

CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
SEPTEMBER 24, 2018 – 5:15 PM

BELLMAWR BOROUGH
21 EAST BROWNING ROAD
BELLMAWR, NJ 08099
AGENDA AND REPORTS

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: SEPTEMBER 24, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: BELLMAWR**
- APPROVAL OF MINUTES:** August 27, 2018 Open Minutes..... **Appendix I**
August 27, 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. 18-24 **Page 28**
Treasurer's Report **Page 30**
Monthly Reports **Page 31**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 37**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 46**

- MANAGED CARE – Medlogix/Consolidated Services Group**
Monthly Report..... **Page 48**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETINGS:** **October 10, 2018 – Collingswood (Budget Meeting)**
 October 22, 2018 - Berlin Township

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: September 24, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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**.

The following Resolutions will be Adopted by Consent

- ❑ **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 now 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** - 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 & 18-23.**

- ❑ **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.
- ❑ **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 a.m. at Forsgate.
- ❑ **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.
- ❑ **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 with be hosting several seminars on new Stormwater 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 was September 15th. The Executive Director will provide an update.
- ❑ **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.
- ❑ **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 a 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 has 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:**

Financial Fast Track	Page 19
Income Portfolio	Page 20
Loss Ratio Analysis	Page 21
Loss Time Accident Frequency	Pages 22-23
POL/EPL Compliance Report	Page 24
Fund Commissioners	Page 25
Regulatory Affairs Checklist	Page 26
RMC Agreements	Page 27



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: All Members
FROM: Fred Semrau, Fund Attorney
DATED: September 11, 2018
RE: Model Personnel Policy and Procedure Manual
Section 5 – Open Public Meetings Act

Recently, our Supreme Court has issued an opinion pertaining to the Open Public Meetings Act and procedures concerning personnel matters. The Court specified certain types of discussions by a governing body that would require notification to employees whose rights could be adversely affected and those instances where discussion does not require notice.

In addition, Municipal Attorneys have different interpretations and there are different circumstances that arise whereby a notification and the right of employees to be participate in Closed Sessions is subject to prevailing case law and interpretation. Therefore, the direction and advice should follow the advice of the entity's legal counsel as opposed to specifying such in the Handbook.

Accordingly, for future reference, we have modified this section of the Personnel Handbook so that the existing case law and interpretation by legal counsel would apply.¹

Open Public Meetings Act Procedures Concerning Personnel Matters:

Discussions by the governing body or any public body concerning appointment, termination, terms and conditions of employment, performance evaluation, promotion or discipline of any current or prospective officer or employee may be held in closed session. Ultimately, the guidance as to notification of employees and the right to have the discussion in executive or the open session should be discussed with and be based upon the guidance and advice of the legal counsel for the public entity and recent court decisions.

¹ The deadline for adopting the Handbook remains October 1, but if you have already adopted the Handbook with the former language, such adoption will be considered compliant as long as you take all steps to adopt the change in a reasonable timeframe.

RESOLUTION NO. 18-21

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2014	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/30/18

Chairperson

Attest

RESOLUTION NO. 18-22

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, the purchase of such coverage by the RCF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Camden County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2019. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Camden County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

BE IT FURTHER RESOLVED that the Chairman of the **Camden County Municipal Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

Chairman

Attest

Date: _____

RESOLUTION NO. 18-23

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION TO RENEW MEMBERSHIP IN THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** (“E-JIF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management for member Joint Insurance Funds (“JIF”) against bodily injury and property damage claims arising from environmental impairment liability and legal representation therefor to the extent and for coverages approved by the Commissioner of Banking and Insurance; and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the E-JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, such coverage more specifically includes Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages; and

WHEREAS, the purchase of such coverage by the E-JIF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the E-JIF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the E-JIF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the **Board of Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member Local Unit.

NOW THEREFORE BE IT RESOLVED that the **Board of Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2019; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- Section I Third Party Liability
- Section II On-Site Clean-up Costs
- Section III Public Officials Pollution Liability
- Section IV De Minimus Abandoned Waste Sites
- Section V Storage Tank Systems

BE IT FURTHER RESOLVED that the Chairman of the **Camden County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, N.J.S.A. 40A:10-36 et seq., administrative regulations and any other statutes or regulations pertaining thereto.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

DATED: _____

ATTEST: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

August 24, 2018

Dear E-JIF member:

We were recently informed that Christopher Gulics of PS&S will be leaving the firm effective August 23, 2018. As you know, PS&S has been assigned to your region as the Environmental Engineer for the E-JIF.

We have been in contact with PS&S and they have assured us that you, our member, will not experience any change in service. The lead contact person will now be Matthew Mee. The service team consists of Matthew Mee and Kristi Sorrentino acting as Senior Project Managers under the supervision of Miguel Salinas, LSRP - PS&S Environmental Division Manager. The EJIF support staff will consist of Sean McCauley and Marissa Magura. The EJIF Team is currently in the process of completing the year-end reporting requirements and are on schedule to complete the required documents.

With regard to the 24-hour emergency response hotline, the first responder is Matthew Mee and the second responder is Kristi Sorrentino in the event Matt is not available.

PS&S has indicated that they will continue to provide the same level of service and are committed to complete their contractual obligations.

If any member experiences any disruption in service, please contact the Executive Director's office immediately.

Their contact information is as follows:

Matthew Mee mmee@psands.com office: 856-335-6011 cell: 201-341-6285 www.psands.com	Kristi Sorrentino ksorrentino@psands.com office: 848-206-2624 cell: 732-513-4653 www.psands.com
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As always feel free to contact the fund office with any questions, concerns that you may have.



2018 EJIF Workshop:

Complying with Changing Regulations



DEAR ENVIRONMENTAL JOINT INSURANCE FUND MEMBER:

The Environmental Joint Insurance Fund (EJIF) wishes to extend an invitation to you and other members of your Municipality or Utility Authority to attend an upcoming workshop to discuss staying in compliance with revised Municipal Stormwater and Underground Storage Tank Regulations. Administrators, Clerks, Plant Operators and DPW Directors are urged to attend. This year's seminar will focus on the following changes in the two regulations mentioned above.

NEW Tier A Stormwater Permit Rules

- 1) TMDL Information
- 2) Stormwater Facility Maintenance & Mapping
- 3) Local Public Education Program

NEW Underground Storage Tank Rules

- 1) Operator Training & Need Upgrades
- 2) New Inspection / Record Keeping Requirements
- 3) UST Questionnaire, Registration and Required Insurance Documents

The following Educational Credits have been applied for:

**PUBLIC WORKS MANAGERS: 2 TECHNICAL
MUNICIPAL CLERK: 2 PROFESSIONAL DEVELOPMENT**

Please feel free to use the other half of this document to reserve your place. The program is being offered at various times and places throughout New Jersey. You may sign up for the session most convenient to you. There is **no charge for attending**. If you have any questions, please feel free to contact **Marissa Magura of PS&S at 848-206-2626 or mmagura@psands.com.**

PROGRAM WORKSHOP SCHEDULE

OCTOBER 2, 2018 | 9am to 11am:
Westwood Borough Hall, 101 Washington Ave., Westwood, NJ

OCTOBER 2, 2018 | 1pm to 3pm:
Hanover Township Municipal Building, 1000 Route 10, Whippany, NJ

OCTOBER 4, 2018 | 9am to 11am:
Lacey Twp Municipal Building, 818 W. Lacey Rd., Forked River, NJ

OCTOBER 4, 2018 | 1pm to 3pm:
Wall Township Municipal Building, 2700 Allaire Road, Wall NJ

OCTOBER 9, 2018 | 9am to 11am:
Haddonfield Municipal Building, 242 E. Kings Hwy., Haddonfield, NJ

OCTOBER 9, 2018 | 1pm to 3pm:
Gloucester County Fire Academy, 200 Shady Lane Rd, Clarksboro, NJ

Please return this form to: **Marissa Magura**
PS&S, LLC., 1433 Highway 34, Suite A4, Wall, NJ 07727
Phone: 848-206-2626
Email: mmagura@psands.com

MUNICIPALITY/AUTHORITY: _____

NUMBER ATTENDING _____ DATE ATTENDING _____

NAME(S): _____

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

**26th ANNUAL
2018 SAFETY EXPO
TO BE HELD ON**

SEPTEMBER 28, 2018

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

SESSIONS:

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

NJUA SAFETY EXPO – 2018 COURSE DESCRIPTIONS

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

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

Track #2

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

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

Track #3

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

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

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

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

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

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

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

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

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



[Click to view newsletter archives](#)

September 12, 2018

Urgent Alert: Cannabis/Marijuana Legalization and the Local Option Tax

As you are aware, Governor Murphy identified the legalization of the adult use of marijuana as a top priority for his Administration. Senate President Sweeney also supports this and has publicly indicated that there is sufficient support in the Senate to advance enabling legislation and Speaker Coughlin recently stated that he supports legalization. With the State's three leaders all on record in support, it is virtually certain that legalization will be realized in the near future. Significant issues remain, however, and there is some disagreement over the form of such a bill, though it is expected that a bill will head to the Governor this fall.

While a number of bills have been introduced, a consensus bill has not yet been introduced. We note that every bill and concept proposed for discussion includes an "opt-out" provision for municipalities, meaning marijuana would be legalized in all municipalities unless a municipality takes affirmative action to opt-out. Further, recent press reports indicate a consensus among legislative sponsors, though it does not reference agreement of the Murphy Administration, on a number of provisions, including:

- A local option tax of up to 2% to be retained by the host municipality;
- The creation of five-member commission to oversee marijuana regulations, permitting and an enforcement division. The Governor would appoint three members and the Legislature would appoint the remaining two.
- Automatic eligibility for those convicted of marijuana possession for criminal record expungement; individuals would still need to go through a process for expungement.

Other press accounts and word of mouth indicate that a bill to expand the State's medical marijuana program would move concurrently with an adult, recreational use bill. Additionally, it is generally reported that a total tax on the industry would be about 25%, not including any local option tax. It is also likely that there will be four distinct types of licenses: 1) growth/cultivation; 2) manufacturing; 3) transportation/distribution and, 4) retail. It is our understanding that home-grown products will not be authorized. We expect that a municipality will have the option to opt-out of any or all of the four license types.

The League reached out to partners such as the New Jersey Urban Mayors Association (NJUMA) and the New Jersey Conference of Mayors (NJCM) and met with the prime Senate sponsor, Senator Nick Scutari, in early August.

The League, NJUMA, and NJCM followed up with the Senator with comments and recommendations. In our correspondence, we stated that all three organizations are generally supportive of the expansion of medical marijuana and decriminalization, but are not prepared to support the current legislative proposals for the legalization of recreational marijuana. But if such a bill advances, there should be provisions that support and protect the interest of New Jersey's municipalities. In doing so, we offered a number of recommendations, including:

- Any legislation authorize municipalities to implement a local excise tax of up to 5% on any or all of the four proposed licenses;
- Licensees should be required, as a condition of the license, to enter into a host benefit agreement with the municipality. This would be similar to the model used in Massachusetts;
- There should be a mechanism in place to verify that the revenues collected as a result of a local excise tax are being returned appropriately to the host municipality;
- Licensees should also be subject to any local license or mercantile fees, as would be the case with any other business.

Of revenues collected by the state, we further suggest the following:

- Portions of this funding be dedicated for specific purposes to assist local law and health enforcement and public safety, including funding for Drug Recognition Experts (DREs); and,
- The development of a statewide DUI protocol.

As noted above, the Legislative sponsors, according to press reports, are in agreement on a 2% local option tax. A municipality which chooses to opt-in should be assured that revenues will offset the costs of enforcement. Otherwise other taxpayers in the community will subsidize the industry. Based on our discussions with Mayors and with our fellow Leagues in states that have legalized marijuana, it is our belief that 2% is insufficient to offset costs and is an incentive for municipalities to opt-out. Enforcement will fall almost entirely on municipal governments, which will need to absorb costs associated with law and code enforcement, health services, education and social services.

We urge you to contact your Legislators and ask that if they support legalization, to also support an up-to 5% local option tax.

Please take immediate action and talk to your Legislators on this issue now and let them know how you feel. There are issues apparent in any legislation that would legalize the recreational use of marijuana that would impact all municipalities regardless of whether you would opt-in or opt-out. So no matter your position on the issue, please advise your Legislators of the concerns and recommendations covered in this correspondence. In particular, it is critical to communicate that the suggested 2% option tax is insufficient and should be changed so that municipalities can choose to implement an up to 5% fee.

If you have any questions or comments, please contact League Assistant Executive Director Mike Cerra at either mcerra@njslom.org or 609-695-3481, x120.

Thank you,

James Cassella, NLM President
Mayor, East Rutherford

Colleen Mahr, NJLM 1st Vice President
Mayor, Fanwood

James Perry, NJLM 2nd Vice President
Committeeman, Hardwick

Janice Kovach, 3rd Vice President
Mayor, Clinton Town



New Jersey State League of Municipalities

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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2018					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,062,847	7,439,928	217,500,702	224,940,630
2.	CLAIM EXPENSES				
	Paid Claims	350,520	2,344,991	95,631,693	97,976,684
	Case Reserves	357,109	1,493,635	3,429,634	4,923,269
	IBNR	(231,728)	(721,445)	4,543,398	3,821,953
	Recoveries	-	(31,799)	(297,749)	(329,548)
	TOTAL CLAIMS	475,901	3,085,381	103,306,976	106,392,358
3.	EXPENSES				
	Excess Premiums	331,064	2,317,446	59,553,523	61,870,969
	Administrative	182,959	1,277,374	38,702,484	39,979,858
	TOTAL EXPENSES	514,023	3,594,820	98,256,007	101,850,827
4.	UNDERWRITING PROFIT (1-2-3)	72,923	759,726	15,937,718	16,697,445
5.	INVESTMENT INCOME	13,998	61,026	10,291,459	10,352,485
6.	DIVIDEND INCOME	0	0	3,412,323	3,412,323
7.	STATUTORY PROFIT (4+5+6)	86,920	820,752	29,641,500	30,462,252
8.	DIVIDEND	0	0	18,893,809	18,893,809
9.	STATUTORY SURPLUS (7-8)	86,920	820,752	10,747,691	11,568,443
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	1,718	6,839	2,749,711	2,756,551
	Aggregate Excess LFC	12,308	85,080	563,250	648,330
	2014	1,538	(477,925)	2,198,980	1,721,055
	2015	1,481	37,690	1,570,700	1,608,390
	2016	2,141	128,028	2,114,015	2,242,043
	2017	2,691	529,472	1,551,033	2,080,505
	2018	65,042	511,568		511,568
	TOTAL SURPLUS (DEFICITS)	86,920	820,752	10,747,691	11,568,443
	TOTAL CASH				24,329,647
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	43,948	387,343	3,508,689	3,896,032
	Case Reserves	(85,214)	122,347	617,275	739,621
	IBNR	41,266	(26,072)	273,345	247,273
	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	32,848	529,814	3,135,981	3,665,795
	Case Reserves	10,054	(290,828)	904,373	613,545
	IBNR	(42,902)	(259,370)	616,977	357,607
	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	45,738	165,300	2,214,328	2,379,628
	Case Reserves	(45,460)	46,957	928,483	975,440
	IBNR	(278)	(328,582)	898,803	570,221
	Recoveries	0	(3,353)	(53,346)	(56,699)
	TOTAL FY 2016 CLAIMS	0	(119,677)	3,988,268	3,868,590
	FUND YEAR 2017				
	Paid Claims	44,039	570,834	1,203,528	1,774,362
	Case Reserves	140,911	339,931	979,504	1,319,435
	IBNR	(184,950)	(1,441,686)	2,754,273	1,312,587
	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	183,947	691,699		691,699
	Case Reserves	336,819	1,275,228		1,275,228
	IBNR	(44,864)	1,334,265		1,334,265
	Recoveries	0	(2,405)		(2,405)
	TOTAL FY 2018 CLAIMS	475,901	3,298,788		3,298,788
	COMBINED TOTAL CLAIMS	475,901	3,085,381	103,306,976	106,392,358

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

CAMDEN JOINT INSURANCE FUND
Fixed Income Portfolio Summary and Rate Comparison

	For Month End			7/31/2018	
	2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	15.46	16.98	19.11	23.71	24.33
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	9.99	12.35	14.12	14.23
Avg maturity (years)	1.33	0.24	2.31	2.06	1.99
Unrealized gain/(loss) (%)	0.47	0.09	0.01	-1.24	-1.38
Purchase/Book yield (%)	1.40	0.62	1.22	1.29	1.31
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	1.87	0.71	1.23	0.05	-0.07
M E L PORTFOLIO					
Total Cash Balance (millions)	80.36	61.94	59.15	58.10	65.47
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	53.40	48.74	50.63	52.26
Avg maturity (years)	1.58	1.64	1.63	1.43	1.34
Unrealized gain/(loss) (%) ***	0.12	0.03	-0.21	-1.11	-1.15
Purchase/Book yield (%)	0.82	0.82	1.11	1.21	1.22
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.94	0.85	0.90	0.10	0.07
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.10	0.41	0.85	1.73	1.91
TD Money Market	0.01	0.01	0.48	1.37	1.45
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits	-	-	0.87	1.51	1.76
Treasury Issues					
1 year bills	0.32	0.61	1.20	2.33	2.39
3 year notes	1.02	1.00	1.58	2.65	2.70
5 year notes	1.53	1.33	1.83	2.78	2.78
Merrill Lynch US Govt 1-3 years ^	0.56	0.89	0.44	0.10	0.10

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

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

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

July 31, 2018

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

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

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund							
Data Valued As of :	September 17, 2018						
Total Participating Members	34						
Complaint	34						
Percent Compliant	100.00%						
		01/01/18	2018				
	Compliant	EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance
Member Name	*	Deductible	Deductible	Date	Deductible	Deductible	01/01/18
AUDUBON	Yes	\$ 2,500	\$ 2,500				0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500				0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CLEMENTON	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000				0%
LAWNSIDE	Yes	\$ 75,000	\$ 75,000	04/16/18	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000				0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500				0%
PINE HILL	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500				0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WOODLYNNE	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K

* Member does NOT participate in EPL coverage

**Camden JIF
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 September 17, 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 MUNICIPALJOINT INSURANCE FUND				
2018 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF September 17, 2018				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
BARRINGTON	CONNER STRONG & BUCKELEW	3/12/2018	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/01/18	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW	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. 18-24

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

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

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

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

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

FUND YEAR

2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001711			
001711	COMPSERVICES, INC.	CHERRY HILL SERVICES 9/18	2,458.33
001711	COMPSERVICES, INC.	CLAIMS ADMIN FEE 9/18	32,500.00
			34,958.33
001712			
001712	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 8/18	2,258.00
			2,258.00
001713			
001713	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/18	12,562.58
			12,562.58
001714			
001714	PERMA RISK MANAGEMENT SERVICES	POSTAGE - AUGUST	21.65
001714	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMINISTRATION 9/18	31,885.08
			31,906.73
001715			
001715	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 9/18	3,932.33
			3,932.33
001716			
001716	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 9/18	684.50
001716	BROWN & CONNERY, LLP	ATTORNEY FEE 9/18	1,756.00
001716	BROWN & CONNERY, LLP	EXPENSE 9/18	22.04
			2,462.54
001717			
001717	ELIZABETH PIGLIACELLI	TREASURER MONTHLY FEE 9/18	1,777.33
			1,777.33
001718			
001718	DAVID TARASCHI	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001719			
001719	JACK LIPSETT	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001720			
001720	M. JAMES MALEY	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	150.00
			150.00
001721			
001721	NEAL ROCHFORD	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00

			450.00
001722			
001722	JOSEPH WOLK	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001723			
001723	MICHAEL MEVOLI	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001724			
001724	TERRY KIERSZNOWSKI	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001725			
001725	JOSEPH GALLAGHER	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001726			
001726	ALLSTATE INFORMATION MANAGEMNT	MONTHLY ARCH SERV & STOR 8.31.18	80.55
			80.55
001727			
001727	MEDLOGIX LLC	WC MNGED CARE SRVICES - CHERY HILL 9/18	1,083.00
001727	MEDLOGIX LLC	WC MANAGED CARE SERVICES 9/18	8,936.00
			10,019.00
001728			
001728	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER'S FEE 9/18	976.00
			976.00
001729			
001729	TAVISTOCK COUNTRY CLUB	EXEC SAFETY COMMITTEE LUNCH 8/18	710.40
			710.40
001730			
001730	LOUIS DiANGELO	3RD QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001731			
001731	LINDENWOLD BOROUGH	2018 OPTIONAL SAFETY AWARD 9/18	500.00
			500.00
001732			
001732	WINSLOW TOWNSHIP	2018 OPTIONAL SAFETY AWARD 9/18	500.00
			500.00
		Total Payments FY 2018	106,393.79

TOTAL PAYMENTS ALL FUND YEARS \$ 106,393.79

Chairperson

Attest:

Dated: _____

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

Treasurer

September 24, 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 August 31, 2018 for Fund Years 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for August totaled \$64,077.47.

- **RECEIPT ACTIVITY FOR AUGUST:**

MEL 2018 APEX	\$ 55,274.80	
Cherry Hill Deductible	<u>5,514.54</u>	
Total Receipts		<u>\$60,7890.34</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$ 51,252.21	
Workers Compensation Claims	273,748.60	
Administration Expense	<u>264,880.83</u>	
Total Claims/Expenses		<u>\$589,881.64</u>

- **CASH ACTIVITY FOR AUGUST:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,329,647.14 to a closing balance of \$23,868,882.30 showing a decrease of \$460,764.84.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/08/18	1,047.03				1,047.03	
2	08/08/18	71,453.47				71,453.47	
3	08/15/18	12,213.00				12,213.00	
4	08/15/18	43,536.01				43,536.01	
5	08/22/18	22,523.20				22,523.20	
6	08/22/18	60,065.05				60,065.05	
7	08/29/18	12,218.93				12,218.93	
8	08/29/18	78,551.36				78,551.36	
9	08/31/18	3,250.05				3,250.05	
10	08/31/18	20,142.71	- 12,500.00			7,642.71	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	325,000.81	- 12,500.00	-	-	312,500.81	
	Monthly Rpt	312,500.81				312,500.81	
	Variance	12,500.00	- 12,500.00	-	-	-	

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

Current Fund Year: 2018										
Month Ending: August										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	922,366.40	4,862,865.58	1,100,496.98	11,704,400.16	555,201.97	1,860,059.67	305,839.98	3,026,321.98	(7,905.59)	24,329,647.13
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,514.54	5,514.54
Invest Pymnts	2,075.82	10,583.57	2,407.63	25,478.27	1,113.55	3,933.01	638.17	9,597.47	0.00	55,827.49
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,075.82	10,583.57	2,407.63	25,478.27	1,113.55	3,933.01	638.17	9,597.47	0.00	55,827.49
Other *	0.00	0.00	0.00	0.00	0.00	55,274.80	0.00	0.00	0.00	55,274.80
TOTAL	2,075.82	10,583.57	2,407.63	25,478.27	1,113.55	59,207.81	638.17	9,597.47	5,514.54	116,616.83
EXPENSES										
Claims Transfers	10,782.87	22,693.44	5,275.90	270,514.85	0.00	0.00	0.00	0.00	3,233.75	312,500.81
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	264,880.83	0.00	264,880.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,782.87	22,693.44	5,275.90	270,514.85	0.00	0.00	0.00	264,880.83	3,233.75	577,381.64
END BALANCE	913,659.35	4,850,755.71	1,097,628.71	11,459,363.58	556,315.52	1,919,267.48	306,478.15	2,771,038.62	(5,624.80)	23,868,882.32

REPORT STATUS SECTION

Report Month: August

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	August					
CURRENT FUND YEAR	2018					
Description:		Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$24,329,647.14	10,276,491.74	11,188.28	-	2,090.18	14,044,057.30
Opening Interest Accrua	\$35,228.74	-	-	-	-	35,228.74
1 Interest Accrued and/or	\$15,587.52	\$0.00	\$0.00	\$0.00	\$0.00	\$15,587.52
2 Interest Accrued - discov	\$0.00	\$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	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$15,357.50	\$15,137.14	\$97.90	\$122.46	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$7,337.51	\$0.00	\$0.00	\$0.00	\$7,337.51	\$0.00
7 Realized Gain (Loss)	\$33,132.45	\$0.00	\$0.00	\$0.00	\$33,132.45	\$0.00
8 Net Investment Income	\$64,077.47	\$15,137.14	\$97.90	\$122.46	\$48,719.97	\$0.00
9 Deposits - Purchases	\$398,290.15	\$73,289.34	\$51,252.21	\$273,748.60	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$914,882.45	-\$589,881.64	-\$51,252.21	-\$273,748.60	\$0.00	\$0.00
Ending Cash & Investment	\$23,868,882.30	\$9,775,036.58	\$11,286.18	-\$1,967.72	\$14,084,527.26	\$0.00
Ending Interest Accrual Bal	\$43,478.75	\$0.00	\$0.00	\$0.00	\$43,478.75	\$0.00
Plus Outstanding Checks	\$253,414.27	\$87,293.68	\$25,199.64	\$140,920.95	\$0.00	\$0.00
(Less Deposits in Transit)	-\$4,089.13	\$0.00	\$14,028.30	-\$18,117.43	\$0.00	\$0.00
Balance per Bank	\$24,118,207.44	\$9,862,330.26	\$50,514.12	\$120,835.80	\$14,084,527.26	\$0.00
		\$0.00	0.0	\$0.00	\$0.00	\$0.00

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

Month		August							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	166,234.95	10,782.87	0.00	177,017.82	177,017.82	0.00	0.00	0.00
	Liability	17,763.18	98.08	0.00	17,861.26	17,861.26	0.00	0.00	0.00
	Auto	15,933.31	1,250.00	0.00	17,183.31	17,183.31	(0.00)	0.00	(0.00)
	Workers Comp	489,363.29	135,320.07	0.00	624,683.36	624,683.36	0.00	0.00	0.00
	Cherry Hill	2,074.82	503.25	2,074.82	503.25	503.25	0.00	0.00	0.00
	Total	691,369.55	147,954.27	2,074.82	837,249.00	837,249.00	0.00	0.00	0.00
2017	Property	384,595.07	0.00	0.00	384,595.07	384,595.07	(0.00)	(0.00)	0.00
	Liability	182,653.43	14,133.15	0.00	196,786.58	196,786.58	0.00	0.00	0.00
	Auto	82,828.77	711.60	0.00	83,540.37	83,540.37	0.00	(0.00)	0.00
	Workers Comp	1,014,994.62	71,726.38	0.00	1,086,721.00	1,086,721.00	0.00	0.00	0.00
	Cherry Hill	3,794.26	2,730.50	1,265.22	5,259.54	5,259.54	(0.00)	(0.00)	0.00
	Total	1,668,866.15	89,301.63	1,265.22	1,756,902.56	1,756,902.56	(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	139,183.02	10,190.11	0.00	149,373.13	149,373.13	0.00	0.00	0.00
	Auto	76,758.85	499.50	0.00	77,258.35	77,258.35	(0.00)	(0.00)	0.00
	Workers Comp	1,704,823.53	33,444.53	0.00	1,738,268.06	1,738,267.89	0.17	0.17	0.00
	Cherry Hill	1,887.00	0.00	2,025.00	(138.00)	(138.00)	(0.00)	(0.00)	0.00
	Total	2,324,816.03	44,134.14	2,025.00	2,366,925.17	2,366,925.00	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	698,691.16	1,980.09	0.00	700,671.25	700,671.25	(0.00)	(0.00)	0.00
	Auto	46,202.77	2,814.80	0.00	49,017.57	49,017.57	0.00	0.00	0.00
	Workers Comp	2,313,980.37	5,949.58	0.00	2,319,929.95	2,319,929.95	0.00	0.00	0.00
	Cherry Hill	149.50	0.00	149.50	0.00	0.00	0.00	0.00	0.00
	Total	3,638,698.01	10,744.47	149.50	3,649,292.98	3,649,292.98	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	1,322,504.48	(3,707.99)	0.00	1,318,796.49	1,318,796.49	0.00	0.00	0.00
	Auto	353,896.39	0.00	0.00	353,896.39	353,896.39	0.00	0.00	0.00
	Workers Comp	1,761,805.33	24,074.29	0.00	1,785,879.62	1,785,879.62	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	3,762,124.21	20,366.30	0.00	3,782,490.51	3,782,490.51	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		12,085,873.95	312,500.81	5,514.54	12,392,860.22	12,392,860.05	0.17	0.17	0.00



Summary of Investments

Account Number **115884-000**

As of August 31, 2018

Page 1 of 8

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) <i>As of 7/31/2018</i>	% OF M/V	MARKET VALUE (M/V) <i>As of 8/31/2018</i>	% OF M/V
PRINCIPAL PORTFOLIO(S)					
MONEY MARKET FUNDS					
	U.S. GOV. MONEY MARKET FUNDS	\$15,712.15	0.11	\$23,049.66	0.16
	TOTAL MONEY MARKET FUNDS	15,712.15	0.11	23,049.66	0.16
U.S. TREASURY OBLIGATIONS					
	U.S. TREASURY BONDS AND NOTES	14,028,345.15	99.89	14,061,477.60	99.84
	TOTAL U.S. TREASURY OBLIGATIONS	14,028,345.15	99.89	14,061,477.60	99.84
TOTAL PRINCIPAL PORTFOLIO(S)		14,044,057.30	100.00	14,084,527.26	100.00
TOTAL ACCRUED INCOME		35,228.74		43,478.75	
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,079,286.04		14,128,006.01	



Summary of Activity

Account Number 115884-000

August 1, 2018 through August 31, 2018

Page 2 of 8

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	15,712.15
RECEIPTS		
Dividends	118.76	0.00
Interest	7,218.75	0.00
TOTAL RECEIPTS	7,337.51	0.00
DISBURSEMENTS		
No activity during this period.		
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(7,337.51)	7,337.51
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	(7,337.51)	7,337.51
CLOSING BALANCES:	0.00	23,049.66

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 11, 2018

JIF SERVICE TEAM

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

AUGUST ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon – Conducted a Loss Control Survey on August 22
- Borough of Lindenwold – Conducted a Loss Control Survey on August 20
- Borough of Medford Lakes – Conducted a Loss Control Survey on August 20
- Borough of Somerdale – Conducted a Loss Control Survey on August 22

MEETINGS ATTENDED

- Executive Committee Meeting – August 21
- Executive Fund Commissioner Meeting – August 27

UPCOMING EVENTS

- Safe Handling of Household Hazardous Waste - Regional Training - September 12
- Active Shooter in the Workplace – Regional Training – September 19
- Police Risk Management Training Program – September 24

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- August 2 - New Bulletin – Preventing Musculoskeletal Injuries Among Solid Waste Collectors
- August 8 - Executive Safety Committee Meeting REMINDER- August 21, 2018
- August 9 - Message from the Safety Director – Fall Protection for Fixed Ladders
- August 14 - MSI Safety Bulletin – Buckle Up
- August 16 - MSI Safety Bulletin – Fatalities and Distracted Driving
- August 17 - Regional Training - Safe Handling of Household Hazardous Waste – September 12, 2018
- August 21 - Did You Know? – MSI Training Schedule – Camden JIF, September 2018
- August 24 - Regional Training - Active Shooter in the Workplace - September 19, 2018
- August 28 - Regional Training Reminder - Safe Handling of Household Hazardous Waste September 12, 2018
- August 29 - 2019 Class Requests - Action Required If You Would Like To Host Classes in 2019 – Deadline Extended to September 28, 2018
- August 30 - Safety Director Bulletin – School Crossing Guards

MEL MEDIA LIBRARY

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

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

No videos were viewed in for the month of August

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 **September, October and November 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
9/10/18	Borough of Glassboro #1	Hearing Conservation	12:30 - 1:30 pm
9/10/18	Borough of Glassboro #1	Fire Safety	1:45 - 2:45 pm
9/11/18	Borough of Collingswood	HazCom w/GHS	8:00 - 9:30 am

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

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	



August 2018

Best Practices to Reduce Musculoskeletal Injuries in Solid Waste Workers

Collecting trash and recycling continues to be one of the most hazardous occupations in America today. Sanitation collection has consistently been ranked 5th or 6th by the Bureau of Labor Statistics, behind such highly visible occupations as crab fishing and logging. While not glamorized by successful television shows such as *Deadliest Catch*, municipal leaders should recognize the high frequency and high costs of injuries to solid waste collectors. Musculoskeletal injuries, especially to the backs and shoulders of collectors are the most common, among the most costly, and can be the most-life altering injuries. The Safety Director recommends the following actions to protect collectors.

On the part of municipal administrators

Town leaders set the tone and the baseline for a safe operation.

- The ultimate solution is to consider automated trucks where possible. Statistics demonstrate that the use of automated solid waste collection trucks significantly reduce back and shoulder injuries. Conversion may be phased in as the collection fleet ages and is replaced.
- Where automated vehicles are not practical and manual collection must still be used, enact an ordinance on the size and weight of trash and recycling containers. Fifty pounds is recommended and common.
- The ordinance should specify penalties for repeated non-compliance.
- Widely advertise the specifics of the ordinance to homeowners through Welcome Packages, stories in the local television and print media, notices on the town's website, and at events such as annual Night Out. Explain the toll of over-size and over-weight containers on local workers, who are often their neighbors.

On the part of the Department supervisors

Department supervisors are the critical conduit between the town administrators and employees in the field.

- Make sure employees know and can explain the reason behind the local ordinance to residents.
- Develop procedures for when an over-size or over-weight container is found on the route. The homeowner will need to be notified and educated why their trash can was not emptied. The address will need to be documented and a database of repeat offenders developed.
- Hold frequent safety briefings on lifting, getting on and off rear steps, traffic hazards, and more.
- Most importantly, support your collectors when they find an over-weight or over-sized container.

On the part of the Collectors

Collectors have the most immediate impact on their own safety.

- Come to work prepared; hydrated, nourished, and warmed-up
- "Tip" each can to test its weight before fully committing to lift the container into the truck
- Assist coworkers with heavy containers or awkward items. Don't wait to be asked, take the initiative.
- Follow your department's procedures for reporting over-sized or over-weight containers. Take the time to educate residents and neighbors on the ordinance. The back you save may be your own.

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

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August 2018

Fatalities from Distracted Driving Increase

Motor vehicle accidents that result in fatalities are on the rise in New Jersey. According to the New Jersey State Police Fatal Accident Investigation Unit, there were 625 fatalities in 2017. This includes drivers, passengers, cyclists, and pedestrians. The most common contributing circumstance for these fatalities is reported to be driver inattention.ⁱ Driver inattention includes distractions that may cause the driver to lose focus on the task at hand. One common type of distraction is the illegal use of a cellular phone or electronic device. Distracted driving is a leading cause of accidents that lead to serious bodily injury or death. The New Jersey State Legislature has recognized this challenge and responded by passing N.J.S.A. 2C:11-5 and N.J.S.A. 2C:12-1. These laws establish that the illegal use of a cell phone while driving is recklessness under the vehicular homicide and assault by auto statutes. This law makes it easier to obtain convictions for vehicular homicide or assault by auto against a person who illegally uses a cell phone while driving and, as a result, kills or injures someone.

N.J.S.A.39:4-97.3 prohibits the use of handheld electronic devices (e.g., cellular telephones) while driving a motor vehicle on any public road or highway. Using a hand-held cellular telephone or texting device is a primary offense. Law enforcement may stop and cite a motorist specifically for these actions. Motorists are permitted to use a hands-free cellular telephone if it does not interfere with any federally required safety equipment or with the safe operation of the vehicle. Although the use of a hands-free cellular telephone is legal, it is strongly discouraged. A handheld cellular telephone may be used only in certain emergency situations, which include: fire, traffic accident, serious road hazard, medical emergency, or a hazardous material emergency. Motorists in the above-mentioned circumstances must keep one hand on the steering wheel while using a handheld device.ⁱⁱ

Public employees are not exempt from N.J.S.A. 39:4-97.

If a serious motor vehicle accident occurs that involves serious bodily injury and or death; accident investigators are trained on how to obtain information about cell phone usage. Metadata, phone call information, Wi-Fi connectivity, and text data can be obtained from a subscriber's cell phone carrier. This information will identify the date, time, and location of when the cell phone was being operated.

The consequences of illegally using a cell phone while operating a motor vehicle are serious. The Safety Director offers the following recommendations:

- Develop a policy on the use of cell phones that minimally complies with Federal and State Law.
- Further, consider prohibiting all non-emergency use of cell phones while operating any vehicle
- Identify the consequences
- Educate employees and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law or your organization's policies.

When developing your rules, look beyond the "driving" aspect and assess other work tasks that may be affected by an employee's use of a cell phone while working. Examples include, but are not limited to, Lifeguards, Flaggers, Public Works, Crossing Guards, Police, Fire, and EMS.

ⁱ New Jersey State Police, 2016 Fatal Motor Vehicle Crash Comparative Data Report For The State of New Jersey

ⁱⁱ New Jersey Motor Vehicle Commission, "The New Jersey Driver Manual." p. 78-79.
<https://driving-tests.org/new-jersey/nj-mvc-drivers-handbook-manual/>

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August 2018

Resources for School Crossing Guard Safety Programs

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

MEL WEBSITE www.njmel.org

A good place to start is by visiting the MEL homepage. Under the MEL SAFETY INSTITUTE drop-down menu, chose RESOURCE CENTER. Scroll over to EMPLOYEE SAFETY and then to SCHOOL CROSSING GUARDS.

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

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

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

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

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

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

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

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

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Key Points to Emphasize During Training and Job Site Observations:

Do:

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

Don’t:

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

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

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

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

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

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

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

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



August 2018

Buckle Up! It Could Save Your Life!

This is the message that the National Highway Traffic Safety Administration (NHTSA) is sending out to all drivers. NHTSA believes the consequences of not wearing or improperly wearing a seatbelt are clear. Of the 37,461 people killed in motor vehicle crashes in 2016, 48% of passenger vehicle occupants killed were unrestrained.ⁱ

What can we do? According to NHTSA:

- Buckling up is the single most effective thing you can do to protect yourself in a crash. The NHTSA offers the following guidelines to properly wear your seat belt:
 - The lap belt and shoulder belt are secured across the pelvis and rib cage, which are better able to withstand crash forces than other parts of your body
 - Place the shoulder belt across the middle of your chest and away from your neck
 - The lap belt rests across your hips, not your stomach
 - NEVER put the shoulder belt behind your back or under an armⁱⁱ
- Airbags are designed to work with seat belts, not replace them

Special Note for Law Enforcement Officers:

Law Enforcement Officers are at relatively high risk of back pain and other musculoskeletal disorders. The risk is exacerbated by the poor accommodation provided by their vehicles and the required body-worn equipment.ⁱⁱⁱ See the J.A. Montgomery Law Enforcement March 12, 2018 Bulletin on seat belts for additional information on seat belts, body worn equipment, and vehicle designs.

In New Jersey failure to wear a seatbelt may result in a summons being issued to the vehicle operator and passengers. Title 39:3-76.2 provides details on the law and how it applies to persons under the age of 18 years.

Public employees, law enforcement officers, firefighters and EMS personnel are not exempt from this statute.

The consequences of failing to wear your seatbelt can lead to serious bodily injury or death. The Safety Director offers the following recommendations:

- Develop a policy on the use of seat belts that complies with Federal and State Law
- Identify the consequences
- Educate personnel and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law and or your policies.

ⁱ National Highway Traffic Safety Administration. www.nhtsa.gov/risky-driving/seat-belts.

ⁱⁱ Ibid.

ⁱⁱⁱ Jones, M, Ebert, S. & Reed, M. - "UMTRI-2015-21" - "A Pilot Study of Law Enforcement Officer (LEO) Anthropometry with Applications to Vehicle Design for Safety and Accommodation." (2015).

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Tropicana Atlantic City Corp., I - Winslow Township	d/b/a Tropicana Casino & Resort c/o Tropicana Entertainment Inc., 8345 W. Sunset Road Las Vegas, NV 89113	Evidence of Insurance.	7/24/2018 #1942326	GL AU EX WC
H - Ford Credit Municipal Finance I - Borough of Lawnside	1 American Road-MD 7500 Suite 2277 Dearborn, MI 48126	Ford Credit Municipal Finance is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy and Automobile Liability if required by written contract as respects to 2 Leased Vehicles 2018 (make) Ford (model) Explorer Police Interceptors AWD VIN #1FM5K8AR1JGB93579 (Value \$38,930.50) VIN #1FM5K8AR8JGB93580 ((Value \$38,930.50) effective July 20, 2018	7/25/2018 #1943712	GL AU EX WC OTH
H - Tropicana Atlantic City Corp I - Winslow Township	d/b/a Tropicana Casino & Resort c/o Tropicana Entertainment Inc. 8345 W. Sunset Road Las Vegas, NV 89113	Tropicana Atlantic City Corp., d/b/a Tropicana Casino & Resort, Tropicana Entertainment Inc., their Parent, subsidiaries and affiliated companies including their respective directors, officers, agents and employees are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to the Senior Bus Day Trips on 7/30/18 and 8/8/18.	7/26/2018 #1943928	GL AU EX WC
H - Tropicana Atlantic City Corp d/b/a I - Winslow Township	Tropicana Casino & Resort c/o Tropicana Entertainment Inc 8345 W. Sunset Road Las Vegas, NV 89113	Tropicana Atlantic City Corp., d/b/a Tropicana Casino & Resort, Tropicana Entertainment Inc., their Parent, subsidiaries and affiliated companies including their respective directors, officers, agents and employees are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Senior Bus Day Trip on 9/13/2018.	7/31/2018 #1945318	GL AU EX WC
H - Sterling High School I - Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083	RE: Boroughs Fire Prevention Night on 10/17/18. Evidence of Insurance with respects to the use of facilities for the Boroughs Fire Prevention Night on	7/31/2018 #1945320	GL AU EX WC
H - Medford Lakes Board of Education I - Borough of Medford Lakes	44 Neeta Trail Medford, NJ 08055	Evidence of insurance with respects to the use of property at Neeta Elementary School by the Medford Lakes Police Department for their National Night Out event on 8/7/18	8/6/2018 #1951767	GL AU EX WC
H - Sterling High School I - Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083	RE: Miss Somerdale Pageant on November 16-17, 2018. Evidence of Insurance with respects to the use of facilities for the Miss Somerdale Pageant on November 16 17,2018.	8/14/2018 #1953271	GL AU EX WC

08/22/2018

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2018 To 8/22/2018

H - NJ Department of Health and Senior Services I - Borough of Collingswood	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance	8/21/2018 #1956062	GL AU EX WC
H - Ahern Rentals, Inc. I - Borough of Medford Lakes	1401 Mineral Avenue Las Vegas, NV 89106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies, and is included as a Loss Payee on the above-referenced Property Policy with respects to the rental of a 40 Telescoping Boom Lift, serial #0300193332, equipment #145198, valued at \$1,545.	8/21/2018 #1956380	GL AU EX WC OTH
Total # of Holders: 9				

08/22/2018



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
April	\$190,175.65	\$113,631.20	\$76,544.45	40.25%
May	\$320,945.65	\$184,833.62	\$136,112.03	42.41%
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%
TOTAL 2018	\$1,740,871.55	\$926,895.68	\$813,975.87	46.76%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	186	1,449
PPO Bills	177	1,355
PPO Bill Penetration	95.16%	93.51%
PPO Charges	\$119,482.66	\$1,625,049.42
Charge Penetration	93.49%	93.35%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
May	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
July	\$103,015.72	\$61,022.14	\$41,993.58	40.76%
August	\$261,787.08	\$106,884.98	\$154,902.10	59.17%
September	\$90,865.72	\$43,473.88	\$47,391.84	52.16%
October	\$114,302.11	\$62,418.68	\$51,883.43	45.39%
November	\$112,149.39	\$52,200.32	\$59,949.07	53.45%
December	\$130,735.35	\$57,332.91	\$73,402.44	56.15%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

August 27, 2018

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 27, 2018
BARRINGTON 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
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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Bob Mather, Pine Valley
Ari Messinger, Cherry Hill Alternate
John Foley, Cherry Hill Fire District
Steven Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Ray Correy 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 Terry Shannon welcomed everyone to the Borough of Barrington.

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

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 23, 2018

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE:

NONE

2019 RFQ – FAIR & OPEN PROCESS: Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2019 through December 31, 2019.

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

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

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2019 THROUGH DECEMBER 31, 2019

Motion: Commissioner Shannon
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes, 0 Nays

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage www.njmel.org. Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director asked members to return their checklists. There will be one more Managers & Supervisor training session offered in Haddon Township. Executive Director said the Police Command Staff training has been very positive and there is one more session being held on September 24th.

2019 RENEWAL – Members and Risk Managers have received an email with a link to renewal worksheets – to begin the 2019 underwriting renewal process. The deadline to submit schedules is September 15th. Executive Director said everyone should have received a link to log on and complete your renewal information we ask that everyone have your schedules complete by September 15th.

SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD – The notice for the 2018 Optional Safety Award was recently sent out to member entities.

This is a \$500 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st. The notice appears on Page 3. In response to Commissioner Shannon, Executive Director said we could discuss the possibility of increasing the optional safety award during the budget.

SAFETY EXPO – (PAGE 5) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 28th at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information.

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

2019 BUDGET - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 8th. Committee agreed that Wednesday, October 10th would work best for the budget meeting. Executive Director said information will be sent as we get closer to the meeting date.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track as of June 30th showing a surplus over \$11.4 million with a gain over \$174,000 from prior month - all years very much in the positive. On page 11 you will find the Loss Ratio Report where the Camden JIF stands at 31.32% and the actuary has us targeted at 24.01% as of July 31st. Lost Time Accident Frequency Report for June shows us at 2.27%. It was a rough month in June with nine lost time accidents. The JIF did rebound a little in July showing a 2.15% frequency with four lost time accidents in July, which is not too bad. On page 16 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 18-20 August 2018 Vouchers

2018	\$264,880.83
TOTAL	\$264,880.83

MOTION TO APPROVE RESOLUTION 18-20 AUGUST 2018 VOUCHERS

Motion: Commissioner Shannon
Second: Commissioner Maley
Roll Call Vote: 9 Ayes - 0 Nays

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

Closed	.00
2014	44,147.50
2015	35,512.58
2016	47,763.33
2017	45,304.13
2018	186,021.69
TOTAL	358,749.23

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he would like to follow up on the submission for the deadline of the EPL Checklists. A copy of the checklist and other materials were forwarded to everyone by the MEL and hopefully everyone has been able to work on it. There are suggested changes to the Policy & Procedures Manual based upon some changes in the law in recent cases and enactment of recent statutes. Attorney Nardi said the policies should be adopted at your September meeting since the deadline for completing the updates is October 1st. There is one last chance to take the Managers & Supervisor training on September 11th at Haddon Township at 4:00 pm. The Command Officer training should also be completed by October 1st. There are other mechanics that need to be addressed, distributing your policy and procedures to all employees, and offer the training to non-managers and supervisors. There are five weeks remaining to complete everything but we want to make sure everyone is being attentive to it.

Attorney Nardi said a couple weeks ago Mr. Stokes and I attended the annual gathering of all the attorneys from the various JIFs and the MEL, employment practices carrier and the underwriter. We gather annually to August 27, 2018

review where the MEL and JIFs are when it comes to employment practices public officials - to share information, cases, exchange ideas and training that goes on in various JIFs and to discuss some more serious cases that occurred in the past years. Attorney Nardi said he is happy to report out of the 18 JIFs that are represented at this meeting the Camden JIF ranked near the top in terms of loss ratios and most favorable returns. Attorney Nardi said he thinks this is a credit to the training programs and the awareness of our local governing bodies. Executive Director said it is a testament to all the hard work that Attorney Nardi does as well for the Camden JIF.

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. Enclosed is a Law Enforcement Safety Bulletin and a listing of the upcoming training events in September on Safe Handling of Household Hazardous Waste Regional Training on September 12th and Active Shooter in the Workplace Regional Training on September 19th. The last Executive Safety Committee meeting was held on August 21st at the Tavistock Country Club.

Safety Director said there was a meeting regarding the implementation of the Jr. EMS program before the meeting today and the committee met with Barbara Wilson from Barrington and she outlined a couple of her ideas of what she would like to see. The outcome was that she is going to go back and put a program together and then we will review it. This could be a pilot program. Commissioner DiAngelo said once Barbara puts the policy together we are going to have Joe Nardi and the Underwriter take a look at it to see if there any loopholes. Commissioner DiAngelo said he thinks Ms. Wilson will do a good job on the program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Managers report on pages 35-37 listed 14 certificates for the period of June 22, 2018 through July 22, 2018.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2018 where there was a savings of 51.72% for the month and a total of 46.74 % for the year.

Monthly Activity Report Part of Minutes.

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

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

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher

Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:38 PM

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

APPENDIX II

MEL, RCF and EJIF Reports



Municipal Excess Liability Joint Insurance Fund

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

Date: September 5, 2018

To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: September MEL Report

Joseph P. Hrubash Presentation: Executive Director began the meeting by reading a Resolution honoring Joe Hrubash's 30 years of service to the MEL as Assistant Underwriting Manager on September 7, 1988 with then Corroon and Black, to MEL Underwriting Manager with Commerce National Insurance in 2000 to Deputy Executive Director of the MEL in 2014.

2019 Budget: A preliminary 2018 budget with rate table was distributed and reviewed with the board. Executive Director said the MEL budget includes a new line item of \$1,000,000 for its share of land use coverage. The MEL and QBE entered into an arrangement to share the limit \$850,000 excess of \$150,000 effective January 1, 2018 but the line item was not reflected in the budget since it had already been adopted when terms were agreed upon.

Executive Director noted one other item of significance. Actuary had suggested a significant rate reduction for the MEL workers' compensation claims fund. But, rather than implemented that reduction, rate will be "as expiring" to allow for available funding when or if a bill is adopted concerning firefighters cancer. Since the final bill language is unknown, the risk is undetermined at this time. Executive Director said local JIF Executive Directors and the Management Committee recommend the MEL fund the coverage from first dollar and bill actual costs back to member JIFs based on exposure ratings. Executive Director recommended continuing with such structure until development is better understood.

Management Committee: The committee met on September 4th to review the preliminary 2019 budget & rate table.

In addition, committee reviewed the attached correspondence, along with a draft contract addendum, concerning the additional efforts put forth by the MEL's Lobbyist working to get the investment legislation introduced and passed beyond the services contemplated in his fee. MEL Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a resolution to authorize execution of a contract addendum for additional compensation totaling \$12,000, based on the hours outlined in the memorandum.

Management also considered a suggestion by Executive Director and Fund Attorney to engage a Qualified Purchasing Agent to review the MEL's procurement process. Commissioners authorized the Management Committee to finalize an appointment not to exceed \$15,000.

MEL Membership Renewal: Fund Attorney reviewed the renewal documents to be executed by local JIFs and recommended amending the language to comply with regulations. Board of Fund Commissioners accepted the recommendation.

Cyber Security: In June, the board agreed to enter into a contract with Rutgers to work on specific projects assigned by the Cyber Task Force. A copy of the contract distributed for information.

In addition, the MEL entered into an arrangement with Palindrome to conduct a study of cyber traffic with a pilot selection of members. Palindrome has been asked to present its report to the Cyber Task Force; the Fund office is in the process of scheduling a meeting.

Legislation: MEL Representatives have met with several members of the Legislature to discuss concerns with the Firefighter's Cancer Presumption bill. Executive Director said a meeting is scheduled to meet with the bill's sponsor.

Investments Legislation: The bill that expands the JIF and MEL's investments has been signed into law and includes the items suggested by the Governor in his conditional veto.

The MEL had expected to implement most of those suggestions once the Joint Cash Management Plan was formed. MEL representatives met with DCA staff to review the process of drafting the regulations. Commissioner Cuccia said drafted regulations are acceptable to MEL and he added that he expects the MEL to begin the process of forming the Joint Investment Committee in January.

Marketing: The Communications Consultant is working with the Marketing Manager on developing a marketing brochure outlining the benefits of MEL membership. Material can be used in concert with local JIF communications for member retention and new membership. Marketing Manager provided some summary statistics on visits to the MEL's webpage and downloads of the MEL's mobile application.

Safety & Education Committee: The committee is scheduled to meet on September 14th at the Forsgate Country Club. Minutes from the Committee's June meeting distributed for information. Board of Fund Commissioners accepted the recommendation of the Safety & Ed Committee and authorized \$6,500 expenditure for the "Below 100 Program" training, \$5,000 for additional MEL Leadership Training and up to \$20,000 to upgrade the MEL DVD Library.

Coverage Committee: Committee met on June 22nd. Minutes of the meeting distributed for information. Deputy Executive Director said the Coverage Committee is considering a request to increase limits for some statutory positions where Auditor has determined limit has to be greater than the present \$1,000,000.

Personnel Manual: Fund Attorney is preparing a bulletin to issue to members concerning a recent decision regarding the Open Public Meetings Act. In addition, bulletin will address changes in the law concerning "sick leave".

Internal Auditor: Baker Tilly has been conducting its Internal Audits on Reinsurance and Underwriting. Once finalized, a meeting of the Audit Committee will be scheduled.

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

The board adopted a Resolution 14-18 authorizing the transfer of the Municipal Excess Liability JIF's Fund Year 2014 liabilities to the Residual Claims Fund as of December 31, 2018 valuation.

Residual Claims Fund Membership Renewal: The MEL's three-year membership in the Municipal Excess Liability Residual Claims Fund is scheduled to expire on December 31, 2018.

The amendments made by the Fund Attorney have been applied to the RCF renewal documents as well; enclosed is a copy of the changes – made to the resolution only – which are highlighted for reference.

Board adopted the resolution renewing its membership and authorizing the execution of the Indemnity & Trust Agreement with the RCF effective January 1, 2019 through December 31, 2021.

Risk Management Information/Operating System (RMIS): The annual renewal process was launched using Origami on August 13th and 14th. The second phase on the claims system has already begun - starting with Qual-Lynx data.

Statutory Bonds: Underwriting Manager's office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

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

Fund Attorney: Fund Attorney said he is preparing a bulletin concerning Facebook and Elected Officials. Recent matter identifies Facebook as a public record is elected official is associating their town title with Facebook.

Land Use Training: Fund Attorney said he has received positive feedback from planning board members having received the training by their Planning Board Attorney.

Amicus Brief. Fund Attorney said the MEL was contacted on short notice to submit an Amicus Brief in support of a Jersey City former employee's attempt to pursue an employment claim from issues arising in workers' compensation. Brief has been prepared and delivered.

The MEL agreed to prepare since it could negatively impact all towns if claimant prevails. The League has agreed to make the preparations, including printing, to the Supreme Court.

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%
10	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	2,579,663	2,528,070	(51,593)	-2.0%
15	Excess Property	7,288,015	7,506,655	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					
21	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%



Municipal Excess Liability Residual Claims Fund

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

September 5, 2018

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: *Topics Discussed at the RCF September Meeting*

Budget Amendment: Executive Director reported that historically at the September meeting, the Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of June 30th. At the June meeting, the Board agreed to extend the valuation of transfers from June 30th to December 30th. With this extension an amendment to the 2018 budget will be introduced during the 1st quarter of 2019 to allow time for the Actuary to finalize the Incurred but Not Reserved (IBNR) figures.

2019 Budget: The Board of Fund Commissioners reviewed the proposed 2019 Budget. As reported, the Board agreed to extend the valuation of transfers from June 30th to December 30th, which necessitates a change in where a dividend is declared from the 2018 budget for the purposes of establishing the 2019 budget. Executive Director reported under the conditions of the Fund, the 2019 expenses cannot be directly charged to an expense line established in the 2018 budget. Historically, the expenses for the upcoming year budget were declared from the contingency reserve established in the amended prior year budget. Executive Director recommended the dividend be released from Closed Year Account in lieu of the contingency reserve in the amount of \$633,000. The Board of Fund Commissioners adopted a resolution reflecting that recommendation and voted to introduce the 2019 budget on first reading and to schedule the Public Hearing on October 17, 2018, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as a part of this report is the proposed 2019 budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board voted to accept local JIF transfers of fund year 2014 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Membership Renewals: The Fund Attorney reviewed the renewal documents to be sent to local JIFs that will renew their membership with the RCF on January 1, 2019 and amended the language so that it complies with appropriate regulations. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

Claims Committee: The Claims Review Committee met in June and July and the morning of the Commissioner's meeting. Minutes of the June and July meetings were distributed under separate cover. Fund Attorney briefly reviewed two RCF claims whose recent decisions rendered by their respective judicial entities resulted in a favorable outcomes for the RCF.

Next Meeting: The next meeting of the RCF will be Wednesday October 17, 2018 at 10:30AM at the Forsgate Country Club-Monroe, NJ.

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**

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DATE: September 5, 2018

TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2017 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2019 BUDGET PROCESS – Attached to this report, is the 2019 draft budget. The Finance Committee met on August 30, 2018 and recommended the 2019 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 17, 2018.

2018 DIVIDEND - The Finance Committee is recommending a 2018 dividend of \$1,250,000. Resolution #23-18 authorizing a total return dividend of \$1,250,000 was adopted by the Executive Board.

ENVIRONMENTAL ALERTS - Due to the upcoming seminars and the fast approaching compliance deadlines concerning Underground Storage Tanks and Stormwater Permits, attached are two Environmental Alerts – “NJDEP Issues Revised Tier A and Tier B Stormwater Permits” and “Changes to the New Jersey UST Regulations.”

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled in the upcoming weeks to discuss proposed coverage changes to the EJIF coverage form.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 17, 2018 at the Forsgate CC, Jamesburg.

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%