
- May 16 - Reminder: You're Invited: Below 100 - Train the Trainer Program
- May 16 - Safety Directors Message - Low-Speed / Utility-Terrain Vehicles Training Program
- May 21 - Did You Know? – MSI Training Schedule – Camden JIF, June 2018
- May 29 - MSI Online Summer Camp Counselor classes for 2018

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by the end of spring 2018. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

- **Safety Data Sheets-** Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** – An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey-** An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program-** An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation-** If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.
- **Instructions on how to download, store and share the files with affected departments and employees.**

MEL MEDIA LIBRARY

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

The following members utilized the Media Library during the month of May.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	3
Township of Cherry Hill	1
Township of Haddon	2
Borough of Lawnside	3

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 **June, July and August 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
6/1/18	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/18	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/4/18	Township of Washington (Gloucester)	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/7/18	Township of Cherry Hill #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/7/18	Township of Cherry Hill #5	Back Safety/Material Handling	10:15 - 11:15 am
6/7/18	Township of Cherry Hill #5	BBP	11:30 - 12:30 pm
6/8/18	City of Burlington #2	Landscape Safety	8:30 - 11:30 am
6/11/18	Township of Moorestown	Heavy Equipment Safety	8:30 - 11:30 am
6/13/18	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/14/18	Borough of Collingswood	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
6/14/18	Borough of Collingswood	Tool Box Talks Essentials	10:45 - 12:15 pm
6/19/18	Borough of Runnemede	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/19/18	Borough of Runnemede	Jetter/Vacuum Safety	10:45 - 12:45 pm
6/22/18	Township of Mantua	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
6/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
6/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
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

DATE	LOCATION	TOPIC	TIME
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
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

CEU's for Certified Public 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			



Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

Employers must evaluate the hazards faced by workers and identify the personal protective equipment needed for tasks they may perform. If the evaluation revealed a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective boots.

Training is a critical safety measure that must be provided to seasonal employees. Training and subsequent evaluations are the only way supervisors can be assured that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided some resources to assist our members train summer, seasonal employees.

- The MSI offers two online courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job-specific training. To access these courses, visit the MEL website: www.njmel.org
 1. Select the MEL Safety Institute drop-down menu, and select the Learning Management System.
 2. Select and click on LMS Login at the top of the page.
 3. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
 4. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
 5. Remind the students to provide their Course Completion Certificates to the appropriate individual in your organization.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the MEL Safety Institute drop-down menu and clicking on 'Safety Videos.' The video is under the **Safety Resource Videos** heading.
- Every employee should view the newest MEL online training video; *We Must Respect Each Other*. It is on the same page, under the **Civil Rights Resource Videos**
- The MEL also provides a lending library of over 600 titles in DVD and VHS. The complete catalog and instructions to order a video are on the MEL website, www.njmel.org. Select the MEL Safety Institute drop-down menu, select 'Safety Videos,' and click on **Order Conventional Videos**

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.

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmcl.org) now contains a series of 5-minute Safety Briefings specifically for summer seasonal employees. They can be found under the MEL Safety Institute Drop-down menu. Select Bulletins, and select Shift Briefings from the drop-down box. Scroll down the list to find the following lesson plans.
 - [Heat-Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)
 - [Mower Blades](#)
 - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://www.nj.gov/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations and coach them on making safer decisions and actions
- Assign a strong supervisor/mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.



May 2018

Tick and Tick-Borne Diseases

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

The three most common ticks in New Jersey are the dog tick, the deer tick, and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

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

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

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

Early symptoms of Lyme disease include:

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

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

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PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

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

Employees

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

Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2018 To 5/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Knight Park Trustees I - Borough of Collingswood	713 Atlantic Ave. 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) use of property for the July 4, 2018 fireworks display. Rain date July 5, 2018	4/24/2018 #1889535	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave 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) use of property for the July 4, 2018 fireworks display. Rain date July 5, 2018	4/24/2018 #1889536	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	1 Lincoln Avenue Haddonfield, NJ 08033	Re: Use of holder's athletic fields by Haddon Fire Company #1. Evidence of insurance as respects Use of holder's athletic fields by Haddon Fire Company #1.	4/24/2018 #1889575	GL AU EX WC
H - Camden County Board of Chosen I - Borough of Collingswood	Freeholders, County of Camden Department of Parks 600 Market Street Camden, NJ 08102	Re: Boroughs fireworks display being shot over Newton Lake Park on 7/4/18 rain date 7/5/18. 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 Boroughs fireworks display being shot over Newton Lake Park on 7/4/18 rain date 7/5/18.	4/25/2018 #1889734	GL AU EX WC
H - The Mall at Voorhees Town Center I - Township of Voorhees	Attn: Management Office 2120 Voorhees Town Center Voorhees, NJ 08043	Re: Leased Agreements for Unit 2455 located in the Voorhees Town Center. Certificate holder and Voorhees Center Realty, LLC, Namdar Realty Group, LLC, Voorhees CH LLC, Voorhees Nassim LLC are 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) as respects to leased agreements for Unit 2455 located in the Voorhees Town Center.	4/25/2018 #1889748	GL AU EX WC
H - Wawa I - Township of Voorhees	260 West Baltimore Pike Wawa, PA 19063	Re: Food donations collected from Wawa #981 at 2700 Sicklerville Road, Sicklerville, NJ 08081. 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 food donations collected from Wawa #981 at 2700 Sicklerville Road, Sicklerville, NJ 08081.	4/25/2018 #1889749	GL AU EX WC

05/22/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2018 To 5/22/2018

H - Prime Storage DBA I - Borough of Laurel Springs	Laurel Self Storage 1322 Laurel Road Lindenwold, NJ 08021	Evidence of Insurance to include all property stored at Laurel Self Storage.	4/30/2018 #1892619	GL AU EX WC OTH
H - Stryker Sales Corporation I - Borough of Mt. Ephraim	Flex Financial Division Portage, MI 49002	Re: Lease of a Power Pro Ambulance Cot, valued at \$20,433.80, for the Mt. Ephraim Police Reserves, Inc. 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 Power Pro Ambulance Cot, valued at \$20,433.80, for the Mt. Ephraim Police Reserves, Inc.	5/2/2018 #1896119	GL AU EX WC OTH
H - Delaware River Port Authority I - Township of Voorhees	One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Re: Improvements and construction at Block 26 Lot II in Voorhees Township. The Certificate Holders, DRPA, PATCO, (including their agents, employees, representatives, offices, directors, members and managers) an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to improvements and construction at Block 26 Lot II in Voorhees Township. 30 day notice of cancellation.	5/4/2018 #1896582	GL AU EX WC OTH
H - Haddon Township I - Borough of Lawnside	625 Station Avenue Haddon Heights, NJ 08035	Haddon Township 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 Loaner Vehicle from Westmont/Haddon Twp. 1987 (make) Hahn (model) HCP Fire Truck VIN# Vin# HCP151827168 (Value \$50,000) effective May 11, 2018	5/10/2018 #1897360	GL AU EX WC OTH
H - 1st Colonial Community Bank I - Borough of Bellmawr	ISAOA/ATIMA, Woodland Falls Corp Park 210 Lake Dr. East, Suite 300 Cherry Hill, NJ 08002	RE: Bellmawr Park Volunteer Fire Company Obtaining \$200,000 Loan Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to Bellmawr Park Volunteer Fire Company at 12 Essex Ave., Bellmawr, NJ 08099 obtaining a loan in the amount of \$200,000.	5/11/2018 #1897611	GL AU EX WC OTH
H - AAA I - Winslow Township	380 Egg Harbor Road Sewell, NJ 08080	Evidence of insurance with respect to the sitting Mayor Wright of Winslow Township	5/11/2018 #1897708	GL AU EX WC OTH
H - 1st Colonial Community Bank I - Borough of Magnolia	ISAOA/ATIMA, Woodland Falls Corp Park 210 Lake Dr East, Ste 300 Cherry Hill, NJ 08002	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 2016 Ford Explorer, vin #78189 valued at \$33,000 for the Magnolia Police Dept	5/11/2018 #1897768	GL AU EX WC OTH

05/22/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2018 To 5/22/2018

H - Delaware River Port Authority I - Township of Voorhees	One Port Center, 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Re: Improvements and construction at Block 26 Lot II in Voorhees Township. The Certificate Holders, DRPA, PATCO, (including their agents, employees, representatives, offices, directors, members and managers) an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to improvements and construction at Block 26 Lot II in Voorhees Township. 30 day notice of cancellation. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	5/14/2018 #1897908	GL AU EX WC OTH
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial Auto, General Liability and Excess Liability Policies when required by written contract with respects to an Agreement for parking lot use. PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres) on behalf of the NJ Economic Development Authority(NJEDA)	5/18/2018 #1900287	GL AU EX WC
Total # of Holders: 15				

05/22/2018



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%
TOTAL 2018	\$1,243,504.21	\$688,203.45	\$555,300.76	44.66%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	196	873
PPO Bills	179	803
PPO Bill Penetration	91.33%	91.98%
PPO Charges	\$307,214.10	\$1,184,044.60
Charge Penetration	95.72%	95.22%

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%

APPENDIX I – MINUTES

May 21, 2018 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 21, 2018
VOORHEES TOWNSHIP 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, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Medlogix Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley
Lawrence Spellman, Voorhees
Ari Messinger, Cherry Hill Alternate
Jack Flynn, Gibbsboro
Edward Hill, Lawnside Borough
John Foley, Cherry Hill Fire District
Robert Fischer, Audubon Park
Ken Cheeseman, Laurel Springs

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
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: Fund Commissioner Lawrence Spellman welcomed everyone to Voorhees Township.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 23, 2018

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 23, 2018

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

MOTION TO APPROVE THE CLOSED MINUTES OF APRIL 23, 2018

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

NONE

BOROUGH OF BELLMAWR: The Borough has requested that coverage be extended to the Bellmawr Redevelopment Authority, an entity created by ordinance to promote redevelopment in the Borough. There are seven board members appointed by resolution to govern the authority; the 2018 proposed budget is \$196,628; currently there is no property owned by the agency.

MOTION TO EXTEND COVERAGE TO THE BELLMAWR REDEVELOPMENT AUTHORITY

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

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected official completing the course by May 31st.

Mr. Nardi held three sessions through-out the JIF. This course is also available on-line; enclosed on Page 4 are directions to take the class. If there are any towns that still need the training in person please contact the Fund office.

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Attached is Appendix II is a copy of the correspondence mailed to Fund Commissioners and Risk Management Consultants concerning updates to member Employment Practices Programs. Updated Model Personnel Manuals have been 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 – Risk Management Training for Police Command Staff has been scheduled for May 24th & June 15th (Pages 5 & 6). Chief Keith Hummel (Ret.) will present this revised training for all member Police Chiefs, Captains and Lieutenants.

Managers & Supervisors Training – The Program also includes mandatory training of management. We are working with Mr. Nardi's office to develop a schedule for these classes and will coordinate with member towns for available date.

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.

2018 COVERAGE DOCUMENTS – The Fund office will begin distributing the 2018 coverage documents to all Fund Commissioners and Risk Managers via email in late May.

MEL CYBER RISK MANAGEMENT PROGRAM – The MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIF's 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 deductible in the event of a covered claim. Attached in Appendix III is program information and certifications that need to be completed and returned to the Underwriting office.

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.

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.

INVESTMENT LEGISLATION – The bill that would expand the JIF and MEL’s investment opportunities is not on the Governor’s desk. The law would authorize certain joint insurance funds to invest in certain bonds, notes, and other obligations of State and Federal agencies and to from joint cash management and investment programs as a means to broaden the types of securities joint insurance fund may invest in and to reduce the amount of assets that must be held in short term investments to cover the cash flow needs of the funds.

AUDITOR & ACTUARY YEAR END REPORTS – The financial audit for the period ending December 31, 2017 will be ready for review and approval at the June meeting and will be field with the Departments of Insurance and Community Affairs by the June 30th deadline.

EJIF STORMWATER BULLETIN – Attached are copies of two Environmental Alerts from the EJIF – one concerning NJDEP revisions to Tier A and B Stormwater Permits; and one concerning changes to New Jersey Underground Storage Tank Regulations. **(Pages 7-10)**

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 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly. **(Page 11)**

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 March 31st showing a surplus over \$10.7 million and continued great news as of February 28, 2018 surplus stands at \$11.4 million with all years strongly in the positive. The JIF gained almost \$150,000 over the prior month. On page 14 you will find the Expected Loss Ratio Analysis Report as of March 31st the actuary has us targeted at 5.8% and we are a little over 10%, it is still early on but we did not have a good March. One page 15 the Lost Time Accident Frequency Report shows us at 1.91% a little over the MEL statewide average. On page 16 you will find the JIF suffered nine new lost time accidents in March hopefully that is a trend that will stop with the break in the weather. On page 17 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 that Commissioner Shannon has asked that we bring before the Committee a letter from the Barrington Ambulance Corp. about possibly instituting a program for younger folks like the Jr. firefighters, except this would be for EMS Personnel.

Commissioner Shannon said Barbara Willson Chief of the Barrington Ambulance brought this up a few years back with their Risk Manager and concerns were expressed that if junior EMTs are riding in an ambulance they could be exposed to some things that could be upsetting or disturbing for example arriving on an accident scene with a fatality which really does come with the territory and would be a good way to find out if they are cut to be an EMT. There is a problem in recruiting EMTs because of the extensive training involved so the Chief was thinking if we could institute a Jr. EMT Program and get them interested when they are younger maybe they would be more likely to

peruse it as a career later on. Chief Willson wanted to inquire as to what would be required to run at Jr. EMT Program for EMS and what kind of coverage they would have and what the rules would be. Commissioner Shannon said the bulletin that was handed out was geared to firefighters so how can we expand this to allow it to cover Jr. EMTs.

Executive Director said he asked the Safety Director to look into this and the bulletin is from 2011 and is for firefighters but it does hit a little on EMS. It was very successful on the firefighter side. The training is incredible and Mr. Nardi and Mike Avalone and myself talked about this and thought maybe we could put a committee together to take a look at this and work with JA Montgomery to come up with some other points we really need to look into, such as fatalities and take all of that into consideration.

Attorney Nardi said the committee could incorporate a few of the heads of the EMS Departments to participate. One of the concerns would be the emotional stability and maybe limit the calls they can participate in, and we should consider parental consent and a psychological examination. We can bring this up at the next Safety Committee meeting as an agenda item and to create a committee to come up with a program and identify where the risks are.

Chairman Mevoli said he is very in favor of a program and this is a good way to get qualified people to join EMS squads. Commissioner Shannon thanked Executive Committee for reviewing this request said if a subcommittee is formed please let her know so she can bring in Barbara Willson to the committee. Executive Director said we will have to keep the Underwriting Office and the MEL in the loop with this as well.

Chairman Mevoli asked John Saville to put this matter on the next Executive Safety Committee agenda and inform Commissioner Shannon and Barbara Willson after the meeting.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-15 April 2018 Vouchers

2017	\$25,696.41
2018	\$191,701.68
TOTAL	\$217,398.09

MOTION TO APPROVE RESOLUTION 18-15 MAY 2018 VOUCHERS

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

Confirmation of April 2018 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2014	74,611.84
2015	58,984.06
2016	16,641.66

2017	147,222.91
2018	89,325.07
TOTAL	386,785.54

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

Motion: Commissioner Wolk
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said has a report for closed session.

Attorney Nardi reported on a new case that just came out involving Atlantic County and Burlington County on OPRA Requests submitted by out of state residents and that they must be honored. There seemed to be some dispute among municipalities and other governmental entities. It had gone to a trial and went to an appeal on three individual cases. Attorney Nardi said he felt it was something everyone should be aware of.

Attorney Nardi said we have a case with a pro se plaintiff that brought a case against the Borough of Bellmawr and numerous other defendants arising out of a collection case out of 2010. It has a very tortured history and the case was difficult to follow. Cheryl Little and I have spoken about the case and Summit has denied coverage and we also believe we should be covering it for Bellmawr. In the mean time, because the case was so difficult to read, Bellmawr thought they were on their own and they hired the firm of Baxter, Craig and Annin. They have been on a defense panel in the past and they are familiar with our procedures. They are not currently on our list and we are not sure why they did not submit. Attorney Nardi said he would like to propose that Bellmawr be covered in this instance rather than identify one of our own members of our defense panel. At this time it would be beneficial to keep the current law firm dealing with the case as they prepare the motion to dismiss and if that does not succeed, a motion for summary judgement. Attorney Nardi said he would be surprised if the case is not dismissed, but it does not mean the case will go away immediately.

MOTION TO GRANT BELLMAWR COVERGE FOR LEGAL PROCEEDING AND THEIR LEGAL BILLS COVERED WITHIN OR LIMITS AND ALLOW DEFENSE BY THE CURRENT LAW FIRM OF BAXTER, CRAIG AND ANNIN AT THE JIF HOURLY RATE

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Roll Call Vote: 7 Ayes - 0 Nays, 1 Abstain
 (Commissioner DiAngelo)

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. Drop box information should have been sent to members for Right to Know. Enclosed is a Safety Bulletin on

Best Practices for Safety Operating a Wood Chipper and a Memorandum to Police Chiefs and Public Safety Directors with a list of actions that can be taken by Law Enforcement when responding to a school threat incident.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 40 for the period 3/22/18 to 4/22/18 with 27 certificates issued. Executive Director reminded everyone to submit their request for Fireworks that will be coming up in the summer months.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2018 where there was a savings of 40.25% for the month and a total of 45.44 % for the year. Ms. Goldstein reviewed the 2018 1st Quarter Workers' Comp Injury Report.

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

MEETING ADJOURNED: 6:02 PM

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

APPENDIX II

MEL, RCR & EJIF REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 7, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: *Topics Discussed at the RCF June 7th Meeting*

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2017 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review. Fund Auditor referred to the Summary of Statement of Net Position and said Fund Year 2017 unrestricted net position was \$11,958,385 – a decrease of approximately \$10,000 from the prior year.

Fund Auditor said is the audit noted the standard annual recommendation of “Specific Fund Years for workers’ compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.”

Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves report; as of December 31, 2017 the RCF has reserves totaling approximately \$80 million for Fund Years 1995-2017.

Following the report the Board approved the year-end financials as presented and adopted resolution 9-18 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Residual Claims Fund: Executive Director reported the local JIFs currently transfer open liabilities to the RCF at 4 ½ years (54 months). The Actuary was asked to review this timetable and evaluate the impact if the transfer were to occur at 60 and 66 months respectively. The MEL

Management Committee recommended moving the transfer at 60 months starting with Fund Year 2014. Extending the transfer of open liabilities from 54 months to 60 months will allow claims to develop longer and provide greater certainty on reserves. The Board approved the recommendation to transfer the liability at 60 months beginning with Fund Year 2014. The RCF will take formal action at their September meeting and provide the local JIFs with the resolution initiating the transfer at that time.

Claims Committee: The Claims Review Committee met in May and the morning of the Commissioner's meeting. Minutes of the May meeting were distributed under separate cover.

Next Meeting: The next meeting of the RCF will be Wednesday September 5, 2018 at 10:30AM at the Forsgate Country Club-Monroe, NJ.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 7, 2018

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: June MEL Report

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2017 noting the Fund's surplus stands at \$21,870,835. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report but added that MEL is no longer contracting with that TPA. Auditor said the Fund is in excellent financial condition.

Actuary submitted and reviewed the Valuation Report as of December 31, 2017 and said liability reserves increase was offset by decreases in workers' compensation.

Audit Committee: Committee met on May 30th to review the Audit and the Internal Audit on Accounting and Financial Reporting; minutes of the meeting were distributed along a copy of the Internal Audit. Board accepted the recommendation of the Audit Committee and amended Committee's Charter to reflect actual composition of the Committee.

Management Committee: Committee met on May 30th and submitted minutes of its meeting. Chairman reviewed the topics discussed.

Planning and Zoning Boards: Board accepted the Committee recommendation and approved the distribution of letter, along with training material and Policy Form for Planning and Zoning Boards. To be eligible for the policy, board members would be required to attend a training program designed to prevent land use liability claims. Training can be met by attending a regional training or municipal attorney or planning board attorney using prepared materials at the planning board meeting. This training is critical to address a significant increase in suits against planning and zoning board members.

Legislation: The Senate Labor Committee held hearings recently on 2 firefighter bills impacting workers' compensation. Executive Director distributed a copy of the testimony the MEL provided to the committee. One bill, the Firefighter Presumption Bill S-716 is now expected to advance from the Budget committee on June 4 and passed by the full Senate on June 7. MEL Representatives also attended the June 4th Budget Committee; Fund Attorney said committee was addressing a few bills and did not focus as much as the Labor Committee did on the Firefighters' cancer presumption bill (which includes first aid and police). Commissioner Tomasko said the League of Municipalities took a position to oppose the bill and just released an alert. Commissioner Cuccia said the MEL was hoping to work with sponsors to modify bill to include some qualifications and shared with the committee statistics from California showing the dramatic impact. Commissioner Cuccia also noted a second bill that would expand workers' compensation coverage for firefighters suffering a heart attack and said if bills goes forward, an amendment to conduct annual physicals should be considered. Board referred the firefighters' cancer presumption bill matter to the Coverage Committee to consider options if the bill is passed into law as introduced.

Investment Legislation: The bill that would expand the JIF and MEL's investment was conditionally vetoed by the Governor. Bill, with his recommended amendments, is expected to be adopted shortly. The law will authorize certain joint insurance funds to invest in certain bonds, notes, and other obligations of State and Federal agencies and to form joint cash management and investment programs as a means to broaden the types of securities joint insurance funds may invest in and to reduce the amount of assets that must be held in short-term investments to cover the cash flow needs of the funds.

Residual Claims Fund: Currently, the local JIFs transfer open liabilities to the RCF at 4 ½ years (54 months). The Actuary was asked to review this timetable and evaluate the impact if the transfer were to occur at 60 and 66 months respectively. Actuary provided the attached exhibit in support of the change. Board accepted recommendation to move to 60 months starting with Fund Year 2014.

Professional Service Agreement: Board approved contract addendums for Baker Tilly and Perma. Baker Tilly had asked for a number of revisions to its contract. A copy of a "red-lined" version of the contract reflecting only those changes Fund Attorney recommends the MEL consider. Baker Tilly has agreed to accept the limited changes as well.

In revising the MEL's standard contract, PERMA inadvertently removed one paragraph unique to the Executive Director's contract – which is highlighted in the attached excerpt.

Cyber Security: Rutgers has completed the services in their contract with the MEL. Since this remains an evolving risk, we recommend the MEL enter into a new contract with Rutgers to continue to work on specific projects assigned by the Cyber Task Force but not to exceed \$25,000. Board authorized contract.

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. Training webinars were held on May 8th and 10th. We are working with Origami for another training date and will email once scheduled.

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.

The Fund has already begun working with Origami on Phase 2 – which is to develop a program for a proprietary claims system.

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

Marketing Committee: This committee is scheduled to meet on June 1st. Acrisure submitted a report on MEL and non-MEL member renewal dates and will work with local JIF Executive Directors to help retain member and market to new members. Princeton submitted draft MEL marketing material and will develop a template for local JIFs to add JIF specific information.

Coverage Committee: This committee is scheduled to meet on June 22nd.

Safety & Education Committee: This committee is scheduled to meet on June 15th.

2018/2019 Employment Practices Program: A copy of correspondence distributed to members announcing the 2018/2019 Program submitted for information. Members should visit the MEL’s webpage www.njmel.org for changes to the MEL’s Model Personnel Manual and information on training program requirements. Members have until October 1st to submit the 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.

Fund Attorney to review law concerning accommodates for breastfeeding and requirement to make “secure storage of milk” available.

Cyber Task Force: The Task Force last met on February 15th to outline its next steps. Task force plans to continue to work on programs to educate members.

League Magazine: A copy of latest in the series of “Power of Collaboration” ads, appearing in the League magazine, distributed for information.

Claims Committee: The Claims Review Committee submitted a report on its May 2, 2018. Committee met again just prior to board meeting.

Fund Attorney: Attorney discussed a matter arising out of West Wildwood concerning a police officer that had been terminated after numerous disciplinary charges. Officer filed a lawsuit under employment practices liability, against the town. Subsequently, a new council was elected that re-

instated the officer and promoted her to Police Chief. Council dismissed the disciplinary charges and entered into a settlement to pay back wages and seal information about prior discipline – after the MEL warned the council that such action would jeopardize the MEL’s defense in the employment matter. As a result, the MEL withdrew coverage due to lack of cooperation. Town filed suit challenging coverage denial. Judge held decision in that matter until the EPL claim was settled. Town lost lawsuit, costing \$1.8 million (including settlement and legal costs). Judge then issued his decision on the coverage challenging in support of the MEL, noting an insured’s obligation to cooperate with the insurer is a cornerstone in insurance and added that town’s action greatly reduced the defense council’s ability to defend the town.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 7, 2018
TO: Executive Committee
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2017. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #18-18 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2018.

ENVIRONMENTAL ENGINEER RFQ - The Executive Director issued an RFQ for the position of Environmental Engineer with a return date of May 15, 2018. There were two responses received. The responding firms were First Environment and PS&S. The Executive Director said a sub-committee will meet during the summer to review the responses and the potential contract(s) going forward.

38 LAGOON DRIVE PROPERTY LISTING – Resolution #19-18 was adopted authorizing the E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ to be listed with a listing agent.

LEGISLATIVE AGENT CONTRACT - The Executive Director said the legislative agent contract with Princeton Public Affairs Group expired June 1, 2018 but noted that there is a provision to extend the contract for an additional year. A motion was passed authorizing a 1 year contract extension to Princeton Public Affairs Group for the position of Fund Legislative Agent.

E-JIF COVERAGE COMMITTEE - The Underwriting Manager said there will be a need for a coverage meeting in the near future to discuss several items. One issue is a pollution loss that results from the cyber peril. Another is requirements under the “Water Quality Accountability Act” that applies to public water systems with more than 500 service connections. Affected water suppliers are required to comply with published standards by the Board of Public Utilities (BPU) as respects cyber security and join the New Jersey Cyber Security and Communications Integration Cell (NJCCIC).

2018 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 5, 2018 at the Forsgate CC, Jamesburg.