

CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

**MEETING AGENDA
OCTOBER 22, 2018 – 5:15 PM**

NEW LOCATION!

**BERLIN TOWNSHIP MUNICIPAL BUILDING
135 ROUTE 73 SOUTH
WEST BERLIN, NJ 08091
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: OCTOBER 22, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN TOWNSHIP**
- APPROVAL OF MINUTES:** September 24, 2018 Open Minutes **Appendix I**
September 24, 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. 18-26 **Page 21**
Treasurer's Report **Page 23**
Monthly Reports **Page 24**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 30**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 34**

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

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: November 26, 2018 – Collingswood Senior Community Center**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: October 22, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2019 Budget** – The proposed 2019 Budget is enclosed for your review (**Page 3**). The Executive Committee held a budget workshop meeting on October 10th in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$12,779,707 which represents a 0.20% increase over last year's budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$750,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$116,365.00. Enclosed is Resolution **18-25** authorizing the release of a dividend representing a total of \$866,365.00. (**Page 4**)

- Motion to introduce the 2019 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 26, 2018 at the Collingswood Community Center at 5:15PM.**
- Motion to adopt Resolution 18-25 authorizing the release of a dividend in the amount of \$862,331.00 from the EJIF and Closed Years Account, subject to state approval.**

- 2019 RFQ** – The fund office opened Requests for Qualifications responses on October 9th. On **Page 6** is a report of the submissions received. We did not receive a timely response for the Fund's CDL Drug & Alcohol testing company so we need to advertise for that position again.

- Motion to Authorise the Fund office to advertise for RFQ**

- 2018/2019 Employment Practices Program:** 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. The Executive Director will provide a report.
- 2019 Underwriting Renewal Process** - The Executive Director will provide an update on the status of member input for the 2019 Renewal.
- Residual Claims Fund** – The public hearing on the RCF budget was held on October 17th at the Forsgate Country Club. Enclosed on **Page 7** is the proposed budget as introduced.

- ❑ **Environmental JIF** – The Fund’s budget was introduced in September and a public hearing and adoption was held on October 17th. Enclosed on **Page 8** is a copy of the proposed budget.
- ❑ **MEL** – The MEL’s 2019 budget was introduced on October 17th at the Forsgate Country Club. A copy of the budget appears on **Page 9**. Budget adoption will take place on November 15th.
- ❑ **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. An update will be provided.
- ❑ **MEL Cyber Risk Management Program** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs’ policies with XL Caitlin carries a \$10,000 deductible.

To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member’s level of compliance with minimum standards.

Members who meet certain Technical Competencies (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included on **Pages 10 & 11** are the certifications that need to be completed and returned to the Underwriting office.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 12
Income Portfolio	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Pages 15-16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2019 PROPOSED BUDGET					
APPROPRIATIONS			CHANGE		
I. Claims and Excess Insurance	Annualized 2018	Projected 2019	\$	%	
Claims					
1	Property	600,000	617,000	17,000	2.83%
2	Liability	1,506,000	1,536,000	30,000	1.99%
3	Auto	334,000	340,000	6,000	1.80%
4	Workers' Comp.	3,840,000	3,591,000	(249,000)	-6.48%
5	Aggregate Excess LFC	143,074	144,442	1,368	0.96%
6	Subtotal - Claims	6,423,074	6,228,442	(194,632)	-3.03%
Premiums					
8	Crime	11,051	11,355	304	2.75%
9	Environmental Fund	313,705	310,855	(2,850)	-0.91%
10	EJIF Dividend				
11	MEL	1,883,349	1,951,206	67,857	3.60%
12	MEL Property	604,232	633,959	29,727	4.92%
13	SubTotal Premiums	2,812,338	2,907,375	95,037	3.38%
14	Total Loss Fund	9,235,411	9,135,817	(99,594)	-1.08%
15					
II. Expenses, Fees & Contingency					
17					
18	Claims Adjustment	419,500	427,300	7,800	1.86%
19	Managed Care	120,462	122,633	2,171	1.80%
20	Loss Fund Management	63,000	64,260	1,260	2.00%
21	Litigation Mangement	38,701	39,475	774	2.00%
22	Safety Director	135,751	138,466	2,715	2.00%
23	Law Enforcement Service	15,000	15,300	300	2.00%
24	Right to Know	29,427	30,015	588	2.00%
25	CDL Drug Testing Monitor	30,133	30,736	603	2.00%
26	Safety Incentive Program	38,269	39,034	765	2.00%
27	MEL Safety Institute	56,699	58,272	1,573	2.77%
28	Administration	319,621	326,013	6,392	2.00%
29	Actuary	47,188	48,132	944	2.00%
30	Auditor	21,970	21,970	0	0.00%
31	Attorney	21,072	21,493	421	2.00%
32	Treasurer	21,328	21,755	427	2.00%
33	Payroll Auditor	15,606	15,918	312	2.00%
34	Internal Auditor Prop	0	0	0	
35	Underwriting Manager	11,716	11,951	235	2.00%
36	Police Accreditation	18,000	18,000	0	0.00%
37	Postage	3,048	3,048	0	0.00%
38	Printing	3,231	3,231	0	0.00%
39	Telephone	1,219	1,219	(0)	-0.02%
40	Meeting Expenses	2,012	2,012	0	0.01%
41	Director's Fee	18,000	18,000	0	0.00%
42	Optional Safety Award	25,000	34,000	9,000	36.00%
43	Contingency	92,122	92,122	0	0.00%
44					
45	EPL Training	25,000	25,000	0	0.00%
46					
47	Total Fund Exp & Contingency	1,593,074	1,629,355	36,281	2.28%
48	Risk Managers	691,180	687,139	(4,041)	-0.58%
49					
50	Total JIF Excl POL/EPL	11,519,665	11,452,311	(67,354)	-0.58%
XL POL/EPL Premiums					
52	POL/EPL Premium	1,105,496	1,138,662	33,166	3.00%
53	Cyber Liability	47,464	47,464	0	0.00%
54	Vol Directors & Officers	7,467	8,458	991	13.27%
55	Land Use Liability		53,168	53,168	100.00%
56	RMC Fees	74,070	79,644	5,574	7.53%
57	Total POL/EPL Premiums	1,234,497	1,327,396	92,899	7.53%
58	Total JIF Incl POL/EPL	12,754,162	12,779,707	25,545	0.20%
59	MEL Dividends*				
60	JIF Dividends*	(479,949)	(744,790)	(264,841)	55.18%
61	EJIF Dividend	(89,027)	(112,331)	(23,304)	26.18%
62	Total Incl Dividend	12,185,186	11,922,586	(262,600)	-2.16%

RESOLUTION NO. 18-25

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$750,000.00
<u>EJIF Dividend</u>	<u>\$116,365.00</u>
Total	\$866,365.00

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2017 and Auditor's Report of the Historical Operating Results as of December 31, 2017. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Chairman

Secretary

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
RFQ OPENING
2 PM – October 9, 2018
FUND OFFICE, MARLTON

The opening of the RFQ's for the Camden County Municipal JIF took place at 2:00 PM.

<u>Position</u>	<u>Firm</u>
Auditor	Bowman & Company
Payroll Auditor	Bowman & Company
Attorney	Joseph Nardi, Brown & Connery Genova Burns
Treasurer	Elizabeth Pigliacelli
CDL Drug & Alcohol Monitor	No response received

Defense Attorney:

Pietras, Saracino Smith & Meeks
Grace Marmero & Associates
Zeller & Wieliczko LLP
Platt & Riso PC
Mayfield, Turner, O'Mara, Donnelly & McBride
John M. Palm LLC
Siciliano & Associates
Wade, Long, Wood & Long LLC
Parker McCay
Martin Gunn & Martin PA
Kent & McBride
Dennis J. Crawford – Crawford & McElhatton
Brown & Connery
Madden & Madden PA
White & Williams
Florio, Perrucci, Steinhardt & Fader
Shimberg & Friel, PC
Blumberg & Wolk
Birchmeier & Powell LLC
John C. Connell, Esquire - Archer & Greiner
Cooper Levenson
Rainone Coughlin Minchello
Craig Annin & Baxter
Capehart Scatchard
Morgan Melhuish Abrutyn

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 PROPOSED BUDGET				
	2018 ANNUALIZED	2019 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	30,000	28,000	(2,000)	-7%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	30,000	28,000	(2,000)	-7%
EXPENSES				
ADMINISTRATOR	197,849	201,806	3,957	2%
DEPUTY ADMINISTRATOR	67,302	68,648	1,346	2%
ATTORNEY	40,960	41,779	819	2%
CLAIMS SUPERVISION & AUDIT	59,211	60,395	1,184	2%
TREASURER	38,456	39,225	769	2%
AUDITOR	22,717	23,171	454	2%
ACTUARY	40,556	41,367	811	2%
MISCELLANEOUS	23,835	24,312	477	2%
SUBTOTAL	490,886	500,703	9,817	2%
EXPENSE CONTINGENCY	129,114	132,297	3,183	2%
SUBTOTAL EXPENSES	620,000	633,000	13,000	2%
TOTAL BUDGET	650,000	661,000	11,000	1.7%

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2019 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/28/2018 10:22	2018	2019		
		TOTAL	TOTAL	CHANGE	
				CHANGE	
	I. Claims and Excess Insurance			\$	
	Claims			%	
1	Third Party (Non-Site Specific)	301,540	425,660	124,120	41.2%
2	On Site Cleanup (Site Specific)	356,405	246,435	(109,970)	-30.9%
3	Legal Defense	1,044,818	-	(1,044,818)	-100.0%
4	PO Pollution Liability		179,225	179,225	100.0%
5	Tank Systems		224,031	224,031	100.0%
6	DMA Waste Sites (Superfund Buyout)	630,898	1,164,963	534,065	84.7%
7	LFC	14,860	25,424	10,564	71.1%
8	Total Loss Fund	2,348,521	2,265,738	(82,783)	-3.5%
9					
10	II. Expenses, Fees & Contingency				
11	Professional Services				
12	Actuary	62,500	62,500	0	0.0%
13	Attorney	77,205	78,749	1,544	2.0%
14	Auditor	15,959	16,278	319	2.0%
15	Executive Director	285,057	290,758	5,701	2.0%
16	Treasurer	19,683	20,077	394	2.0%
17	Legislative Agent	45,000	45,000	-	0.0%
18	Underwriting Managers	225,776	230,291	4,516	2.0%
19	Environmental Services	433,375	442,043	8,668	2.0%
20	Claims Administration	26,684	27,218	534	2.0%
21					
22	Subtotal - Contracted Prof Svcs	1,191,239	1,212,914	21,675	1.8%
23					
24	Non-Contracted Services				
25	Postage	5,518	5,518	-	0.0%
26	Printing	4,284	4,284	-	0.0%
27	Telephone	2,444	2,444	-	0.0%
28	Expenses contingency	14,934	14,934	-	0.0%
29	Member Testing	8,233	8,233	-	0.0%
30					
31	Subtotal - Non-contracted svcs	35,413	35,413	-	0.0%
32					
33	Subtotal-Contracted/Non-contracted s	1,226,652	1,248,328	21,675	1.8%
34					
35	Excess Aggregate Insurance	549,967	569,216	19,249	3.5%
36					
37	General Contingency	60,759	60,759	-	0.0%
38					
39	Total Exp, Fees & Contingency	1,837,379	1,878,303	40,924	2.2%
40					
41	TOTAL JIF APPROPRIATIONS	4,185,900	4,144,041	(41,859)	-1.0%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2019 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
	A	B	B-A	B-A	
	BUDGET	BUDGET			
APPROPRIATIONS	2018 RATES	2019 RATES	\$	%	
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE	
CLAIMS					
Excess Liability:					
1	To 500K	2,108,034	2,065,858	(42,176)	-2.0%
2	1.25MIL Ex 500K	3,408,076	3,339,931	(68,145)	-2.0%
3	Excess WC	6,647,027	6,647,027	(0)	0.0%
4	Excess Property to 500K	2,586,328	2,528,979	(57,349)	-2.2%
5	POL/EPL Land Use		1,000,000	1,000,000	100.0%
6	Aggregate Excess LFC	14,068	14,070	2	0.0%
7	JIF Faithful Performance Bond	186,039	186,039	-	0.0%
8	Statutory Bonds	284,000	284,000	-	0.0%
9	Sub Total	15,233,573	16,065,904	832,331	5.5%
PREMIUMS					
11	3.25MIL ex 1.75 MIL	4,632,371	4,632,371	(0)	0.0%
12	Optional Excess Liability	1,721,116	1,721,116	(0)	0.0%
13	Optional Excess POL/EPL	863,167	863,167	0	0.0%
14	Excess WC	2,579,863	2,528,070	(51,593)	-2.0%
15	Excess Property	7,288,015	7,506,855	218,640	3.0%
16	Boiler and Machinery	610,231	628,538	18,307	3.0%
17	Loss Fund Contingency	632,853	284,189	(348,664)	-55.1%
18	Sub Total	18,327,416	18,164,106	(163,311)	-0.9%
19	Total Claims & Premiums	33,560,989	34,230,009	669,020	2.0%
20					
II. EXPENSES					
22	Claims Adjustment	1,030,435	1,051,044	20,609	2.000%
23	Property Adjustment	166,464	169,793	3,329	2.000%
24	Administration	1,176,251	1,199,776	23,525	2.000%
25	Loss Fund Management	132,948	135,607	2,659	2.000%
26	Actuary	50,116	51,118	1,002	2.000%
27	Attorney	45,103	46,005	902	2.000%
28	Deputy Attorney	1,504	1,535	30	2.000%
29	Attorney - OPRA	16,979	17,319	340	2.000%
30	Auditor	28,741	29,316	575	2.000%
31	Treasurer	25,411	25,919	508	2.000%
32	Underwriting Manager	529,014	539,595	10,580	2.000%
33	Reinsurance Manager	305,484	311,594	6,110	2.000%
34	Safety and Education Committee	198,161	202,124	3,963	2.000%
35	Computer Services	140,770	143,585	2,815	2.000%
36	Legislative Committee	26,937	27,476	539	2.001%
37	Internal Audit Committee	59,013	60,193	1,180	2.000%
38	Strategic Planning Committee	29,507	30,097	590	2.000%
39	Coverage Committee	39,084	39,866	782	2.001%
40	Communications/Marketing Committee	121,461	123,890	2,429	2.000%
41	Misc Expense	(109,012)	(109,012)	-	0.0%
42	Subtotal	4,014,373	4,096,841	82,467	2.1%
43					
44	MEL Safety Institute	921,556	939,988	18,431	2.0%
45	Total Appropriations	38,496,919	39,266,837	769,918	2.0%



MEL Cyber Insurance Reimbursement Plan
Minimum Technological Standards
Certification

Entity Name: _____

JIF Name: _____

Tier 1 **Completed**

Technical Competency

Minimum Back-Up Practices

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

Patch

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

Defensive Software

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

Cyber Hygiene

Training

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

Technology Management

Incident Response Plan

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



MEL Cyber Insurance Reimbursement Plan
Minimum Technological Standards
Certification

Tier 2

Completed

Technical Competency

Physical Server Access

1. Servers are physically protected from unauthorized access

Access Privilege Controls

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

Technology Support

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

Cyber Hygiene

Policies

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

Protect Information

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

Password Strength

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

Technology Management

Leadership Expertise

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

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2018			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,062,847	8,502,774	217,500,702	226,003,477	
2.	CLAIM EXPENSES					
	Paid Claims	311,658	2,656,649	95,631,693	98,288,342	
	Case Reserves	(376,253)	1,117,382	3,429,634	4,547,016	
	IBNR	537,717	(183,728)	4,543,398	4,359,670	
	Recoveries	-	(31,799)	(297,749)	(329,548)	
	TOTAL CLAIMS	473,123	3,558,504	103,306,976	106,865,480	
3.	EXPENSES					
	Excess Premiums	331,064	2,648,510	59,553,523	62,202,033	
	Administrative	180,897	1,458,271	38,702,484	40,160,755	
	TOTAL EXPENSES	511,960	4,106,780	98,256,007	102,362,788	
4.	UNDERWRITING PROFIT (1-2-3)	77,764	837,490	15,937,718	16,775,209	
5.	INVESTMENT INCOME	64,078	125,103	10,291,459	10,416,562	
6.	DIVIDEND INCOME	0	0	3,412,323	3,412,323	
7.	STATUTORY PROFIT (4+5+6)	141,841	962,594	29,641,500	30,604,094	
8.	DIVIDEND	0	0	18,893,809	18,893,809	
9.	STATUTORY SURPLUS (7-8)	141,841	962,594	10,747,691	11,710,284	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	7,648	14,488	2,749,711	2,764,199	
	Aggregate Excess LFC	13,675	98,755	563,250	662,005	
	2014	6,738	(471,187)	2,198,980	1,727,792	
	2015	6,513	44,203	1,570,700	1,614,903	
	2016	9,420	137,447	2,114,015	2,251,463	
	2017	11,832	541,304	1,551,033	2,092,338	
	2018	86,016	597,584		597,584	
	TOTAL SURPLUS (DEFICITS)	141,841	962,594	10,747,691	11,710,284	
	TOTAL CASH				23,868,882	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168	
	FUND YEAR 2014					
	Paid Claims	20,366	407,709	3,508,689	3,916,398	
	Case Reserves	(25,879)	96,467	617,275	713,742	
	IBNR	5,513	(20,559)	273,345	252,786	
	Recoveries	0	0	(133,908)	(133,908)	
	TOTAL FY 2014 CLAIMS	0	483,618	4,265,400	4,749,018	
	FUND YEAR 2015					
	Paid Claims	10,744	540,559	3,135,981	3,676,540	
	Case Reserves	38,303	(252,525)	904,373	651,847	
	IBNR	(49,047)	(308,417)	616,977	308,560	
	Recoveries	0	(11,718)	(15,529)	(27,247)	
	TOTAL FY 2015 CLAIMS	0	(32,101)	4,641,801	4,609,700	
	FUND YEAR 2016					
	Paid Claims	43,996	209,296	2,214,328	2,423,624	
	Case Reserves	(163,479)	(116,521)	928,483	811,962	
	IBNR	119,482	(209,100)	898,803	689,703	
	Recoveries	0	(3,353)	(53,346)	(56,699)	
	TOTAL FY 2016 CLAIMS	(0)	(119,678)	3,988,268	3,868,590	
	FUND YEAR 2017					
	Paid Claims	89,100	659,934	1,203,528	1,863,462	
	Case Reserves	(102,806)	237,125	979,504	1,216,629	
	IBNR	13,706	(1,427,980)	2,754,273	1,326,293	
	Recoveries	0	(14,324)	(94,966)	(109,290)	
	TOTAL FY 2017 CLAIMS	0	(545,245)	4,842,339	4,297,094	
	FUND YEAR 2018					
	Paid Claims	147,451	839,150		839,150	
	Case Reserves	(122,391)	1,152,836		1,152,836	
	IBNR	448,063	1,782,328		1,782,328	
	Recoveries	0	(2,405)		(2,405)	
	TOTAL FY 2018 CLAIMS	473,123	3,771,910		3,771,910	
	COMBINED TOTAL CLAIMS	473,123	3,558,504	103,306,976	106,865,480	

CAMDEN JOINT INSURANCE FUND
Fixed Income Portfolio Summary and Rate Comparison

	For Month End			8/31/2018	
	2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	15.46	16.98	19.11	24.33	23.87
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	9.99	12.35	14.23	14.23
Avg maturity (years)	1.33	0.24	2.31	1.99	1.90
Unrealized gain/(loss) (%)	0.47	0.09	0.01	-1.38	-1.15
Purchase/Book yield (%)	1.40	0.62	1.22	1.31	1.31
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	1.87	0.71	1.23	-0.07	0.16
M E L PORTFOLIO					
Total Cash Balance (millions)	80.36	61.94	59.15	65.47	65.54
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	53.40	48.74	52.26	52.26
Avg maturity (years)	1.58	1.64	1.63	1.34	1.25
Unrealized gain/(loss) (%) ***	0.12	0.03	-0.21	-1.15	-0.97
Purchase/Book yield (%)	0.82	0.82	1.11	1.22	1.22
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.94	0.85	0.90	0.07	0.25
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.10	0.41	0.85	1.91	1.94
TD Money Market	0.01	0.01	0.48	1.45	1.51
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits	-	-	0.87	1.76	1.77
Treasury Issues					
1 year bills	0.32	0.61	1.20	2.39	2.45
3 year notes	1.02	1.00	1.58	2.70	2.71
5 year notes	1.53	1.33	1.83	2.78	2.77
Merrill Lynch US Govt 1-3 years ^	0.56	0.89	0.44	0.10	0.42
* 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 August is 1.66%					

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		August 31, 2018			
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	56 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED	
		Current	31-Aug-18		31-Jul-18		31-Aug-17		
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	59.85%	100.00%	
GEN LIABILITY	1,405,625	1,515,724	107.83%	96.90%	108.22%	96.81%	90.77%	94.32%	
AUTO LIABILITY	350,875	371,253	105.81%	95.15%	105.81%	94.86%	28.17%	91.05%	
WORKER'S COMP	3,909,782	2,255,237	57.68%	99.77%	57.68%	99.74%	49.63%	99.12%	
TOTAL ALL LINES	6,257,782	4,496,232	71.85%	98.89%	71.94%	98.83%	58.63%	97.67%	
NET PAYOUT %	\$3,782,491		60.44%						
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	44 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED	
		Current	31-Aug-18		31-Jul-18		31-Aug-17		
PROPERTY	541,208	619,699	114.50%	100.00%	114.50%	100.00%	111.20%	100.00%	
GEN LIABILITY	1,412,638	934,358	66.14%	94.32%	65.78%	93.91%	34.66%	87.24%	
AUTO LIABILITY	335,860	128,825	38.36%	91.05%	23.47%	90.64%	15.94%	84.53%	
WORKER'S COMP	3,739,043	2,618,258	70.02%	99.12%	70.19%	99.02%	73.66%	97.19%	
TOTAL ALL LINES	6,028,749	4,301,140	71.34%	97.62%	70.53%	97.44%	64.67%	94.41%	
NET PAYOUT %	\$3,649,293		60.53%						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	32 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED	
		Current	31-Aug-18		31-Jul-18		31-Aug-17		
PROPERTY	490,882	445,466	90.75%	100.00%	91.26%	100.00%	88.33%	97.72%	
GEN LIABILITY	1,437,680	327,224	22.76%	87.24%	22.76%	86.42%	8.66%	74.17%	
AUTO LIABILITY	330,150	135,551	41.06%	84.53%	41.45%	83.75%	29.55%	70.26%	
WORKER'S COMP	3,689,848	2,270,645	61.54%	97.19%	64.72%	96.90%	63.49%	89.50%	
TOTAL ALL LINES	5,948,560	3,178,887	53.44%	94.32%	55.48%	93.89%	50.41%	85.41%	
NET PAYOUT %	\$2,366,925		39.79%						
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	20 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED	
		Current	31-Aug-18		31-Jul-18		31-Aug-17		
PROPERTY	566,229	426,463	75.32%	97.72%	76.73%	97.40%	67.12%	61.00%	
GEN LIABILITY	1,464,528	268,077	18.30%	74.17%	19.73%	72.70%	14.21%	30.00%	
AUTO LIABILITY	324,847	151,267	46.57%	70.26%	44.26%	68.41%	12.51%	30.00%	
WORKER'S COMP	3,837,435	2,127,724	55.45%	89.50%	55.27%	88.04%	22.51%	26.00%	
TOTAL ALL LINES	6,193,040	2,973,531	48.01%	85.62%	48.25%	84.24%	24.10%	30.36%	
NET PAYOUT %	\$1,756,903		28.37%						
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	8 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	-4 Actual	MONTH TARGETED	
		Current	31-Aug-18		31-Jul-18		31-Aug-17		
PROPERTY	600,000	248,369	41.39%	61.00%	35.60%	53.00%	N/A	N/A	
GEN LIABILITY	1,506,000	41,613	2.76%	30.00%	2.64%	25.00%	N/A	N/A	
AUTO LIABILITY	334,000	33,183	9.94%	30.00%	9.56%	25.00%	N/A	N/A	
WORKER'S COMP	3,840,000	1,666,920	43.41%	26.00%	43.78%	19.00%	N/A	N/A	
TOTAL ALL LINES	6,280,000	1,990,085	31.69%	30.52%	31.32%	24.01%	N/A	N/A	
NET PAYOUT %	\$837,249		13.33%						

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

August 31, 2018

	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	1.28	1.22	2.36	1.67
MORRIS	1.44	1.33	2.07	1.62
BERGEN	1.51	1.44	1.65	1.54
MONMOUTH	1.51	1.85	1.44	1.62
CENTRAL	1.59	1.60	1.68	1.63
N.J.U.A.	1.78	2.04	3.10	2.36
TRI-COUNTY	1.84	1.99	2.37	2.08
BURLINGTON	1.90	1.19	1.96	1.65
NJ PUBLIC HOUSING	2.02	2.27	2.18	2.17
OCEAN	2.02	2.44	2.17	2.24
SUBURBAN ESSEX	2.07	1.80	1.80	1.86
CAMDEN	2.20	1.88	1.39	1.75
SOUTH BERGEN	2.42	1.94	2.35	2.21
PROF MUN MGMT	2.50	2.14	1.97	2.15
ATLANTIC	2.51	1.92	2.66	2.31
AVERAGE	1.91	1.80	2.08	1.92
* 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 August 31, 2018									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y. T. D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.45
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	94 CHESILHURST		0	0	0.00	0.00	0.00	3 CHESILHURST	0.00
4	95 CLEMENTON		0	0	0.00	6.50	0.00	4 CLEMENTON	2.12
5	97 GIBBSBORO		0	0	0.00	2.53	0.00	5 GIBBSBORO	0.75
6	102 HI-NELLA		0	0	0.00	0.00	0.00	6 HI-NELLA	0.00
7	103 LAUREL SPRINGS		0	0	0.00	0.00	1.35	7 LAUREL SPRINGS	0.71
8	108 MERCHANTVILLE		0	0	0.00	4.23	0.00	8 MERCHANTVILLE	1.38
9	109 MOUNT EPHRAIM		0	0	0.00	6.50	3.13	9 MOUNT EPHRAIM	3.50
10	113 SOMERDALE		0	0	0.00	1.37	3.52	10 SOMERDALE	2.09
11	117 WOODLYNNE		0	0	0.00	2.22	2.82	11 WOODLYNNE	2.08
12	451 TAVISTOCK		0	0	0.00	0.00	0.00	12 TAVISTOCK	0.00
13	457 PINE VALLEY		0	0	0.00	0.00	0.00	13 PINE VALLEY	0.00
14	564 CHERRY HILL		0	3	0.90	1.46	1.01	14 CHERRY HILL	1.15
15	101 HADDONFIELD		0	1	1.16	5.36	0.00	15 HADDONFIELD	1.97
16	91 BERLIN BOROUGH		1	1	1.37	1.92	0.00	16 BERLIN BOROUGH	0.86
17	89 BARRINGTON		0	1	1.38	0.00	0.70	17 BARRINGTON	0.63
18	105 LINDENWOLD		0	1	1.39	5.41	3.92	18 LINDENWOLD	3.86
19	106 MAGNOLIA		0	1	1.42	0.99	3.21	19 MAGNOLIA	2.02
20	112 RUNNEMEDE		0	1	1.44	1.22	1.37	20 RUNNEMEDE	1.35
21	96 COLLINGSWOOD		0	2	1.47	0.52	0.92	21 COLLINGSWOOD	0.91
22	93 BROOKLAWN		0	1	2.59	1.55	0.00	22 BROOKLAWN	1.07
23	90 BELLMAWR		0	3	2.59	2.29	0.94	23 BELLMAWR	1.79
24	111 PINE HILL		0	1	2.73	0.00	0.00	24 PINE HILL	0.71
25	107 MEDFORD LAKES		0	1	2.83	0.00	0.00	25 MEDFORD LAKES	0.66
26	99 HADDON		0	3	3.19	0.71	0.45	26 HADDON	1.10
27	114 VOORHEES		0	3	3.24	1.39	1.43	27 VOORHEES	1.86
28	92 BERLIN TOWNSHIP		1	2	3.70	4.73	5.95	28 BERLIN TOWNSHIP	4.94
29	98 GLOUCESTER		0	4	3.79	1.88	1.53	29 GLOUCESTER	2.17
30	565 CAMDEN PARKING AUTHO		1	1	3.95	0.00	0.00	30 CAMDEN PARKING AU	0.77
31	584 CHERRY HILL FIRE DISTRIC		1	5	4.16	2.92	3.38	31 CHERRY HILL FIRE DIS	3.41
32	115 WINSLOW		0	8	5.59	0.94	3.69	32 WINSLOW	3.14
33	110 OAKLYN		2	3	6.29	0.00	0.00	33 OAKLYN	1.34
34	104 LAWNSIDE		1	3	8.65	1.89	1.20	34 LAWNSIDE	2.93
Totals:			7	49	2.20	1.88	1.39		1.75
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			August 30, 2017		1.55				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : October 15, 2018									
Total Participating Members		34		34					
Complaint				20					
Percent Compliant				58.82%					
Member Name	* EPL Program ?	Checklist Submitted	Compliant	01/01/19	2019	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance 01/01/19
				EPL Deductible	POL Deductible				
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
BARRINGTON	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
BELLMAWR	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	No	No	\$ 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	No	No	\$ 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	No	No	\$ 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	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%
LAWNSIDE	Yes	No	No	\$ 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	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
MEDFORD LAKES	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MOUNT EPHRAIM	Yes	No	No	\$ 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	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	No	No	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WOODLYNNE	Yes	No	No	\$ 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 October 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 October 15, 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	08/20/18	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. 18-26

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

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

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001733			
001733	HARDENBERGH INSURANCE GROUP	VOORHEES-2017 RMC FEE- ADD OF FIRE DISTR	14,245.01
			14,245.01
		Total Payments FY 2017	14,245.01

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001734			
001734	COMPSERVICES, INC.	CLAIMS ADMIN FEE - CHERRY HILL 10/18	2,458.33
001734	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 10/18	32,500.00
			34,958.33
001735			
001735	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING 9/18	2,259.00
001735	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING - BELLMAWR & OAKLYN	180.00
			2,439.00
001736			
001736	LAUREL SPRINGS BOROUGH	VARIOUS SAFETY EQUIPMENT10/18	500.00
			500.00
001737			
001737	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/18	12,562.58
			12,562.58
001738			
001738	PERMA RISK MANAGEMENT SERVICES	SEPTEMBER POSTAGE	54.93
001738	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMINISTRATION 10/18	31,885.08
			31,940.01
001739			
001739	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 10/18	3,932.33
			3,932.33
001740			
001740	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 10/18	1,756.00
001740	BROWN & CONNERY, LLP	EXPENSES 10/18	20.52
001740	BROWN & CONNERY, LLP	EPL TRAINING 10/18	499.50
001740	BROWN & CONNERY, LLP	ATTORNEY FEES 10/18	758.50

3,034.52

001741				
001741	ELIZABETH PIGLIACELLI	TREASURER MONTHLY FEE	1,777.33	1,777.33
001742				
001742	CHERRY HILL FIRE DISTRICT 13	50% OF FOOD FOR CCJIF/HIF MTG 4.23.18	100.81	100.81
001743				
001743	COURIER POST	ACCT: CHL-083028 - LEGAL- 9.12.18	69.60	69.60
001744				
001744	CONNER STRONG & BUCKELEW	BREAKFAST:CAMDEN TRAINING-9.12,9.19,9.24	1,316.26	1,316.26
001745				
001745	MEDLOGIX LLC	MANAGED CARE SERVICE - CHERRY HILL 10/18	1,083.00	
001745	MEDLOGIX LLC	MANAGED CARE SERVICES 10/18	8,936.00	10,019.00
001746				
001746	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/18	976.00	976.00
001747				
001747	M & C INSURANCE AGENCY, INC.	RMC 2ND 18 - PARKING AUTH CITY OF CAMDEN	7,199.33	
001747	M & C INSURANCE AGENCY, INC.	RMC FEE 2ND 2018 - LAWNSIDE BORO	5,727.79	12,927.12
001748				
001748	BROOKLAWN BOROUGH	SAFETY SIGNS, CONES, REFLECTORS & VESTS	500.00	500.00
001749				
001749	OAKLYN BOROUGH	2018 OPTIONAL SAFETY AWARD	500.00	500.00
001750				
001750	GIBBSBORO BOROUGH	VARIOUS SIGNS FOR POLICE DEPARTMNT 10/18	500.00	500.00
001751				
001751	PINE HILL BOROUGH	JIF MTG @ PINE HILL BORO	123.24	123.24

Total Payments FY 2018 118,176.13

TOTAL PAYMENTS ALL FUND YEARS \$132,421.14

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

October 22, 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 September 30, 2018 for Fund Years 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for September totaled \$14,093.98.

- **RECEIPT ACTIVITY FOR SEPTEMBER:**

Assessment	\$ 43,404.85	
Recovery	\$ 1,609.69	
Cherry Hill Deductible	<u>3,233.75</u>	
Total Receipts		<u>\$48,248.29</u>

- **CLAIM ACTIVITY FOR SEPTEMBER:**

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

Property Liability Claims	\$ 262,520.05	
Workers Compensation Claims	162,257.93	
Administration Expense	<u>106,393.79</u>	
Total Claims/Expenses		<u>\$518,671.77</u>

- **CASH ACTIVITY FOR SEPTEMBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$23,868,882.30 to a closing balance of \$23,368,039.72 showing a decrease of \$500,842.38.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/05/2018	5,242.05				5,242.05	
2	09/05/2018	86,052.80				86,052.80	
3	09/12/2018	24,591.25				24,591.25	
4	09/12/2018	31,829.40				31,829.40	
5	09/19/2018	23,690.67				23,690.67	
6	09/19/2018	49,344.10				49,344.10	
7	09/26/2018	24,349.02				24,349.02	
8	09/26/2018	25,331.35				25,331.35	
9	09/30/2018	77,146.79				77,146.79	
10	09/30/2018	77,200.55				77,200.55	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	424,777.98	-	-	-	424,777.98	
	Monthly Rpt	424,777.98				424,777.98	
	Variance	- 0.00	-	-	-	- 0.00	

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

Current Fund Year: 2018											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL	
OPEN BALANCE	900,009.75	4,850,296.06	1,102,953.73	11,455,809.62	(26,946.74)	636,236.62	(7,329.73)	4,961,086.81	(3,233.80)	23,868,882.32	
RECEIPTS											
Assessments	2,046.67	5,137.13	1,139.31	13,098.66	3,954.69	8,615.60	1,070.08	8,342.71	0.00	43,404.85	
Refunds	0.00	0.00	0.00	1,609.69	0.00	0.00	0.00	0.00	3,233.75	4,843.44	
Invest Pymnts	(702.06)	(3,628.86)	(825.22)	(8,571.35)	(4.28)	(475.10)	(0.10)	(3,712.12)	0.00	(17,919.09)	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	(702.06)	(3,628.86)	(825.22)	(8,571.35)	(4.28)	(475.10)	(0.10)	(3,712.12)	0.00	(17,919.09)	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,344.61	1,508.27	314.09	6,137.00	3,950.41	8,140.50	1,069.98	4,630.59	3,233.75	30,329.20	
EXPENSES											
Claims Transfers	42,984.05	172,601.48	46,934.52	159,329.24	0.00	0.00	0.00	0.00	2,928.69	424,777.98	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106,393.79	0.00	106,393.79	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	42,984.05	172,601.48	46,934.52	159,329.24	0.00	0.00	0.00	106,393.79	2,928.69	531,171.77	
END BALANCE	858,370.30	4,679,202.85	1,056,333.30	11,302,617.38	(22,996.33)	644,377.13	(6,259.75)	4,859,323.61	(2,928.74)	23,368,039.75	

REPORT STATUS SECTION

Report Month: September

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	September					
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	\$23,868,882.30	9,775,036.58	11,286.18 -	1,967.72	14,084,527.26	
Opening Interest Accrua	\$43,478.75	-	-	-	43,478.75	
1 Interest Accrued and/or	\$15,100.87	\$0.00	\$0.00	\$0.00	\$15,100.87	
2 Interest Accrued - discor	\$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	\$14,093.98	\$13,887.19	\$109.13	\$97.66	\$0.00	
6 Interest Paid - Term Ins	\$24.02	\$0.00	\$0.00	\$0.00	\$24.02	
7 Realized Gain (Loss)	-\$32,037.10	\$0.00	\$0.00	\$0.00	-\$32,037.10	
8 Net Investment Income	-\$2,842.25	\$13,887.19	\$109.13	\$97.66	-\$16,936.23	
9 Deposits - Purchases	\$460,526.27	\$35,748.29	\$262,520.05	\$162,257.93	\$0.00	
10 (Withdrawals - Sales)	-\$943,449.75	-\$518,671.77	-\$262,520.05	-\$162,257.93	\$0.00	
Ending Cash & Investment	\$23,368,039.72	\$9,306,000.29	\$11,395.31	-\$1,870.06	\$14,052,514.18	
Ending Interest Accrual Bal	\$58,555.60	\$0.00	\$0.00	\$0.00	\$58,555.60	
Plus Outstanding Checks	\$481,520.71	\$240,529.73	\$107,938.75	\$133,052.23	\$0.00	
(Less Deposits in Transit)	-\$153,987.34	\$0.00	-\$76,840.55	-\$77,146.79	\$0.00	
Balance per Bank	\$23,695,573.09	\$9,546,530.02	\$42,493.51	\$54,035.38	\$14,052,514.18	
		\$0.00	-0.5	\$0.00		

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

Month		September							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	177,017.82	38,855.31	0.00	215,873.13	215,873.13	0.00	0.00	0.00
	Liability	17,861.26	2,000.00	0.00	19,861.26	19,861.26	0.00	0.00	0.00
	Auto	17,183.31	0.00	0.00	17,183.31	17,183.31	(0.00)	(0.00)	0.00
	Workers Comp	624,683.36	60,036.86	0.00	684,720.22	684,720.22	(0.00)	0.00	(0.00)
	Cherry Hill	503.25	1,018.69	503.25	1,018.69	1,018.69	0.00	0.00	0.00
	Total	837,249.00	101,910.86	503.25	938,656.61	938,656.61	(0.00)	0.00	(0.00)
2017	Property	384,595.07	4,128.74	0.00	388,723.81	388,723.81	(0.00)	(0.00)	0.00
	Liability	196,786.58	20,780.91	0.00	217,567.49	217,567.49	0.00	0.00	0.00
	Auto	83,540.37	2,014.65	0.00	85,555.02	85,555.02	(0.00)	0.00	(0.00)
	Workers Comp	1,089,250.00	86,234.23	0.00	1,175,484.23	1,175,484.27	(0.04)	0.00	(0.04)
	Cherry Hill	2,730.54	829.00	2,730.50	829.04	829.00	0.04	(0.00)	0.04
	Total	1,756,902.56	113,987.53	2,730.50	1,868,159.59	1,868,159.59	(0.00)	(0.00)	(0.00)
2016	Property	402,163.63	0.00	0.00	402,163.63	402,163.63	0.00	0.00	0.00
	Liability	149,373.13	19,361.91	0.00	168,735.04	168,735.04	0.00	0.00	0.00
	Auto	77,258.35	4,176.97	0.00	81,435.32	81,435.32	(0.00)	(0.00)	0.00
	Workers Comp	1,738,130.06	5,726.47	1,609.69	1,742,246.84	1,742,246.67	0.17	0.17	0.00
	Cherry Hill	(0.00)	805.00	0.00	805.00	805.00	(0.00)	(0.00)	0.00
	Total	2,366,925.17	30,070.35	1,609.69	2,395,385.83	2,395,385.66	0.17	0.17	0.00
2015	Property	579,674.21	0.00	0.00	579,674.21	579,674.21	0.00	0.00	0.00
	Liability	700,671.25	108,440.03	0.00	809,111.28	809,111.28	(0.00)	(0.00)	0.00
	Auto	49,017.57	39,573.50	0.00	88,591.07	88,591.07	0.00	0.00	0.00
	Workers Comp	2,319,929.95	5,140.79	0.00	2,325,070.74	2,325,070.74	0.00	0.00	0.00
	Cherry Hill	0.00	276.00	0.00	276.00	276.00	0.00	0.00	0.00
	Total	3,649,292.98	153,430.32	0.00	3,802,723.30	3,802,723.30	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	1,318,796.49	22,018.63	0.00	1,340,815.12	1,340,815.12	(0.00)	0.00	(0.00)
	Auto	353,896.39	1,169.40	0.00	355,065.79	355,065.79	0.00	0.00	0.00
	Workers Comp	1,785,879.62	2,190.89	0.00	1,788,070.51	1,788,070.51	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	3,782,490.51	25,378.92	0.00	3,807,869.43	3,807,869.43	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		12,392,860.22	424,777.98	4,843.44	12,812,794.76	12,812,794.59	0.17	0.17	(0.00)



Summary of Investments

Account Number **115884-000**

As of September 30, 2018

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 8/31/2018	% OF M/V	MARKET VALUE (M/V) As of 9/30/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	MONEY MARKET FUNDS				
	U.S. GOV. MONEY MARKET FUNDS	\$23,049.66	0.16	\$23,073.68	0.16
	TOTAL MONEY MARKET FUNDS	23,049.66	0.16	23,073.68	0.16
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	14,061,477.60	99.84	14,029,440.50	99.84
	TOTAL U.S. TREASURY OBLIGATIONS	14,061,477.60	99.84	14,029,440.50	99.84
	TOTAL PRINCIPAL PORTFOLIO(S)	14,084,527.26	100.00	14,052,514.18	100.00
	TOTAL ACCRUED INCOME	43,478.75		58,555.60	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,128,006.01		14,111,069.78	



Summary of Activity

Account Number 115884-000

September 1, 2018 through September 30, 2018

Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	23,049.66
RECEIPTS		
Dividends	24.02	0.00
TOTAL RECEIPTS	24.02	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(24.02)	24.02
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(24.02)	24.02
CLOSING BALANCES:	0.00	23,073.68

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: October 9, 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	

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Collingswood – Conducted a Loss Control Survey on September 26
- Borough of Mount Ephraim – Conducted a Loss Control Survey on September 5
- Borough of Oaklyn – Conducted a Loss Control Survey on September 7
- Borough of Pine Hill – Conducted a Loss Control Survey on September 11

MEETINGS ATTENDED

- Regional Training – Safe Handling of Household Hazardous Waste – September 12
- Regional Training – Active Shooter in the Workplace – September 19
- Claims Meeting – September 21
- Executive Committee Meeting – September 24
- Police Risk Management Training – September 24

UPCOMING EVENTS

- Regional Training – Ergonomics – October 25
- NJMEL Risk Management for Police Command Staff – October 29

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- September 4 - Regional Training Reminder - Safe Handling of Household Hazardous Waste – September 12, 2018
- September 7 - Regional Training Reminder - Safe Handling of Household Hazardous Waste – September 12, 2018
- September 7 - You're Invited: Camden County Police Chief AD-HOC Meeting
- September 10 - Regional Training Reminder - Active Shooter in the Workplace - September 19
- September 12 - Camden County Police Chief Ad-Hoc Committee Meeting - POSTPONED
- September 17 - Regional Training Reminder - Active Shooter in the Workplace - September 19
- September 25 - Did You Know? – MSI Training Schedule – Camden JIF, October 2018
- September 25 - Regional Training: Ergonomics- Reducing Injuries by Working Smart – October 25, 2018
- September 26 - American Water Works Association Seminar- October 18, 2018

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	4
Township of Haddon	3
Borough of Haddonfield	3
Borough of Lawnside	8

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **October, November and December 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
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 am
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
11/1/18	City of Burlington #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
11/5/18	Township of Pemberton	CMVO	8:30 - 1:00 pm w/lunch brk
11/7/18	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/7/18	Township of Burlington #3	Hearing Conservation	1:00 - 2:00 pm
11/9/18	Township of Tabernacle #1	Heavy Equipment Safety	8:30 - 11:30 am
11/19/18	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	8:00 - 10:00 am
12/11/18	Township of Pemberton	CDL-Driving Safety Regulations	9:30 - 11:30 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens 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 Inspections	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	1.5 / 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		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Flying Fish Brewing Co. I - Borough of Somerdale	900 Kennedy Blvd Somerdale, NJ 08083	RE: Somerdale Day 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 beer garden for the Boroughs Somerdale Day event on 9/8/18 rain date 9/9/19.	8/28/2018 #1958288	GL AU EX WC
H - 765 Collingswood, LLC I - Borough of Collingswood	765 Haddon Avenue Collingswood, NJ 08108	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 use of property for parking for the Collingswood Book Festival on 10/6/18.	8/28/2018 #1958289	GL AU EX WC
H - To Whom it May Concern I - City of Gloucester City		Evidence of insurance for the Gloucester City Fire Department.	8/28/2018 #1958311	GL AU EX WC
H - Evesham Township Fire District I - Borough of Berlin	#1 PO Box 276 984 Tuckerton Rd Marlton , NJ 08053	Evidence of insurance with respects to use of Evesham Township Kid's Safety House for Fire Prevention on event is 10/2/18 through 10/4/18	8/29/2018 #1961708	GL AU EX WC
H - GHD Services I - Township of Haddon	2055 Niagara Falls Boulevard Niagra Falls, NY 14304	Evidence of Insurance	8/29/2018 #1966555	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel Inc. I - Winslow Township	PO Box 1400 Voorhees, NJ 08043	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 rental of a 2000 Storage Trailer, serial #402386-4, valued at \$2,650, Trailer #21971, by the Winslow Township Public Works Department.	9/5/2018 #1978156	GL AU EX WC OTH
H - Berlin Inter Community Ambulance Association I - Borough of Berlin	c/o Berlin Borough 59 S. White Horse Pike Berlin, NJ 08009	RE Ambulance Coverages - Property and Vehicle W. White Horse Pick & Park Ave, Berlin, NJ	9/11/2018 #1981036	GL AU EX WC OTH

09/24/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

H - Berlin Inter Community Ambulance Association I - Borough of Berlin	c/o Berlin Borough 59 S. White Horse Pike Berlin, NJ 08009	RE Ambulance Coverages - Property and Vehicle W. White Horse Pick & Park Ave, Berlin, NJ	9/11/2018 #1981037	GL EX OTH
H - State of New Jersey I - Borough of Berlin	Department of Health & Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Evidence of insurance as respects to CLD.	9/13/2018 #1983863	GL AU EX WC
H - State of New Jersey, Dept of I - Borough of Haddonfield	Health + Senior Services, Office of EMS, PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respect to state recertification of Haddonfield Ambulance Association	9/13/2018 #1983864	GL AU EX WC
H - American Red Cross I - Borough of Laurel Springs	209 Fairfield Road Fairfield, NJ 07004	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 the Fire Safety House for Fire Prevention Night in October	9/17/2018 #1984170	GL AU EX WC
H - CTF Beach Development LLC I - Borough of Laurel Springs	138 Dorado Ave Sewell, NJ 08080	Evidence of Insurance with respect to use of premises at 801 & 805 West Atlantic Avenue, Laurel Springs, NJ for the Fourth Friday Coffee Shop Concerts on September 28, 2018; October 26, 2018; and November 23, 2018	9/17/2018 #1984171	GL AU EX WC
H - Oaklyn Public School District I - Borough of Oaklyn	156 Kendall Blvd Oaklyn, NJ 08107	Re: Use of Oaklyn School front lawn Evidence of insurance as respects use of Oaklyn School front lawn for Oaklyn Town Picnic to be held on Sunday, October 1st from 1-3PM	9/17/2018 #1984194	GL AU EX WC
H - Oaklyn Public School District I - Borough of Oaklyn	156 Kendall Blvd Oaklyn, NJ 08107	Re: Use of Oaklyn School front lawn Evidence of insurance as respects use of Oaklyn School front lawn for Oaklyn Town Picnic to be held on Sunday, October 14, 2018 from 1-3PM	9/17/2018 #1984195	GL AU EX WC

09/24/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

H - Norris Sales Company, Inc. I - Borough of Barrington	1010 Conshohocken Road Conshohocken, PA 19428	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Policies if required by written contract, and is included as a Loss Payee on the above referenced Property Policy if required by written contract with respects to the rental of a 120' lift boom, valued at \$225,000.	9/18/2018 #1984704	GL AU EX WC OTH
H - To Whom It May Concern I - Borough of Merchantville		Evidence of Insurance.	9/18/2018 #1984850	GL AU EX WC OTH
H - USDA - Rural Development I - Borough of Barrington	51 Cheney Rd., Ste. 2 Woodstown, NJ 08098	Evidence of Insurance with respects to sewer project	9/20/2018 #1986684	GL EX
H - Burlington County Emergency I - Borough of Barrington	Services Training Center 53 Academy Drive Westhampton, NJ 08060	Re: Barrington Fire Dept Evidence of insurance as respects to the Barrington First Dept participating in training at their facility	9/20/2018 #1986685	GL EX
H - State of New Jersey, Dept of I - Borough of Barrington	Hlth & Senior Services Ofc of Medical Services Po Box 360 Trenton, NJ 08625	Evidence of insurance with respects to Barrington Ambulance Assn.	9/20/2018 #1986686	GL EX
H - Underwood Memorial Hospital I - Borough of Bellmawr	MICU Coordinator 509 N. Broad Street Woodbury, NJ 08096	Evidence of Insurance with respects to Borough of Bellmawr's Ambulance Squad.	9/20/2018 #1986687	GL EX
H - State of NJ, Dept of Treasury	PO box 211 Trenton, NJ 08625	Evidence of insurance.	9/20/2018	GL EX

09/24/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

I - Borough of Bellmawr			#1986688	
H - State of NJ, Dept of Treasury I - Borough of Bellmawr	PO box 211 Trenton, NJ 08625	Evidence of insurance with respects to Waivered Contracts to cover water requirements.	9/20/2018 #1986689	GL EX
H - State of New Jersey I - Borough of Bellmawr	Dept. of Health & Senior Services Office of Medical Services PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Bellmawr EMS.	9/20/2018 #1986690	GL EX
H - Chesilhurst Board of Education I - Borough of Chesilhurst	511 Edwards Ave Waterford, NJ 08089	Re: December 15, 2017 meeting Evidence of insurance as respects use of school facilities for meeting on 12/15/17.	9/20/2018 #1986691	GL EX
H - Haddon learning Center I - Borough of Oaklyn	220 W Clinton Oaklyn, NJ 08107	Evidence of insurance.	9/20/2018 #1986692	GL EX
H - Productive Plastics I - Township of Voorhees	103 W. Park Drive Mt. Laurel, NJ 08054	Evidence of Insurance as respects to use of parking lot at 103 American Way, Voorhees, NJ 08043 owned by Gilham Property, LLC by Voorhees Township Public Works employees to park personal vehicles.	9/20/2018 #1986693	GL EX
H - Burlington County Emergency I - Township of Voorhees	Services Training Center 53 Academy Drive, PO Box 6000 Eastampton, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of premises by Voorhees Fire Department for training on 07/15/2018.	9/20/2018 #1986694	GL EX
H - (Camden) Member Towns of the	Camden County Municipal	The County of Camden, its employees, agencies, The Board of	9/20/2018	GL AU EX

09/24/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2018 To 9/24/2018

I - Member Towns of the Camden County	Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	Chosen Freeholders, and Community Development/Grant Programs, if applicable 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 CAMDEN JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Camden County Municipal Joint Insurance Fund as per the CAMDEN JIF membership list below and while the member municipality is using county premises and/or facilities. Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Berlin Borough Berlin Township Borough of Brooklawn Cherry Hill Township Fire District #13 Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro City of Gloucester City Township of Haddon Borough of Haddonfield Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia	#1986716	WC
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	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 facilities at Woodland School for the Boroughs Holly Jolly Trolley event on 12/16/18.	9/21/2018 #1986839	GL AU EX WC
Total # of Holders: 29				

09/24/2018



**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%
August	\$127,796.47	\$67,743.69	\$60,052.78	46.99%
September	\$335,814.84	\$174,608.08	\$161,206.76	48.00%
TOTAL 2018	\$2,076,686.39	\$1,101,503.76	\$975,182.63	46.96%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	148	1,596
PPO Bills	136	1,490
PPO Bill Penetration	91.89%	93.36%
PPO Charges	\$312,720.41	\$1,932,956.43
Charge Penetration	93.12%	93.08%

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	\$189,379.51	\$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	\$1,290,904.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden County Municipal JIF

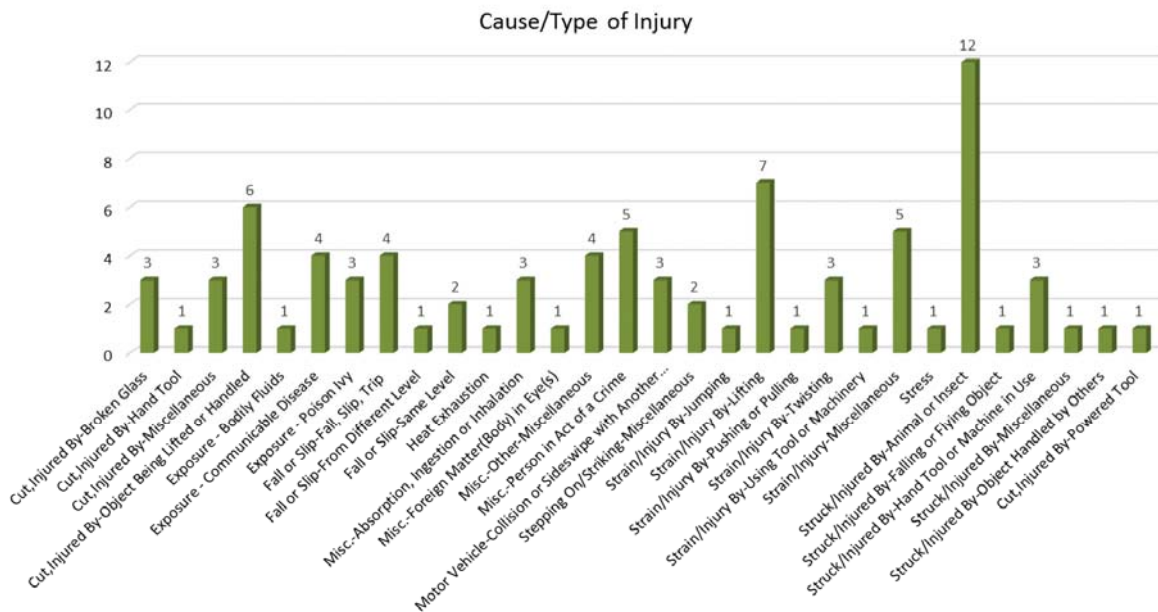
3rd Quarter 2018 - Workers' Comp Injury Review

Claims Reported:

	2017		2018		
	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Report Only	12	10	14	12	15
Medical Treatment	69	46	55	61	70
Total FROI's	81	56	69	73	85

Claim Statistics:

- 27 Remain open and actively treating; 22 are currently working and/or had no missed days
- 3 Employees remain out of work; 2 are able to work but Transitional Duty was not accommodated
- An average of 14 Transitional Duty days were accommodated on 15 claims
- An average of 31 TD Lost Opportunity Days occurred on 3 claims



APPENDIX I – MINUTES

September 24, 2018

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 24, 2018
BELLMAWR 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	Present
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 (departed at 5:45 pm)
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 Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company LLC
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 Edward Cooney

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
John Foley, Cherry Hill Fire District
Robert Fisher, Audubon Park
Edward Hill, Lawnside Borough
Ken Cheeseman, Laurel Springs
Jack Flynn, Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Fund Commissioner Louis DiAngelo welcomed everyone to the Borough of Bellmawr.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 27, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 27, 2018

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE:

NONE

2019 RFQ – FAIR & OPEN PROCESS: As discussed at last month’s meeting, some of the Fund’s Professional Service Agreements expire at the end of this year. The Fund Office advertised Requests for Qualifications for those positions with a due date of October 9th. A report will be made at our budget meeting on October 10th in Collingswood.

2018/2019 EMPLOYMENT PRACTICES PROGRAM: 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.

Since the Model Personnel Manuals was finalized, there has been a recent Supreme Court decision regarding the Open Public Meetings Act concerning personnel matters. The MEL Fund Attorney has issued a memorandum regarding this that appears on Page 4. Attorney Nardi said the Model Policy is not the current law. Everyone has a reasonable amount of time to amend their policies but members need to be sure they are consistent with the policy of the current law.

RCF 2014 FUND YEAR ROLLOVER – As previously reported, the RCF Executive Committee approved changing the transfer period to 60 months starting with Fund Year 2014. The transfer will not take place in December. In anticipation of this, the RCF board adopted a resolution accepting the transfer of member JIF’s Fund Year 2014. Enclosed on Page 5 is Resolution #18-21 authorizing the transfer of the Camden JIF’s 2014 claim liabilities to the RCF.

RCF JIF MEMBERSHIP RENEWAL – The Camden JIF’s three year membership in the Residual Claims Fund is scheduled to expire on December 31, 2018. Enclosed on Page 6 is Resolution #18-22 renewing the membership term effective January 1, 2019 through December 31, 2021.

EJIF MEMBERSHIP RENEWAL – The Camden JIF’s membership in the EJIF expires at the end of the year. Enclosed on Page 8 is Resolution #18-23 renewing the membership term effective January 1, 2019 through December 31, 2021.

MOTION TO APPROVE RESOLUTIONS 18-21, 18-22 AND 18-23

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

MEL REPORT – The MEL met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in Appendix II. The MEL’s 2019 budget introduction is scheduled for October 17th at Forsgate. Commissioner Wolk said the 2019 Budget rate table was reviewed and discussed. It is anticipated that the budget will increase by approximately 2%. Budget introduction will be at the October 17th meeting. Commissioner Wolk said the Investment Legislation Bill was signed into law by the Governor. This will enable the MEL and its affiliated JIF’s to invest in government bonds and hopefully improve the return of the Fund’s deposits. The Board recognized Joe Hrubash’s 30 years of service to the MEL’s underwriting manager and now as Deputy Executive Director.

RCF REPORT – The RCF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in Appendix II. The Residual Claims Fund proposed 2019 budget was introduced. The public hearing on the budget will be held on October 17, 2018 at 10:30 am at Forsgate. Commissioner Wolk said the RCF took formal action confirming the transfer of the 2014 Fund Year; local JIFs will be asked to pass a resolution transferring their 2014 liabilities at their September/October meetings. Commissioner Wolk said the RCF introduced the 2019 Budget; budget adoption will be at the October 17th meeting.

EJIF REPORT - The EJIF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in Appendix II. The 2019 budget was introduced and will be adopted at the October 17, 2018 meeting. Commissioner Wolk said the EJIF introduced the 2019 budget that call for at 1% decrease; budget adoption will be at the next meeting. The EJIF approved a 1.25 million dividend that is the highest one ever declared. Commissioner Wolk said the EJIF reported that the surplus is above \$20 million.

EJIF ENVIRONMENTAL ENGINEERING SERVICE TEAM ANNOUNCEMENT - The EJIF’s engineering firm PS&S has announced that Matthew Mee will be the new lead contact person for the firm. On Page 10 is the memorandum recently released by the EJIF making this announcement.

EJIF WORKSHOP - The EJIF along with PS&S will be hosting several seminars on new storm water and underground storage tank regulations. Attached on Page 11 is the program workshop schedule along with registration information.

2019 UNDERWRITING RENEWAL PROCESS – 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 15th. The Executive Director will provide an update. Executive Director

asked everyone to please submit and complete their schedules as we currently have nine towns pending submission.

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. An update will be provided. Executive Director said we received Clementon and Hi-Nella’s renewal documents and just waiting on the two other entities.

SAFETY EXPO – (PAGE 12) 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.

LEAGUE ALERT – MARIJUANA LEGALIZATION – The NJ League of Municipalities has issued an alert on Cannabis/Marijuana Legalization and the Local Option Tax. There appears to be consensus among legislative sponsors to include an option for municipalities to institute a local tax of up to 2% that would be retained by the host town. Current bills also include an “opt-out” option that would prohibit sales in municipalities that take action to oppose it. Page 16

2019 BUDGET - The Executive Committee scheduled a meeting for October 10, 2018 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2019 Budget.

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 July 31st showing a surplus over \$11.5 million with a gain over \$86,000 from prior month - all years very much in the positive. On page 21 you will find the Loss Ratio Report where the Camden JIF stands at 31% and the actuary has us targeted at 24 % as of July 31st. Lost Time Accident Frequency Report for July shows us at 2.15% a slight improvement from last month. On page 24 you will find your EPL Compliance and we will be updating that report next month 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 18-24 September 2018 Vouchers

2018	\$106,393.79
TOTAL	\$106,393.79

MOTION TO APPROVE RESOLUTION 18-24 SEPTEMBER 2018 VOUCHERS

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes - 0 Nays

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

Closed	.00
2014	20,366.30
2015	10,744.47
2016	44,134.14
2017	89,301.63
2018	147,954.27
TOTAL	312,500.81

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

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reviewed the process of the Defense Panel RFQ for 2019. If a firm does not respond to the RFQ what will happen is they will continue to handle any cases they are currently assigned, but they will not be able to do any new assignments.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. Mr. Saville said everyone should have updated their training administrators so they can register for upcoming classes. Safe Handling of Household Hazardous Waste Regional Training was held on September 12th and Active Shooter in the Workplace Regional Training on September 19th. Commissioner Shannon said when the Active Shooter training is being offered it should be stressed that it is for office workers as well. The next regional training will be held in Clementon on October 5th which will be an Ergonomics training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Managers report on pages 46-47 listed 9 certificates for the period of July 22, 2018 through August 22, 2018. Underwriting Manager Ed Cooney said as part of the pre renewal analysis for the entire MEL program we talk about the expectations of the entire marketplace, expectations on how our program is performing itself, and what next year's renewal is going to look like. We basically set out not to exceed rates in August time frame so that the budget can start being built. Right now the higher areas coming out of last year are the property insurance market and the public officials EPL marketplace. Last year we had a bad storm season and that is across the world, which has leveled out nicely and it looks like we are going into a flat renewal for property, at least from the excess standpoint, and that is a great result. Underwriting Manager said the Public Officials and EPL increases are starting to come down and we are definitely looking into a better position there, so overall the renewal is looking great.

Underwriting Manager said we recently talked about getting additional liability limits. Right now the JIF has an automatic \$5,000,000 liability limits each town has an option to purchase up to and additional

\$15,000,000 for \$20,000,000 total. The Executive Director has given the cost for the additional limits and this should be reviewed by your risk manager and members to look at the higher limits. The driving conversation around this is the Paramus bus crash which is not a risk that the JIF currently has, but the question arose what if a freak accident similar to this happened would we have enough limits. In conjunction with that you can also look at additional EPL POL limits everyone gets the base \$2,000,000, with the option to go up to \$10,000,000. The cyber risk management program from the MEL that was put out earlier this year ,with really easy guidelines on how to protect yourself from all of the cyber risks you are going to be facing, and if you comply with Tier 1 or Tier 2 you will receive either a \$5,000 or \$7,500 reimbursement on your deductible. Please take a look at that and see if you can submit the compliance form.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2018 where there was a savings of 47% for the month and a total of 46.76 % for the year. Ms. Goldstein said she checked with Virtua on the contract we had with Our Lady of Lourdes on the contract regarding the rates for rabies and the contract stands the same. So we want to continue to use the recommended facilities with lower rates. In response to Chairman Mevoli, Karen Read said she would send the information to all members again that was recently sent regarding treatment for and rabies vaccinations. Commissioner DiAngelo said the Risk Managers should be made aware and they should be talking to their towns regarding this procedure.

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 Wolk
Second:	Commissioner Tarashi
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION

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

OLD BUSINESS: Chairman Mevoli said Brad Stokes brought a copy of the letter that was sent out to all member elected officials. This has been an ongoing process that the elected officials know exactly what the
September 24, 2018 6 Camden JIF OPEN Minutes

JIF does and how we handle their money. We hired Princeton Strategic Communications that worked with us for about four or five months. Chairman Mevoli said Karen Read was instrumental in working with the firm along with Brad Stokes. A similar letter will go out every year and we will update as the information as it changes. Commissioner Shannon said it was a good presentation. Executive Director said it is a good story to tell and a lot of the individual JIFs will be looking into doing something similar as we have taken the lead and we had a lot positive feedback on the format we used.

NEW BUSINESS: Commissioner Shannon said she was asked to bring this topic up by one of the council people in Barrington that is the Head of Public Safety. Commissioner Shannon said we recently had a bedbug infestation at the ambulance building that comes from EMT exposure at a local a senior apartment complex that has a problem with bed bug infestation. So EMTs can frequently be exposed to bed bugs and there is no coverage for this. The Borough paid to have the building treated and then one of the employees wound up with them in their home. This seems unfair, because it is completely a work related exposure. Commissioner Shannon asked if there is this something the JIF could potentially take a look at. Underwriting Manager Ed Cooney said if there is no bodily injury workers comp would not respond. Any property insurance will exclude coverage for damage from insects, vermin and animals. Ed Cooney said there is coverage out there for bed bugs that can be purchased separately and we can look into it for the JIF members.

PUBLIC COMMENT: Fund Commissioner Wilkinson said he was contacted by the marketing firm and gave them information going back to the 1980's as well as the training programs. Executive Director said a PowerPoint presentation is being created with comments by some of our members including Commissioner Wilkinson and this will be used for future marketing presentations.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 6:15 PM

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

