

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
AUGUST 27, 2018 – 5:15 PM**

**BARRINGTON BOROUGH  
229 TRENTON AVENUE  
BARRINGTON, NJ 08007  
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: AUGUST 27, 2018**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: BARRINGTON**
- APPROVAL OF MINUTES:** July 23, 2018 Open Minutes ..... **Appendix I**  
July 23, 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. 18-20 ..... **Page 20**  
Treasurer’s Report ..... **Page 22**  
Monthly Reports ..... **Page 23**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 29**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 35**
  
- MANAGED CARE – Medlogix/Consolidated Services Group**  
Monthly Report..... **Page 38**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: September 24, 2018 – Borough of Bellmawr**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: August 27, 2018

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- 2019 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2019 through December 31, 2019.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

- Motion to authorize the fund office to advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2019 through December 31, 2019.**

- 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](http://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.
- 2019 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2019 underwriting renewal process. The deadline to submit schedules is September 15<sup>th</sup>.
- Safety Incentive Program – Optional Safety Award** – The notice for the 2018 Optional Safety Award was recently sent out to member entities.

This is a \$500 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st. The notice appears on **Page 3**.

- ❑ **Safety Expo – (Page 5)** 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 & sewer employees. The Safety Expo will be held on September 28th at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information.
  
- ❑ **Membership Renewals** – The Fund has four members up for renewal at the end of this year. Renewal documents were sent to the members and risk managers in early August.
  
- ❑ **2019 Budget** - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 8<sup>th</sup>.

❑ **Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Page 9</b>
<b>Income Portfolio</b>	<b>Page 10</b>
<b>Loss Ratio Analysis</b>	<b>Page 11</b>
<b>Loss Time Accident Frequency</b>	<b>Pages 12-15</b>
<b>POL/EPL Compliance Report</b>	<b>Page 16</b>
<b>Fund Commissioners</b>	<b>Page 17</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 18</b>
<b>RMC Agreements</b>	<b>Page 19</b>

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

*40 Lake Center Executive Park  
401 Route 73 North, Suite 300  
Marlton, NJ 08053*

Michael Mevoli, Chairman  
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

**Date: August 3, 2018**

**Memo to: Camden County Municipal JIF Fund Commissioners**

**Subject: 2018 Safety Incentive Program – Optional Safety Award**

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Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. Each member is entitled to \$500.00.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or [bstokes@permainc.com](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto:kread@permainc.com) if you have any questions.

Yours truly,

*Michael Mevoli*

Michael Mevoli, Chairman  
Camden County Municipal Joint Insurance Fund

cc: Safety Coordinators and Risk Managers

## Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$500 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training - not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos &amp; DVD's</i>

### Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

### Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$500**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$500. Please hold your receipts until you have \$500.00 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2018** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund  
40Lake Center Executive Park  
401 Route 73 N - Suite 300  
Marlton, NJ 08053  
Attn: Karen Read**

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

**26<sup>th</sup> ANNUAL  
2018 SAFETY EXPO  
TO BE HELD 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 CPMW 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.

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

Time	Track 1	Track 2	Track 3	Track 4	Time
8:00 - 9:00	Registration, Continental Breakfast and Opening Comments				8:00 - 9:00
	<b>Supervisor</b>	<b>Fast Track</b>	<b>Jobsite Safety</b>	<b>Focus Four</b>	
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	10:00-10:15
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	Struck By 1 hour	LUNCH	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		12:30-12:45			
12:45-1:00		12:45-1:00			
1:00-1:15	Utility Markout Part 3: 30 minutes				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:**

<b>*PLEASE CIRCLE DESIRED TRACK ABOVE OR CREATE YOUR OWN TRACK (see below)</b>					
<b>*PLEASE CIRCLE DATE/LOCATION:</b>					
June 29, 2018- Middlesex Fire Academy			September 28, 2018- Camden County Emergency Training Center		
<b>*EMPLOYEE NAME:</b>				<b>DEPT.</b>	
<b>*PHONE NUMBER:</b>				<b>LICENSE #</b>	
<b>*AUTHORITY/MUNICIPALITY:</b>					
<b>* must be completed</b>					
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					

<b>CAMDEN COUNTY MUNICIPAL FUND</b>						
<b>FINANCIAL FAST TRACK REPORT</b>						
		<b>AS OF</b>	<b>June 30, 2018</b>			
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>	
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>1,062,847</b>	<b>6,377,081</b>	<b>217,500,702</b>	<b>223,877,783</b>	
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	389,862	1,994,471	95,631,693	97,626,164	
	Case Reserves	(33,512)	1,136,525	3,429,634	4,566,159	
	IBNR	29,748	(489,717)	4,543,398	4,053,681	
	Recoveries	-	(31,799)	(297,749)	(329,548)	
	<b>TOTAL CLAIMS</b>	<b>386,098</b>	<b>2,609,480</b>	<b>103,306,976</b>	<b>105,916,456</b>	
3.	<b>EXPENSES</b>					
	Excess Premiums	331,064	1,986,382	59,553,523	61,539,906	
	Administrative	187,950	1,094,415	38,702,484	39,796,899	
	<b>TOTAL EXPENSES</b>	<b>519,014</b>	<b>3,080,797</b>	<b>98,256,007</b>	<b>101,336,804</b>	
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	157,735	686,804	15,937,718	16,624,522	
5.	<b>INVESTMENT INCOME</b>	16,450	47,028	10,291,459	10,338,487	
6.	<b>DIVIDEND INCOME</b>	0	0	3,412,323	3,412,323	
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>174,185</b>	<b>733,832</b>	<b>29,641,500</b>	<b>30,375,332</b>	
8.	<b>DIVIDEND</b>	0	0	18,893,809	18,893,809	
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>174,185</b>	<b>733,832</b>	<b>10,747,691</b>	<b>11,481,523</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	2,244	5,121	2,749,711	2,754,833	
	<b>Aggregate Excess LFC</b>	12,391	72,772	563,250	636,022	
	<b>2014</b>	(86,093)	(479,463)	2,198,980	1,719,517	
	<b>2015</b>	142,064	36,208	1,570,700	1,606,909	
	<b>2016</b>	16,130	125,887	2,114,015	2,239,902	
	<b>2017</b>	113,467	526,781	1,551,033	2,077,814	
	<b>2018</b>	(26,017)	446,526		446,526	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>174,185</b>	<b>733,832</b>	<b>10,747,691</b>	<b>11,481,523</b>	
	<b>TOTAL CASH</b>				<b>23,706,983</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>85,569,168</b>	<b>85,569,168</b>	
	<b>FUND YEAR 2014</b>					
	Paid Claims	72,582	343,396	3,508,689	3,852,085	
	Case Reserves	(66,928)	207,561	617,275	824,835	
	IBNR	82,501	(67,338)	273,345	206,007	
	Recoveries	0	0	(133,908)	(133,908)	
	<b>TOTAL FY 2014 CLAIMS</b>	<b>88,155</b>	<b>483,618</b>	<b>4,265,400</b>	<b>4,749,019</b>	
	<b>FUND YEAR 2015</b>					
	Paid Claims	38,711	496,966	3,135,981	3,632,947	
	Case Reserves	(40,243)	(300,882)	904,373	603,491	
	IBNR	(138,569)	(216,468)	616,977	400,509	
	Recoveries	0	(11,718)	(15,529)	(27,247)	
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(140,101)</b>	<b>(32,101)</b>	<b>4,641,801</b>	<b>4,609,700</b>	
	<b>FUND YEAR 2016</b>					
	Paid Claims	28,998	119,562	2,214,328	2,333,889	
	Case Reserves	(7,129)	92,418	928,483	1,020,900	
	IBNR	(35,181)	(328,304)	898,803	570,499	
	Recoveries	0	(3,353)	(53,346)	(56,699)	
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(13,311)</b>	<b>(119,677)</b>	<b>3,988,268</b>	<b>3,868,590</b>	
	<b>FUND YEAR 2017</b>					
	Paid Claims	60,917	526,795	1,203,528	1,730,323	
	Case Reserves	34,632	199,020	979,504	1,178,524	
	IBNR	(205,455)	(1,256,736)	2,754,273	1,497,537	
	Recoveries	0	(14,324)	(94,966)	(109,290)	
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(109,906)</b>	<b>(545,246)</b>	<b>4,842,339</b>	<b>4,297,094</b>	
	<b>FUND YEAR 2018</b>					
	Paid Claims	188,653	507,753		507,753	
	Case Reserves	46,157	938,409		938,409	
	IBNR	326,452	1,379,129		1,379,129	
	Recoveries	0	(2,405)		(2,405)	
	<b>TOTAL FY 2018 CLAIMS</b>	<b>561,262</b>	<b>2,822,886</b>		<b>2,822,886</b>	
	<b>COMBINED TOTAL CLAIMS</b>	<b>386,098</b>	<b>2,609,480</b>	<b>103,306,976</b>	<b>105,916,456</b>	

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	6/30/2018			
					2017	Last Month	This Month		
					2016				
					2015				
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)					15.46	16.98	19.11	20.57	23.71
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value					4.92	9.99	12.35	14.12	14.12
Avg maturity (years)					1.33	0.24	2.31	2.15	2.06
Unrealized gain/(loss) (%)					0.47	0.09	0.01	-1.18	-1.24
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	0.10	0.05
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)					80.36	61.94	59.15	62.73	58.10
<b>Fixed Income Portfolio</b>									
Investments (millions), Book Value					48.09	53.40	48.74	52.15	50.63
Avg maturity (years)					1.58	1.64	1.63	1.48	1.43
Unrealized gain/(loss) (%) ***					0.12	0.03	-0.21	-1.06	-1.11
Purchase/Book yield (%)					0.82	0.82	1.11	1.21	1.21
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.94	0.85	0.90	0.15	0.10
<b>COMPARATIVE RATES (%)</b>									
<b>Cash &amp; Cash Equivalents</b>									
NJ Cash Mgmt Fund *					0.10	0.41	0.85	1.73	1.73
TD Money Market					0.01	0.01	0.48	1.37	1.37
TD Bank Deposits					Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits					-	-	0.87	1.51	1.51
<b>Treasury Issues</b>									
1 year bills					0.32	0.61	1.20	2.27	2.33
3 year notes					1.02	1.00	1.58	2.66	2.65
5 year notes					1.53	1.33	1.83	2.82	2.78
Merrill Lynch US Govt 1-3 years ^					0.56	0.89	0.44	0.08	0.10
* 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 June is 1.60%									

**Camden Joint Insurance Fund**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**

			AS OF		July 31, 2018			
<b>FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	55	MONTH	54	MONTH	43	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-18		30-Jun-18		31-Jul-17	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	60.53%	100.00%
GEN LIABILITY	1,405,625	1,521,237	108.22%	96.81%	109.74%	96.73%	92.81%	93.91%
AUTO LIABILITY	350,875	371,253	105.81%	94.86%	111.51%	94.56%	28.13%	90.64%
WORKER'S COMP	3,909,782	2,255,237	57.68%	99.74%	57.68%	99.70%	49.63%	99.02%
TOTAL ALL LINES	6,257,782	4,501,745	71.94%	98.83%	72.60%	98.77%	59.15%	97.49%
NET PAYOUT %	\$3,762,124		60.12%					
<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	43	MONTH	42	MONTH	31	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-18		30-Jun-18		31-Jul-17	
PROPERTY	541,208	619,700	114.50%	100.00%	114.50%	100.00%	111.23%	100.00%
GEN LIABILITY	1,412,638	929,191	65.78%	93.91%	62.92%	93.46%	27.30%	86.42%
AUTO LIABILITY	335,860	78,825	23.47%	90.64%	19.37%	90.21%	14.48%	83.75%
WORKER'S COMP	3,739,043	2,624,526	70.19%	99.02%	70.49%	98.92%	73.69%	96.90%
TOTAL ALL LINES	6,028,749	4,252,243	70.53%	97.44%	69.82%	97.25%	62.89%	93.99%
NET PAYOUT %	\$3,638,698		60.36%					
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	31	MONTH	30	MONTH	19	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-18		30-Jun-18		31-Jul-17	
PROPERTY	490,882	447,966	91.26%	100.00%	91.26%	100.00%	88.33%	97.40%
GEN LIABILITY	1,437,680	327,224	22.76%	86.42%	21.54%	85.57%	8.68%	72.70%
AUTO LIABILITY	330,150	136,846	41.45%	83.75%	39.18%	82.91%	29.55%	68.41%
WORKER'S COMP	3,689,848	2,388,220	64.72%	96.90%	65.46%	96.57%	63.35%	88.04%
TOTAL ALL LINES	5,948,560	3,300,256	55.48%	93.89%	55.52%	93.44%	50.32%	84.02%
NET PAYOUT %	\$2,324,816		39.08%					
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	19	MONTH	18	MONTH	7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-18		30-Jun-18		31-Jul-17	
PROPERTY	566,229	434,463	76.73%	97.40%	76.73%	97.09%	63.45%	53.00%
GEN LIABILITY	1,464,528	289,013	19.73%	72.70%	18.11%	71.16%	13.79%	25.00%
AUTO LIABILITY	324,847	143,767	44.26%	68.41%	44.26%	66.43%	12.20%	25.00%
WORKER'S COMP	3,837,435	2,121,057	55.27%	88.04%	51.23%	86.31%	20.70%	19.00%
TOTAL ALL LINES	6,193,040	2,988,301	48.25%	84.24%	45.36%	82.67%	22.53%	23.84%
NET PAYOUT %	\$1,668,866		26.95%					
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	7	MONTH	6	MONTH	-5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jul-18		30-Jun-18		31-Jul-17	
PROPERTY	600,000	213,571	35.60%	53.00%	30.88%	45.00%	N/A	N/A
GEN LIABILITY	1,506,000	39,816	2.64%	25.00%	1.87%	19.00%	N/A	N/A
AUTO LIABILITY	334,000	31,933	9.56%	25.00%	7.48%	20.00%	N/A	N/A
WORKER'S COMP	3,840,000	1,681,277	43.78%	19.00%	31.56%	14.00%	N/A	N/A
TOTAL ALL LINES	6,280,000	1,966,597	31.32%	24.01%	23.09%	18.48%	N/A	N/A
NET PAYOUT %	\$691,370		11.01%					



Camden Joint Insurance Fund									
2018 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF June 30, 2018									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 6/30/2018	Y.T.O. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.48
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	1.92	0.00	3 BERLIN BOROUGH	0.60
4	92 BERLIN TOWNSHIP		0	0	0.00	4.73	5.95	4 BERLIN TOWNSHIP	4.31
5	94 CHESILHURST		0	0	0.00	0.00	0.00	5 CHESILHURST	0.00
6	95 CLEMENTON		0	0	0.00	6.50	0.00	6 CLEMENTON	2.25
7	97 GIBBSBORO		0	0	0.00	2.53	0.00	7 GIBBSBORO	0.79
8	102 HI-NELLA		0	0	0.00	0.00	0.00	8 HI-NELLA	0.00
9	103 LAUREL SPRINGS		0	0	0.00	0.00	1.35	9 LAUREL SPRINGS	0.75
10	108 MERCHANTVILLE		0	0	0.00	4.23	0.00	10 MERCHANTVILLE	1.47
11	109 MOUNT EPHRAIM		0	0	0.00	6.50	3.13	11 MOUNT EPHRAIM	3.70
12	113 SOMERDALE		0	0	0.00	1.37	3.52	12 SOMERDALE	2.21
13	117 WOODLYNNE		0	0	0.00	2.22	2.82	13 WOODLYNNE	2.19
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK	0.00
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY	0.00
16	565 CAMDEN PARKING AUTHO		0	0	0.00	0.00	0.00	16 CAMDEN PARKING AU	0.00
17	96 COLLINGSWOOD		0	1	0.98	0.52	0.92	17 COLLINGSWOOD	0.78
18	564 CHERRY HILL		1	3	1.20	1.46	1.01	18 CHERRY HILL	1.22
19	101 HADDONFIELD		0	1	1.55	5.36	0.00	19 HADDONFIELD	2.08
20	89 BARRINGTON		0	1	1.83	0.00	0.70	20 BARRINGTON	0.66
21	105 LINDENWOLD		0	1	1.85	4.50	3.92	21 LINDENWOLD	3.75
22	106 MAGNOLIA		1	1	1.89	0.99	3.21	22 MAGNOLIA	2.15
23	112 RUNNEMEDE		0	1	1.92	0.00	1.37	23 RUNNEMEDE	1.07
24	110 OAKLYN		0	1	2.80	0.00	0.00	24 OAKLYN	0.47
25	584 CHERRY HILL FIRE DISTRIC		2	3	3.32	2.33	3.38	25 CHERRY HILL FIRE DIS	2.99
26	93 BROOKLAWN		-1	1	3.45	1.55	0.00	26 BROOKLAWN	1.12
27	90 BELLMAWR		0	3	3.46	2.29	0.94	27 BELLMAWR	1.90
28	111 PINE HILL		0	1	3.64	0.00	0.00	28 PINE HILL	0.76
29	107 MEDFORD LAKES		0	1	3.77	0.00	0.00	29 MEDFORD LAKES	0.70
30	98 GLOUCESTER		2	3	3.79	1.88	1.53	30 GLOUCESTER	2.07
31	99 HADDON		3	3	4.26	0.71	0.45	31 HADDON	1.16
32	114 VOORHEES		0	3	4.32	1.39	1.43	32 VOORHEES	1.98
33	115 WINSLOW		1	8	7.46	0.94	3.69	33 WINSLOW	3.35
34	104 LAWNSIDE		0	2	7.69	1.89	1.20	34 LAWNSIDE	2.47
Totals:			9	38	2.27	1.79	1.39		1.70

**2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs**

**July 31, 2018**

	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2018 - 2016</b>
SUBURBAN MUNICIPAL	1.10	1.22	2.36	1.65
MORRIS	1.26	1.33	2.07	1.59
N.J.U.A.	1.53	1.99	3.10	2.30
MONMOUTH	1.59	1.87	1.44	1.65
CENTRAL	1.59	1.58	1.68	1.62
BERGEN	1.69	1.50	1.65	1.60
NJ PUBLIC HOUSING	1.93	2.27	2.18	2.16
TRI-COUNTY	1.96	2.02	2.37	2.13
OCEAN	1.96	2.41	2.17	2.22
BURLINGTON	2.02	1.19	1.96	1.66
SUBURBAN ESSEX	2.15	1.80	1.80	1.87
CAMDEN	2.15	1.85	1.39	1.71
PROF MUN MGMT	2.20	2.14	1.97	2.09
ATLANTIC	2.33	1.90	2.65	2.26
SOUTH BERGEN	2.66	2.19	2.77	2.52
<b>AVERAGE</b>	<b>1.87</b>	<b>1.82</b>	<b>2.11</b>	<b>1.93</b>



Camden Joint Insurance Fund										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF July 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016		TOTAL	
MEMBER_ID	MEMBER	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE	
		*	7/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2018 - 2016	
1	87	AUDUBON	0	0	0.00	0.00	1.10	1	AUDUBON	0.47
2	88	AUDUBON PARK	0	0	0.00	0.00	0.00	2	AUDUBON PARK	0.00
3	91	BERLIN BOROUGH	0	0	0.00	1.92	0.00	3	BERLIN BOROUGH	0.59
4	94	CHESILHURST	0	0	0.00	0.00	0.00	4	CHESILHURST	0.00
5	95	CLEMENTON	0	0	0.00	6.50	0.00	5	CLEMENTON	2.18
6	97	GIBBSBORO	0	0	0.00	2.53	0.00	6	GIBBSBORO	0.77
7	102	HI-NELLA	0	0	0.00	0.00	0.00	7	HI-NELLA	0.00
8	103	LAUREL SPRINGS	0	0	0.00	0.00	1.35	8	LAUREL SPRINGS	0.73
9	108	MERCHANTVILLE	0	0	0.00	4.23	0.00	9	MERCHANTVILLE	1.42
10	109	MOUNT EPHRAIM	0	0	0.00	6.50	3.13	10	MOUNT EPHRAIM	3.60
11	113	SOMERDALE	0	0	0.00	1.37	3.52	11	SOMERDALE	2.15
12	117	WOODLYNNE	0	0	0.00	2.22	2.82	12	WOODLYNNE	2.14
13	451	TAVISTOCK	0	0	0.00	0.00	0.00	13	TAVISTOCK	0.00
14	457	PINE VALLEY	0	0	0.00	0.00	0.00	14	PINE VALLEY	0.00
15	565	CAMDEN PARKING AUTHO	0	0	0.00	0.00	0.00	15	CAMDEN PARKING AU	0.00
16	564	CHERRY HILL	0	3	1.03	1.46	1.01	16	CHERRY HILL	1.18
17	101	HADDONFIELD	0	1	1.33	5.36	0.00	17	HADDONFIELD	2.03
18	89	BARRINGTON	0	1	1.57	0.00	0.70	18	BARRINGTON	0.64
19	105	LINDENWOLD	0	1	1.59	5.41	3.92	19	LINDENWOLD	3.99
20	106	MAGNOLIA	0	1	1.62	0.99	3.21	20	MAGNOLIA	2.08
21	112	RUNNEMEDE	0	1	1.65	1.22	1.37	21	RUNNEMEDE	1.39
22	96	COLLINGSWOOD	1	2	1.68	0.52	0.92	22	COLLINGSWOOD	0.94
23	92	BERLIN TOWNSHIP	1	1	2.12	4.73	5.95	23	BERLIN TOWNSHIP	4.63
24	110	OAKLYN	0	1	2.40	0.00	0.00	24	OAKLYN	0.46
25	93	BROOKLAWN	0	1	2.96	1.55	0.00	25	BROOKLAWN	1.09
26	90	BELLMAWR	0	3	2.96	2.29	0.94	26	BELLMAWR	1.85
27	111	PINE HILL	0	1	3.12	0.00	0.00	27	PINE HILL	0.74
28	107	MEDFORD LAKES	0	1	3.23	0.00	0.00	28	MEDFORD LAKES	0.68
29	99	HADDON	0	3	3.65	0.71	0.45	29	HADDON	1.13
30	114	VOORHEES	0	3	3.70	1.39	1.43	30	VOORHEES	1.92
31	584	CHERRY HILL FIRE DISTRIC	1	4	3.80	2.33	3.38	31	CHERRY HILL FIRE DIS	3.10
32	98	GLOUCESTER	1	4	4.33	1.88	1.53	32	GLOUCESTER	2.23
33	115	WINSLOW	0	8	6.39	0.94	3.69	33	WINSLOW	3.24
34	104	LAWNSIDE	0	2	6.59	1.89	1.20	34	LAWNSIDE	2.40
Totals:			4	42	2.15	1.85	1.39			1.71

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : August 20, 2018									
<b>Total Participating Members</b>		<b>34</b>		<b>34</b>					
Complaint				<b>34</b>					
Percent Compliant				100.00%					
			01/01/18		2018				
			Compliant		EPL	POL	Amended	Revised	Revised
					Deductible	Deductible	Date	Deductible	Deductible
Member Name	* EPL Program ?	Checklist Submitted			Deductible	Deductible	Date	Deductible	Deductible
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%
LAWNSIDE	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**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE FUND COMMISSIONER</b>
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 August 1, 2018**

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2018 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF August 20, 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		03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
LAWN SIDE	M&C INSURANCE AGENCY	02/16/18	02/16/18	02/03/19
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/18	01/16/18	12/31/18
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18		12/31/18
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/12/18	1/26/2018	12/31/18
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/27/2018	05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2018	1/17/2018	12/31/18
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18

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

**RESOLUTION NO. 18-20**

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

**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**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001695			
001695	N.J. MUNICIPAL ENVIRONMENTAL	2ND INSTALLMENT 2018	156,852.27
			<b>156,852.27</b>
001696			
001696	COMP SERVICES, INC.	CHERRY HILL SERVICES 8/18	2,458.33
001696	COMP SERVICES, INC.	CLAIMS ADMIN FEE 8/18	32,500.00
			<b>34,958.33</b>
001697			
001697	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 8/18	2,254.00
			<b>2,254.00</b>
001698			
001698	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/18	12,562.58
			<b>12,562.58</b>
001699			
001699	CLEMENTON BOROUGH	OPTIONAL SAFETY AWARD 8/18	500.00
			<b>500.00</b>
001700			
001700	PERMA RISK MANAGEMENT SERVICES	JULY POSTAGE 8/18	21.84
001700	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/18	31,885.08
			<b>31,906.92</b>
001701			
001701	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 8/18	3,932.33
			<b>3,932.33</b>
001702			
001702	BROWN & CONNERY, LLP	EPL TRAINING 8/18	3,071.00
001702	BROWN & CONNERY, LLP	ATTORNEY FEE 8/18	1,756.00
001702	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 8/18	703.00
001702	BROWN & CONNERY, LLP	EXPENSE 8/18	31.37
			<b>5,561.37</b>
001703			
001703	ELIZABETH PIGLIACELLI	TREASURER FEE 8/18	1,777.33
			<b>1,777.33</b>
001704			
001704	COURIER POST	ACCT: CHL-083028 - 7/12/18 - SYNOPSIS	69.60
			<b>69.60</b>

001705			
001705	SPARK CREATIVE GROUP	WEBSITE HOSTING & MNGMNT 8/18	350.00
			<b>350.00</b>
001706			
001706	ALLSTATE INFORMATION MANAGEMNT	7.31.18 MONTHLY ARCH SERV & STOR	80.55
001706	ALLSTATE INFORMATION MANAGEMNT	6.30.18 MONTHLY ARCH SERV & STOR	80.55
			<b>161.10</b>
001707			
001707	MEDLOGIX LLC	MANAGED CARE SERVICES 8/18 CHERRY HILL	1,083.00
001707	MEDLOGIX LLC	MANAGED CARE SERVICES 8/18	8,936.00
			<b>10,019.00</b>
001708			
001708	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 8/18	976.00
			<b>976.00</b>
001709			
001709	CAMDEN CITY PARKING AUTHORITY	OPTIONAL SAFETY AWARD 8/18	500.00
			<b>500.00</b>
001710			
001710	PRINCETON STRATEGIC COMMUNICATIONS	MARKETING & BRANDING 8/18	2,500.00
			<b>2,500.00</b>
		<b>Total Payments FY 2018</b>	<b>264,880.83</b>

**TOTAL PAYMENTS ALL FUND YEARS \$264,880.83**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

August 27, 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 July 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 AUGUST:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for July totaled \$13,997.64.

- **RECEIPT ACTIVITY FOR JULY:**

Assessments	\$1,314,403.53	
Restitution	2,714.81	
Cherry Hill Deductible	<u>18,315.54</u>	
Total Receipts		<u>\$1,335,433.88</u>

- **CLAIM ACTIVITY FOR JULY:**

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

Property Liability Claims	\$ 143,121.98	
Workers Compensation Claims	218,779.77	
Administration Expense	<u>376,180.00</u>	
Total Claims/Expenses		<u>\$738,081.75</u>

- **CASH ACTIVITY FOR JULY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$23,706,983.30 to a closing balance of \$24,329,647.14 showing an increase of \$622,663.84.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/03/2018	4,319.00				4,319.00	
2	07/03/2018	20,395.97				20,395.97	
3	07/11/2018	20,064.93				20,064.93	
4	07/11/2018	29,882.62				29,882.62	
5	07/18/2018	58,359.30				58,359.30	
6	07/18/2018	37,624.77				37,624.77	
7	07/25/2018	39,536.48				39,536.48	
8	07/25/2018	42,667.67				42,667.67	
9	07/31/2018	77,291.90				77,291.90	
10	07/31/2018	31,759.11				31,759.11	
11	07/31/2018		- 3,152.52			- 3,152.52	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	361,901.75	-	-	-	358,749.23	
	Monthly Rpt	358,749.23				358,749.23	
	Variance	3,152.52	-	-	-	-	

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

<b>Current Fund Year: 2018</b>										
<b>Month Ending: July</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	894,975.17	4,761,242.18	1,110,479.46	11,506,478.89	435,447.47	1,597,860.51	273,295.72	3,147,910.47	(20,706.59)	23,706,983.29
<b>RECEIPTS</b>										
Assessments	61,977.95	155,564.67	34,501.06	396,658.93	119,757.63	260,901.28	32,404.62	252,637.38	0.00	1,314,403.53
Refunds	0.00	0.00	0.00	2,714.81	0.00	0.00	0.00	0.00	18,315.54	21,030.35
Invest Pymnts	721.36	4,155.47	987.66	9,963.79	(73.10)	1,041.14	95.72	4,338.47	0.00	21,230.51
Invest Adj	149.97	765.02	178.43	1,848.98	69.97	256.74	43.92	700.64	0.00	4,013.67
Subtotal Invest	871.33	4,920.49	1,166.09	11,812.77	(3.13)	1,297.88	139.64	5,039.11	0.00	25,244.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>62,849.28</b>	<b>160,485.16</b>	<b>35,667.15</b>	<b>411,186.51</b>	<b>119,754.50</b>	<b>262,199.16</b>	<b>32,544.26</b>	<b>257,676.49</b>	<b>18,315.54</b>	<b>1,360,678.06</b>
<b>EXPENSES</b>										
Claims Transfers	35,458.06	58,861.76	45,649.64	213,265.23	0.00	0.00	0.00	0.00	5,514.54	358,749.23
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	379,264.99	0.00	379,264.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>35,458.06</b>	<b>58,861.76</b>	<b>45,649.64</b>	<b>213,265.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>379,264.99</b>	<b>5,514.54</b>	<b>738,014.22</b>
<b>END BALANCE</b>	<b>922,366.40</b>	<b>4,862,865.58</b>	<b>1,100,496.98</b>	<b>11,704,400.16</b>	<b>555,201.97</b>	<b>1,860,059.67</b>	<b>305,839.98</b>	<b>3,026,321.98</b>	<b>(7,905.59)</b>	<b>24,329,647.13</b>

**REPORT STATUS SECTION**

**Report Month: July**

**Balance Differences**

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	July					
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	\$23,706,983.30	9,664,561.83	7,927.98 -	2,170.82	14,036,664.31	
Opening Interest Accrua	\$46,475.28	-	-	-	46,475.28	
1 Interest Accrued and/or	\$16,673.69	\$0.00	\$0.00	\$0.00	\$16,673.69	
2 Interest Accrued - discov	\$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	\$4,013.67	\$0.00	\$0.00	\$0.00	\$4,013.67	
5 Interest Paid - Cash Inst	\$14,766.20	\$14,577.78	\$107.78	\$80.64	\$0.00	
6 Interest Paid - Term Ins	\$27,920.23	\$0.00	\$0.00	\$0.00	\$27,920.23	
7 Realized Gain (Loss)	-\$21,455.92	\$0.00	\$0.00	\$0.00	-\$21,455.92	
8 Net Investment Income	\$13,997.64	\$14,577.78	\$107.78	\$80.64	-\$768.56	
9 Deposits - Purchases	\$1,697,335.63	\$1,335,433.88	\$143,121.98	\$218,779.77	\$0.00	
10 (Withdrawals - Sales)	-\$1,099,915.97	-\$738,081.75	-\$139,969.46	-\$218,779.77	-\$3,084.99	
Ending Cash & Investment	\$24,329,647.14	\$10,276,491.74	\$11,188.28	-\$2,090.18	\$14,044,057.30	
Ending Interest Accrual Bal	\$35,228.74	\$0.00	\$0.00	\$0.00	\$35,228.74	
Plus Outstanding Checks	\$370,535.62	\$180,937.46	\$96,950.71	\$92,647.45	\$0.00	
(Less Deposits in Transit)	-\$107,025.73	\$0.00	-\$31,759.11	-\$75,266.62	\$0.00	
Balance per Bank	\$24,593,157.03	\$10,457,429.20	\$76,379.88	\$15,290.65	\$14,044,057.30	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month	July								
Current Fund Year	2018								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	130,776.89	35,458.06	0.00	166,234.95	166,234.95	0.00	0.00	(0.00)
	Liability	4,107.93	13,655.25	0.00	17,763.18	17,763.18	0.00	0.00	0.00
	Auto	6,985.55	8,947.76	0.00	15,933.31	15,933.31	0.00	(0.00)	0.00
	Workers Comp	363,477.49	125,885.80	0.00	489,363.29	489,363.29	0.00	0.00	0.00
	Cherry Hill	6,423.36	2,074.82	6,423.36	2,074.82	2,074.82	0.00	0.00	(0.00)
	<b>Total</b>	<b>511,771.22</b>	<b>186,021.69</b>	<b>6,423.36</b>	<b>691,369.55</b>	<b>691,369.55</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2017	Property	384,595.07	0.00	0.00	384,595.07	384,595.07	(0.00)	(0.00)	0.00
	Liability	173,828.73	8,824.70	0.00	182,653.43	182,653.43	0.00	0.00	0.00
	Auto	82,828.77	0.00	0.00	82,828.77	82,828.77	(0.00)	(0.00)	0.00
	Workers Comp	979,780.41	35,214.21	0.00	1,014,994.62	1,014,994.62	0.00	0.00	0.00
	Cherry Hill	9,907.22	1,265.22	7,378.18	3,794.26	3,794.26	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>1,630,940.20</b>	<b>45,304.13</b>	<b>7,378.18</b>	<b>1,668,866.15</b>	<b>1,668,866.15</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Property	402,163.63	0.00	0.00	402,163.63	402,163.63	0.00	0.00	0.00
	Liability	131,005.66	8,177.36	0.00	139,183.02	139,183.02	0.00	0.00	0.00
	Auto	70,130.97	6,627.88	0.00	76,758.85	76,758.85	(0.00)	(0.00)	0.00
	Workers Comp	1,673,890.44	30,933.09	0.00	1,704,823.53	1,704,823.36	0.17	0.17	0.00
	Cherry Hill	4,376.00	2,025.00	4,514.00	1,887.00	1,887.00	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,281,566.70</b>	<b>47,763.33</b>	<b>4,514.00</b>	<b>2,324,816.03</b>	<b>2,324,815.86</b>	<b>0.17</b>	<b>0.17</b>	<b>0.00</b>
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	675,557.60	23,133.56	0.00	698,691.16	698,691.16	(0.00)	(0.00)	0.00
	Auto	46,128.77	74.00	0.00	46,202.77	46,202.77	0.00	0.00	0.00
	Workers Comp	2,304,339.66	12,155.52	2,514.81	2,313,980.37	2,313,980.37	0.00	0.00	0.00
	Cherry Hill	0.00	149.50	0.00	149.50	149.50	0.00	0.00	0.00
	<b>Total</b>	<b>3,605,700.24</b>	<b>35,512.58</b>	<b>2,514.81</b>	<b>3,638,698.01</b>	<b>3,638,698.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,317,433.59	5,070.89	0.00	1,322,504.48	1,322,504.48	0.00	0.00	0.00
	Auto	323,896.39	30,000.00	0.00	353,896.39	353,896.39	0.00	0.00	0.00
	Workers Comp	1,752,928.72	9,076.61	200.00	1,761,805.33	1,761,805.33	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>3,718,176.71</b>	<b>44,147.50</b>	<b>200.00</b>	<b>3,762,124.21</b>	<b>3,762,124.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>11,748,155.07</b>	<b>358,749.23</b>	<b>21,030.35</b>	<b>12,085,873.95</b>	<b>12,085,873.78</b>	<b>0.17</b>	<b>0.17</b>	<b>0.00</b>



## Summary of Investments

Account Number **115884-000**

*As of July 31, 2018*

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 6/30/2018	% OF M/V	MARKET VALUE (M/V) As of 7/31/2018	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>					
	<b>MONEY MARKET FUNDS</b>				
	U.S. GOV. MONEY MARKET FUNDS	\$88,253.86	0.63	\$15,712.15	0.11
	<b>TOTAL MONEY MARKET FUNDS</b>	<b>88,253.86</b>	<b>0.63</b>	<b>15,712.15</b>	<b>0.11</b>
	<b>U.S. TREASURY OBLIGATIONS</b>				
	U.S. TREASURY BONDS AND NOTES	13,948,410.45	99.37	14,028,345.15	99.89
	<b>TOTAL U.S. TREASURY OBLIGATIONS</b>	<b>13,948,410.45</b>	<b>99.37</b>	<b>14,028,345.15</b>	<b>99.89</b>
	<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>14,036,664.31</b>	<b>100.00</b>	<b>14,044,057.30</b>	<b>100.00</b>
	<b>TOTAL ACCRUED INCOME</b>	<b>46,475.28</b>		<b>35,228.74</b>	
	<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>14,083,139.59</b>		<b>14,079,286.04</b>	



## Summary of Activity

Account Number **115884-000**

July 1, 2018 through July 31, 2018

Page 2 of 9

	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>		
<b>OPENING BALANCES:</b>	<b>0.00</b>	<b>88,253.86</b>
<b>RECEIPTS</b>		
Maturities	750,000.00	0.00
Dividends	107.73	0.00
Interest	27,812.50	0.00
<b>TOTAL RECEIPTS</b>	<b>777,920.23</b>	<b>0.00</b>
<b>DISBURSEMENTS</b>		
Purchases	(847,376.95)	0.00
Wilmington Trust Fees	(1,749.61)	0.00
Other Disbursements	(1,335.38)	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>(850,461.94)</b>	<b>0.00</b>
<b>CASH MANAGEMENT ACTIVITY</b>		
Cash Management Purchases	(777,923.73)	777,923.73
Cash Management Sales	850,465.44	(850,465.44)
<b>NET CASH MANAGEMENT</b>	<b>72,541.71</b>	<b>(72,541.71)</b>
<b>CLOSING BALANCES:</b>	<b>0.00</b>	<b>15,712.15</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** August 20, 2018

**JIF SERVICE TEAM**

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

**JULY ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Chesilhurst – Conducted a Loss Control Survey on July 18
- City of Gloucester – Conducted a Loss Control Survey on July 19
- Borough of Merchantville Police Dept. – Conducted a Loss Control Survey on July 19
- Borough of Runnemede – Conducted a Loss Control Survey on July 25

**MEETINGS ATTENDED**

- Claims Meeting – July 20
- Executive Committee Meeting – July 23

**UPCOMING EVENTS**

- Crossing Guard Train the Trainer Program - August 9
- Executive Safety Committee Meeting (Tavistock) – August 21
- Safe Handling of Household Hazardous Waste - Regional Training - September 12
- Active Shooter in the Workplace – Regional Training – September 19
- Police Risk Management Training Program – September 24
- Camden Police Ad Hoc Committee Meeting – September 28

**SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS**

- July 5 - Executive Safety Committee Meeting- August 21, 2018
- July 10 - 2019 Class Requests - Action Required If You Would Like To Host Classes in 2019
- July 16 - Crossing Guard Train the Trainer Program - August 9, 2018
- July 23 - Police Risk Management Training Program - September 24, 2018
- July 24 - Did You Know? – MSI Training Schedule – Camden JIF, August 2018
- July 24 - Below 100 Training opportunities for Law Enforcement Agencies
- July 27 - Message from Safety Director – Youth Sports Concussions
- July 30 - Executive Safety Committee Meeting REMINDER- August 21, 2018 (Agenda & Minutes Included)
- July 31 - 2019 MSI Class Requests – PLEASE CALL TO CONFIRM

**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](http://www.njmel.org) or email the media library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

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

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Borough of Berlin	1
Borough of Brooklawn	1

**MEL SAFETY INSTITUTE (MSI)**

**MSI COURSES**

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

Listed below are upcoming MSI training programs scheduled for **August, September and October 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](http://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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
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



DATE	LOCATION	TOPIC	TIME
9/10/18	Borough of Glassboro #1	Hearing Conservation	12:30 - 1:30 pm
9/10/18	Borough of Glassboro #1	Fire Safety	1:45 - 2:45 pm
9/11/18	Borough of Collingswood	HazCom w/GHS	8:00 - 9:30 am
9/11/18	Borough of Collingswood	Fire Safety	9:45 - 10:45 am
9/11/18	Borough of Collingswood	Fire Extinguisher	11:00 - 12:00 pm
9/12/18	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:30 am
9/12/18	Township of Tabernacle #1	BBP	12:30 - 1:30 pm
9/12/18	Township of Tabernacle #1	Hearing Conservation	1:45 - 2:45 pm
9/13/18	Township of Delran	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/19/18	Township of Florence	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/19/18	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
9/20/18	City of Burlington #2	Heavy Equipment Safety	8:30 - 11:30 am
9/21/18	Township of Evesham #4	PPE	8:30 - 10:30 am
9/21/18	Township of Evesham #4	HazCom w/GHS	10:45 - 12:15 pm
9/24/18	Borough of Glassboro #1	LOTO	12:45 - 2:45 pm
9/25/18	Borough of Clementon #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/27/18	Township of Delran	CMVO	8:30 - 12:30 pm
9/28/18	Borough of Pitman	PPE	8:30 - 10:30 am
9/28/18	Borough of Pitman	Leaf Collection Safety	10:45 - 12:15 pm
10/1/18	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/18	Township of Moorestown	Leaf Collection Safety	8:30 - 10:30 am
10/4/18	Township of Moorestown	BBP	10:45 - 11:45 am
10/12/18	Township of Berlin #2	Heavy Equipment Safety	8:00 - 11:00
10/12/18	Township of Berlin #2	Back Safety/Material Handling	11:15 - 12:15 pm
10/16/18	Borough of Clementon #3	Jetter/Vacuum Safety	8:30 - 10:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
10/19/18	Township of Mantua	Seasonal (Autumn/Winter) PW Operations	12:00 - 3:00 pm
10/24/18	Township of Pemberton	Landscape Safety	8:30 - 11:30 am
10/24/18	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/30/18	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

<b>CEU's for Certified Publics Works Managers</b>			
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		
<b>CEU's for Registered Municipal Clerks</b>			
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
<b>TCH's For Water/ Wastewater</b>			
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		
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
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
<b>CEU's for Certified Recycling Professionals</b>		<b>CEU's for Qualified Purchasing Agents</b>	
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		
<b>***Category</b>			
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			

To: Fund Commissioners, Risk Management Consultants, and Police Chiefs  
 From: Chief Keith Hummel (Ret.)  
 Date: July 24, 2018  
 Re: Law Enforcement Safety Bulletin 2018-08 - Motor Vehicle Injuries and Fatalities

This Fall, J.A. Montgomery Risk Control will offer the Below 100 Training Program in conjunction with the New Jersey State Chiefs of Police and the NJMEL.

If you have an interest in hosting and or having personnel from your agency attend this training, please contact Chief Keith Hummel (Ret.) [khummel@jamontgomery.com](mailto:khummel@jamontgomery.com) or Chief Vince Quatrone (Ret.) [vquatrone@jamontgomery.com](mailto:vquatrone@jamontgomery.com) at J.A. Montgomery Risk Control.

Motor vehicle crashes are a leading cause of Law Enforcement Officer Deaths. The goal of the highly regarded Below 100 Program is to reduce annual law enforcement officer deaths to below 100 from all causes including auto crashes. How officers operate their patrol vehicles, make decisions, and think about safe practices is a core part of this program.

Please take the time to review this information. Changing processes is the easy part, changing the minds of our personnel is the real challenge!

According to the National Law Enforcement Officers Memorial Fund website, 319 officers lost their lives in auto crashes between 2009 and 2017.

**Cause of Death - Auto Crash 2009-2017**

2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
39	51	44	27	29	33	36	29	31	319

According to the National Law Enforcement Officers Memorial Fund website, 54 officers lost their lives in motorcycle crashes between 2009 and 2017.

**Cause of Death – Motorcycle Crash 2009-2017**

2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
3	6	5	8	5	6	6	10	5	54

In 2011, The National Highway Traffic Safety Administration (NHTSA) reported that 823 law enforcement officers were killed in motor vehicle crashes from 1980 to 2008.

- The crashes with LEO fatalities in passenger vehicles occurred more frequently during dark hours (8 p.m. to 4:50 a.m.), while the crashes with LEO fatalities on motorcycles occurred mostly during the daylight hours from noon to 3:59 p.m.

- 48% of the fatalities in the 2000s occurred when the LEO collided with another motor vehicle, 41% of the fatalities occurred when the LEO collided with a fixed object. Rollovers account for approximately 5% of the fatal crashes.
- The manner of collision; passenger vehicle crashes resulting in LEO fatalities were angle crashes (55%), followed by head-on crashes (27%), rear-end crashes (13%), and sideswipe crashes at (5%). Motorcycle crashes with LEO fatalities had mostly angle collisions (67%). Both head-on and rear-end collisions each accounted for 13% and sideswipe for 8%.
- 54% of the passenger vehicle crashes with LEO fatalities occurred on rural areas and 46% on urban areas. However, 89% of the motorcycle crashes with LEO fatalities occurred on roadways in urban areas and only 11% occurred on roadways in rural areas.
- Subsequent vehicle action after initial impact shows that the rollover of LEO vehicles has increased from 21% in the 1990's to 31% in the 2000s.
- 47% of the police passenger vehicles involving LEO fatalities had "front" as the initial impact point, 24% had "left side," 13% had "right side," and 7% had "rear."
- "Going straight" (61%) was the major vehicle maneuver type for police passenger motor vehicles involving LEO fatalities. This is followed by "negotiating a curve" (19%) and maneuvering to avoid animal/pedestrian/object" (6%).
- Drivers of 37% of the police passenger vehicles and 29% of the police motorcycles involving LEO fatalities did not attempt to avoid the crashes.
- Of the LEOs killed in passenger vehicle crashes, 28% used restraint systems in the 1980s. The restraint system use increased to 56% in the 1990s, which is a 28-percentage point increase. Recent data shows that the restraint system use decreased to 50%.
- Airbags deployed in 56% of the LEO fatalities in passenger vehicles in the 2000s.
- During the period from 1980 to 2008, 19% of law enforcement officers killed in passenger vehicle crashes were ejected from the vehicles (15% totally ejected and 4% partially ejected).<sup>i</sup>
- The data reveals that when it comes to the frequency of crashes, May, July and October are the worst months for LEO fatal crashes.<sup>ii</sup>

See: <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/811411>, for additional details on the NHTSA Report on the Characteristics of Law Enforcement Officers' Fatalities in Motor Vehicle Crash

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<sup>i</sup> Ibid. p.1-2.

<sup>ii</sup> Ibid. p.11.

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2018 To 7/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - J&B Importers I - Borough of Collingswood	PO Box 161859 Miami, FL 33116	Evidence of insurance with respects to the Boroughs bike share program.	6/22/2018 #1912081	GL AU EX WC
H - Herc Rentals Inc I - Borough of Collingswood	PO Box 26360 Oklahoma City, OK 73126-0360	Company A: CONTRACTORS EQUIPMENT RENTED/LEASED EQUIPMENT Policy Number: CAM18060287 Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: \$25,000 minimum but must equal value of equipment on rent. Evidence of insurance with respects to the lease of a 100 Ton Portable Air Cooled Chiller Package, valued at \$140,000.00, for the Collingswood Foundation for the Arts.	6/25/2018 #1912570	GL AU EX WC OTH
H - Winslow Board of Education I - Winslow Township	10 Cooper Folly Rd Fairfield, NJ 07004	Re: National night out 8/7/18 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 National Night out 8/7/18.	7/2/2018 #1927441	GL AU EX WC
H - TD Bank, N.A. I - Township of Cherry Hill	12000 Horizon Way Mt. Laurel, NJ 08054	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 sponsorship for 2018.	7/3/2018 #1934417	GL AU EX WC
H - Masonic Lodge I - Borough of Merchantville	405 Otter Branch Drive Magnolia, NJ 08049	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 Masonic Lodge hosting the Borough of Merchantvilles Kids Zone at their event on 7/14/18.	7/9/2018 #1936000	GL AU EX WC
H - Lion Tamers Club I - Borough of Berlin	263 Mill Road Marlton , NJ 08053	Certificate Holder is amende d 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 use of property for fire company drill on 7/10/2018.	7/10/2018 #1936647	GL AU EX WC
H - Woodcrest Swim Club I - Township of Cherry Hill	399 Cranford Road Cherry Hill, NJ 08003	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	7/11/2018 #1937747	GL AU EX WC

07/23/2018

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2018 To 7/22/2018

		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) with respects to the use of facilities by the Cherry Hill Recreation Department on 7/13/18 and 7/27/18.		
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Rd Laurel Springs, NJ 08021	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 use of parking facilities at 629 Stone Rd., Laurel Springs, NJ during Blueberry Festival 7/18/18.	7/13/2018 #1938353	GL AU EX WC
H - Winslow Board of Education I - Winslow Township	10 Cooper Folly Rd Atco, NJ 08004	Re: National night out 8/7/18 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 National Night out 8/7/18.	7/13/2018 #1938434	GL AU EX WC
H - South Jersey Field Hockey I - Borough of Collingswood	14 Trimble Street Marlton , NJ 08053	Evidence of insurance with respects to the Collingswood Recreation Departments Travel Field Hockey Program.	7/17/2018 #1939093	GL AU EX WC
H - SealMaster I - Borough of Lindenwold	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Lessor of Leased Equipment for rental of equipment (SP300D w/ Wand and Spray Bar, Graco 3400 Line Striper, and CP206 Crack Sealing Machine).	7/17/2018 #1939391	GL AU EX WC OTH
H - National Realty & Development Corp. I - Borough of Somerdale	Center 28 Limited Partnership National Retail Urban Renewal;711 Evesham Ave. Somerdale, NJ 08083	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to the use of property for the Boroughs Summer Concert Series on 8/1/18, 8/8/18, 8/15/18, 8/22/18, and 8/29/18.	7/18/2018 #1940724	GL AU EX WC
H - Miller Farms I - Camden County Municipal JIF	134 North Grove St. Berlin, NJ 08009	RE: Annual Halloween Festival/Fire Prevention The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property for the Annual Halloween Festival/Fire Prevention on 10/6/18 rain date 10/13/18. No fireworks or amusements.	7/19/2018 #1941046	GL AU EX WC
H - Miller Farms I - Winslow Township	134 North Grove St. Berlin, NJ 08009	RE: Annual Halloween Festival/Fire Prevention The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written	7/19/2018 #1941048	GL AU EX WC

07/23/2018

**Camden County Municipal JIF**  
**Certificate of Insurance Monthly Report**

From 6/22/2018 To 7/22/2018

		contract as respect to use of property for the Annual Halloween Festival/Fire Prevention on 10/6/18 rain date 10/13/18. No fireworks or amusements.		
<b>Total # of Holders: 14</b>				

07/23/2018



**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%
June	\$143,090.79	\$61,613.44	\$81,477.35	56.94%
July	\$226,480.08	\$109,335.10	\$117,144.98	51.72%
<b>TOTAL 2018</b>	<b>\$1,613,075.08</b>	<b>\$859,151.99</b>	<b>\$753,923.09</b>	<b>46.74%</b>

**Monthly & YTD Summary:**

PPO Statistics	July	YTD
Bills	166	1,266
PPO Bills	156	1,179
PPO Bill Penetration	93.98%	93.13%
PPO Charges	\$192,350.46	\$1,505,830.86
Charge Penetration	84.93%	93.35%

**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%
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>



# ***APPENDIX I – MINUTES***

*July 23, 2018*

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 23, 2018  
PINE HILL BOROUGH 5:15 PM**

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

**PLEDGE OF ALLEGIANCE**

**MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Joseph Gallagher	Winslow Township	Present
Dave Taraschi	Borough of Audubon	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Bob Mather, Pine Valley  
Patricia Hendricks, Pine Hill  
Ari Messinger, Cherry Hill Alternate  
Jack Flynn, Gibbsboro  
Ken Cheeseman, Laurel Springs  
Edward Hill, Lawnside  
Ethel Kemp, Camden Parking Authority  
Steven Whalen, Magnolia Borough  
Eleanor Kelly, Runnemede Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mike Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Duane Myers	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance

**WELCOME:** Fund Commissioner Patricia Hendricks welcomed everyone to the Borough of Pine Hill.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 25, 2018**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 25, 2018**

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**2018/2019 EMPLOYMENT PRACTICES PROGRAM:** Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage [www.njmel.org](http://www.njmel.org). Members have until October 1<sup>st</sup> 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. In response to Commissioner Shannon, Executive Director said we can hold one final Managers & Supervisor training for anyone that still needs to attend.

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

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

Director said there is no real deadline on this but the sooner you can do the training the better. Please reach out to your Zoning and Planning Boards with this information.

**MEL CYBER RISK MANAGEMENT PROGRAM** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIF's policies with XL Caitlin carries at \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

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

**RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS):** Members and Risk Management Consultants will receive an email with a link to renewal worksheets in the Origami System – to begin the 2019 underwriting renewal during the month of July.

**AUDIT REPORT AND ACTUARY VALUATION REPORT AS OF DECEMBER 31, 2107** The 2017 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

**MEMBERSHIP RENEWALS** – The Fund has four members up for renewal at the end of this year. Renewal documentation will be sent out to the members and risk managers in early August.

**2018 COVERAGE DOCUMENTS** – The 2018 coverage documents have been distributed via email to all Fund Commissioners and Risk Managers.

**DUE DILIGENCE REPORTS** – 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 June 30th showing a surplus over \$11.3 million with a gain over \$181,000 from prior month. On page 9 you will find the Lost Time Accident Frequency Report shows us at 2.08% a little over the MEL statewide average. On page 10 you will find six new lost time accidents for May 31<sup>st</sup> report. It looks like next month we will see a little more activity so it likes like we are hitting a little bit of a rut these past few months and hopefully we can get out of that moving forward. On page 11 you will find your EPL Compliance and we will be updating that soon as the check lists start coming in.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 18-19 June 2018 Vouchers**

<b>2017</b>	<b>\$16,470.00</b>
<b>2018</b>	<b>\$359,710.00</b>
<b>TOTAL</b>	<b>\$376,180.00</b>

**MOTION TO APPROVE RESOLUTION 18-19 JULY 2018 VOUCHERS**

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

**Confirmation of June 2018 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2014</b>	<b>72,582.05</b>
<b>2015</b>	<b>38,711.06</b>
<b>2016</b>	<b>33,374.48</b>
<b>2017</b>	<b>70,824.19</b>
<b>2018</b>	<b>192,216.83</b>
<b>TOTAL</b>	<b>407,708.61</b>

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

Motion: Commissioner Lipsett  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** None

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report. Mr. Saville said everyone should have received their drop box information links for Right to Know. Enclosed are Safety Bulletin on Preparing for Hurricane Season and Pedestrian Fatalities Up to 46% over Eight Years. The next Executive Safety Committee meeting will be on August 21<sup>st</sup> at the Tavistock Country Club. There is a meeting regarding the Jr. EMS program being set up for next month in Barrington.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager Alex DeLuccia reviewed the monthly Certificate Report on page 42 for the period 5/22/18 to 6/22/18 with 24 certificates issued. On page 36 in the agenda is a Memo regarding increase liability limits. Currently all members program wide are provided with an automatic liability limits of \$5 million with the option of purchasing up to \$20 million in liability coverage. Some members have inquired about purchasing liability limits above the \$20 million. Underwriting Manager asked if the JIF would like to bring this before the coverage committee to discuss in further detail. Chairman Mevoli said the Camden JIF would like to bring this before the coverage committee. Executive Director said there are 20 members that currently purchase higher limits in varying degrees. We can get a calculation together to see what it would cost individual members and as a JIF wide cost in the different tiers.

Risk Manager Mike Avalone asked if at the same time can the Underwriting Manager look at the Public Officials Employment Practices Liability which is currently at \$2 million and the play there as well. Mr. Avalone said we seem to be encountering higher jury verdicts on that line of coverage as well. The JIF may want to weigh the options on EPL POL coverage as well. Underwriting Manager said we can have those discussion as well.

Alex DeLuccia said currently all owned drones in the program are not provided first party physical damage coverage. The MEL coverage committee has recommended all of the member JIFs provide a \$100,000 sublimit for this coverage. This would be provided at no cost to the JIF. Executive Director said he would recommend approving this coverage.

**MOTION TO APPROVE 1<sup>ST</sup> PARTY PHYSICAL DAMAGE COVERAGE FOR MEMBER DRONES**

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2018 where there was a savings of 56.94% for the month and a total of 45.92 % for the year. Ms. Goldstein reviewed the 2<sup>nd</sup> Quarter 2018 Workers' Comp Injury Review. Ms. Goldstein reviewed memo distributed regarding rabies vaccinations.

Monthly Activity Report Part of Minutes.

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

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

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Wolk  
Second: Commissioner Gallagher  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION WITH CONFIRMATION ON GILLIAN REGARDING SUBROGATION AVAILABILITY:**

Motion: Commissioner Gallagher  
Second: Commissioner Shannon  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS:** In response to Commissioner Shannon, Managed Care Provider Jennifer Goldstein said they will check to see what will happen with Lady of Lourdes Hospital now that they will be part of Virtua and how that would affect costs in their contract.

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**MEETING ADJOURNED: 5:59 PM**

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