



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA FEBRUARY 25, 2019 – 5:15 PM

**HADDON TOWNSHIP MUNICIPAL BUILDING
135 HADDON AVENUE
HADDON TOWNSHIP, NJ 08108
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: FEBRUARY 25, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: HADDON TOWNSHIP**
- APPROVAL OF MINUTES:** January 28, 2019 Open Minutes **Appendix I**
January 28, 2019 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – Memo from PERMA.....Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 2**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 19-10 **Page 16**
Treasurer’s Report **To Be Distributed**
Monthly Reports **To Be Distributed**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 19**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 32**
Annual Certificate Holding Report..... **Appendix II**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 35**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 25, 2019 – Gloucester City**

A blue rectangular banner with white text. On the left, 'PERMA' is written in a large serif font, followed by a vertical line and 'RISK MANAGEMENT SERVICES' in a smaller sans-serif font. To the right of this, the word 'NEWS' is written in a very large, bold, sans-serif font.

PERMA | RISK MANAGEMENT SERVICES NEWS

As you may be aware, PERMA was attacked by cyber criminals, an attack that temporarily impacted our ability to access our email. The good news is our email is back up and running and you can now communicate with your PERMA representative using the same email you have used in the past.

Please be assured our team members will be receiving all emails sent during the outage which occurred from Monday, February 4 until today. At this time, there is no evidence that any of our data has been compromised or damaged. We take the security of our data seriously and have a security team deployed 24/7 to monitor our systems, however, these types of criminal attacks are increasingly sophisticated and no system or company can prevent every attack or ever be completely safe.

Thank you for your patience and understanding, and please do not hesitate to contact your PERMA representative directly by phone or email with any questions or concerns.

PERMA Risk Management, 9 Campus Drive, Parsippany, NJ, 07054

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: February 25, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Amendment to the 2019 Budget** – At last month’s meeting, an amended 2019 Budget was introduced in the amount of \$14,623,733. With the addition of three new members, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which appears on **Page 4**.
 - Motion to open the Public Hearing on the proposed 2019 Amended Budget.**
 - Discussion of Budget**
 - Motion to close the Public Hearing and Adopt the Amended Budget.**

- 2019 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Resolution 19-9 authorizing travel expense is on **Page 5**.
 - Motion to Adopt Resolution 19-9 Authorizing Conference Attendance***

- 2019 MEL/RCF/EJIF March 29th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. We are working on securing a location. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

- 2019 MEL & MR HIF Educational Seminar:** The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Attached on **Page 6** is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

- ❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Employment Practices Liability".

The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available shortly online; instructions are enclosed on **Page 7**.

- ❑ **Cyber Task Force:** The MEL's Cyber Task Force met on February 4th to review next steps in address the evolving cyber risks faced by members. The task force reviewed the slow response of MEL members in submitting their minimum loss control program. Last week, the Fund office sent another copy of the Cyber Risk Management Program to member entities. Implementing the program provides members the opportunity to recover part of the policy deductible in the event of a loss.
- ❑ **Inclement Weather Procedure:** As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been cancelled. The Executive Director will discuss with the Fund Chairman if the meeting should be canceled. In the event of an early morning or evening meeting(s), PERMA will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number **(201) 881-7632** at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

- ❑ **Due Diligence Reports:**

Financial Fast Track	Not Available
Income Portfolio	Page 8
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10 & 11
POL/EPL Compliance Report	Page 12
Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2019 CERTIFIED BUDGET

	Certified Budget	REVISED BUDGET
APPROPRIATIONS		
I. Claims and Excess Insurance		
Claims		
Property	\$ 617,000	\$ 721,839
Liability	\$ 1,536,000	\$ 1,677,904
Auto	\$ 340,000	\$ 388,565
Workers' Comp.	\$ 3,591,000	\$ 3,672,509
Aggregate Excess LFC	\$ 144,442	\$ 163,313
Subtotal - Claims	\$ 6,228,442	\$ 6,624,130
Premiums		
Crime	\$ 11,355	\$ 16,693
Environmental Fund	\$ 310,855	\$ 432,991
POL/EPL Premium	\$ 1,138,661	\$ 1,525,635
Cyber Liability	\$ 47,464	\$ 51,641
Vol Directors & Officers	\$ 8,458	\$ 8,458
Land Use Liability	\$ 52,979	\$ 66,920
MEL	\$ 1,951,293	\$ 2,503,685
MEL Property	\$ 635,203	\$ 711,488
SubTotal Premiums	\$ 4,156,268	\$ 5,317,511
Total Loss Fund	\$ 10,384,710	\$ 11,941,641
II. Expenses, Fees & Contingency		
Claims Adjustment	\$ 427,300	\$ 467,884
Managed Care	\$ 122,633	\$ 129,259
Loss Fund Management	\$ 64,260	\$ 69,775
Litigation Mangement	\$ 39,475	\$ 41,607
Safety Director	\$ 138,466	\$ 160,946
Law Enforcement Service	\$ 15,300	\$ 16,126
Right to Know	\$ 30,015	\$ 31,636
CDL Drug Testing	\$ 30,736	\$ 32,396
Safety Incentive Program	\$ 39,034	\$ 41,143
MEL Safety Institute	\$ 58,272	\$ 83,245
Administration	\$ 326,013	\$ 373,163
Actuary	\$ 48,132	\$ 51,732
Auditor	\$ 21,970	\$ 23,157
Attorney	\$ 21,493	\$ 22,654
Treasurer	\$ 21,755	\$ 22,931
Internal Auditor	\$ 15,918	\$ 16,778
Internal Auditor Prop	\$ -	\$ -
Underwriting Manager	\$ 11,951	\$ 12,976
Police Accreditation	\$ 18,000	\$ 18,973
Postage	\$ 3,048	\$ 3,048
Printing	\$ 3,231	\$ 3,231
Telephone	\$ 1,219	\$ 1,219
Meeting Expenses	\$ 2,012	\$ 2,012
Director's Fee	\$ 18,000	\$ 18,000
Optional Safety Award	\$ 34,000	\$ 34,000
Misc. Expense & Contingency		
. Contingency	\$ 92,122	\$ 101,776
. EPL Training	\$ 25,000	\$ 25,000
Total Fund Exp & Contingency	\$ 1,629,355	\$ 1,804,667
Risk Managers	\$ 766,856	\$ 877,425
Total JIF Disbursements	\$ 12,780,921	\$ 14,623,733

RESOLUTION NO. 19-9

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 9, 2019 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2019 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

Chairperson

Secretary

2019 MEL, MRHIF & NJCEL Educational Seminar

Friday, May 3, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCEL (Counties Excess Liability Fund) are sponsoring the 9th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Legalized Marijuana: Risk Management Issues (John Kutner and Steve Ferris)
- Controlling Health Care Costs (Greg Grimaldi)
- Ethics and Best Practices for Public Meetings (Norris Clark and David Grubb)
- Cyber Liability Risk Control (Ed Cooney)
- Update on Risk Management related Legislation (Paul Bent)
- Ethics and Best Practices in Local Government Employment (Fred Semrau and Joe Hrubash)

REGISTRATION: RSVP by Friday, April 26

Name: _____ Title: _____ Organization: _____

Address:

Credits being applied for:

Seven digit P/C Insurance Producer License # (if applicable)

Phone: _____ cell: _____ email: _____

E-mail registrations to Joeen Ciannella: iciannella@permainc.com



2019 Elected Officials Online Employment Practices Seminar

This course details ways to prevent Employment Practices lawsuits. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2019 will qualify for a \$250 credit in their local unit 2019 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System www.firstnetcampus.com/melijf
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2018-2019 Elected Officials' Employment Practices Seminar'.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI Help Line at (866) 661-5120 during business hours.

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	12/31/2018	
		2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		15.46	16.98	19.11	22.51	21.12
Fixed Income Portfolio						
Investments (millions), Book Value		4.92	9.99	12.35	14.27	14.28
Avg maturity (years)		1.33	0.24	2.31	1.66	1.60
Unrealized gain/(loss) (%)		0.47	0.09	0.01	-1.13	-0.57
Purchase/Book yield (%)		1.40	0.62	1.22	1.39	1.46
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.87	0.71	1.23	0.26	0.89
M E L PORTFOLIO						
Total Cash Balance (millions)		80.36	61.94	59.15	60.17	62.76
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	53.40	48.74	52.54	51.35
Avg maturity (years)		1.58	1.64	1.63	1.07	1.15
Unrealized gain/(loss) (%) ***		0.12	0.03	-0.21	-1.01	-0.70
Purchase/Book yield (%)		0.82	0.82	1.11	1.67	1.80
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.94	0.85	0.90	0.66	1.10
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.10	0.41	0.85	2.16	2.32
TD Money Market**		0.01	0.01	0.48	1.67	N/A
Investors Bank Deposits		-	-	0.87	2.02	2.02
Treasury Issues						
1 year bills		0.32	0.61	1.20	2.70	2.66
3 year notes		1.02	1.00	1.58	2.91	2.67
5 year notes		1.53	1.33	1.83	2.95	2.68
Merrill Lynch US Govt 1-3 years ^		0.56	0.89	0.44	0.80	1.60
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 11/16/18 TD Institutional Money Market Fund has been liquidated.						
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.						
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for December is 1.92%						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **December 31, 2018**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	60 Actual	MONTH TARGETED	59 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	59.85%	100.00%
GEN LIABILITY	1,405,625	1,660,836	118.16%	97.10%	118.16%	97.06%	97.49%	95.70%
AUTO LIABILITY	350,875	371,253	105.81%	96.17%	105.81%	95.94%	95.15%	92.58%
WORKER'S COMP	3,909,782	2,180,567	55.77%	99.88%	57.65%	99.86%	49.46%	99.40%
TOTAL ALL LINES	6,257,782	4,566,674	72.98%	99.06%	74.15%	99.02%	63.79%	98.25%
NET PAYOUT %	\$3,883,094		62.05%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	48 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	541,208	618,341	114.25%	100.00%	115.38%	100.00%	114.52%	100.00%
GEN LIABILITY	1,412,638	1,122,587	79.47%	95.70%	79.66%	95.40%	45.51%	90.15%
AUTO LIABILITY	335,860	228,725	68.10%	92.58%	68.40%	92.21%	19.67%	87.18%
WORKER'S COMP	3,739,043	2,603,315	69.63%	99.40%	70.06%	99.34%	72.11%	98.10%
TOTAL ALL LINES	6,028,749	4,572,967	75.85%	98.21%	76.28%	98.08%	66.76%	95.80%
NET PAYOUT %	\$4,024,316		66.75%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	36 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	490,882	448,750	91.42%	100.00%	91.62%	100.00%	89.09%	100.00%
GEN LIABILITY	1,437,680	441,697	30.72%	90.15%	28.96%	89.48%	12.15%	79.39%
AUTO LIABILITY	330,150	132,551	40.15%	87.18%	40.15%	86.58%	29.09%	76.44%
WORKER'S COMP	3,689,848	2,253,732	61.08%	98.10%	61.52%	97.90%	64.46%	93.51%
TOTAL ALL LINES	5,948,560	3,276,730	55.08%	95.73%	54.95%	95.41%	51.89%	89.69%
NET PAYOUT %	\$2,491,347		41.88%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	24 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	566,229	419,462	74.08%	100.00%	74.52%	99.33%	72.01%	95.24%
GEN LIABILITY	1,464,528	326,003	22.26%	79.39%	22.29%	78.18%	15.89%	60.18%
AUTO LIABILITY	324,847	158,267	48.72%	76.44%	48.72%	75.06%	19.37%	51.17%
WORKER'S COMP	3,837,435	2,499,966	65.15%	93.51%	65.70%	92.71%	36.09%	64.07%
TOTAL ALL LINES	6,193,040	3,403,699	54.96%	89.87%	55.35%	88.96%	33.72%	65.33%
NET PAYOUT %	\$2,074,470		33.50%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	12 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED
		Current	31-Dec-18		30-Nov-18		31-Dec-17	
PROPERTY	600,000	384,231	64.04%	95.24%	63.02%	86.00%	N/A	N/A
GEN LIABILITY	1,506,000	111,561	7.41%	60.18%	6.37%	49.00%	N/A	N/A
AUTO LIABILITY	334,000	53,378	15.98%	51.17%	14.01%	45.00%	N/A	N/A
WORKER'S COMP	3,840,000	2,535,497	66.03%	64.07%	68.14%	52.00%	N/A	N/A
TOTAL ALL LINES	6,280,000	3,084,669	49.12%	65.43%	49.96%	54.16%	N/A	N/A
NET PAYOUT %	\$1,536,893		24.47%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			December 31, 2018	
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
MORRIS	1.56	1.35	2.07	1.65
CENTRAL	1.60	1.68	1.68	1.66
MONMOUTH	1.62	1.81	1.44	1.63
BERGEN	1.63	1.46	1.67	1.58
SUBURBAN MUNICIPAL	1.71	1.22	2.30	1.74
N.J.U.A.	1.73	2.04	3.10	2.28
TRI-COUNTY	1.74	1.99	2.40	2.03
BURLINGTON	1.79	1.23	1.96	1.65
NJ PUBLIC HOUSING	1.91	2.21	2.29	2.14
SUBURBAN ESSEX	2.07	1.84	1.80	1.90
OCEAN	2.07	2.44	2.17	2.23
CAMDEN	2.27	1.91	1.39	1.82
SOUTH BERGEN	2.38	1.94	2.38	2.22
ATLANTIC	2.45	1.96	2.66	2.33
PROF MUN MGMT	2.69	2.14	1.97	2.24
AVERAGE	1.95	1.81	2.09	1.94
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden Joint Insurance Fund									
2018 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF December 31, 2018									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	12/31/2018	ACCIDENTS					2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.40
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	94 CHESILHURST		0	0	0.00	0.00	0.00	3 CHESILHURST	0.00
4	97 GIBBSBORD		0	0	0.00	2.53	0.00	4 GIBBSBORD	0.69
5	102 HI-NELLA		0	0	0.00	0.00	0.00	5 HI-NELLA	0.00
6	103 LAUREL SPRINGS		0	0	0.00	0.00	1.35	6 LAUREL SPRINGS	0.66
7	117 WOODLYNNE		0	0	0.00	2.22	2.82	7 WOODLYNNE	1.90
8	451 TAVISTOCK		0	0	0.00	0.00	0.00	8 TAVISTOCK	0.00
9	457 PINE VALLEY		0	0	0.00	0.00	0.00	9 PINE VALLEY	0.00
10	91 BERLIN BOROUG		0	1	0.91	1.92	0.00	10 BERLIN BOROUG	0.78
11	89 BARRINGTON		0	1	0.92	0.00	0.70	11 BARRINGTON	0.56
12	106 MAGNOLIA		0	1	0.94	0.99	3.21	12 MAGNOLIA	1.81
13	564 CHERRY HILL		1	5	1.00	1.46	1.01	13 CHERRY HILL	1.15
14	113 SOMERDALE		0	1	1.26	1.37	3.52	14 SOMERDALE	2.26
15	108 MERCHANTVILLE		0	1	1.32	4.23	0.00	15 MERCHANTVILLE	1.65
16	96 COLLINGSWOOD		0	3	1.47	0.52	0.92	16 COLLINGSWOOD	0.98
17	95 CLEMENTON		0	1	1.54	6.50	0.00	17 CLEMENTON	2.38
18	93 BROOKLAWN		0	1	1.72	1.55	0.00	18 BROOKLAWN	0.97
19	111 PINE HILL		0	1	1.82	0.00	0.00	19 PINE HILL	0.63
20	105 LINDENWOLD		1	2	1.85	5.41	3.92	20 LINDENWOLD	3.74
21	107 MEDFORD LAKES		0	1	1.89	0.00	0.00	21 MEDFORD LAKES	0.59
22	112 RUNNEMEDE		0	2	1.92	1.22	1.37	22 RUNNEMEDE	1.51
23	101 HADDONFIELD		0	3	2.33	5.36	0.00	23 HADDONFIELD	2.23
24	565 CAMDEN PARKING AUTHORITY		0	1	2.63	0.00	0.00	24 CAMDEN PARKING AU	0.70
25	90 BELLMAWR		0	5	2.88	2.29	0.94	25 BELLMAWR	1.96
26	109 MOUNT EPHRAIM		0	2	3.15	6.50	3.13	26 MOUNT EPHRAIM	4.07
27	98 GLOUCESTER		0	5	3.15	1.88	1.53	27 GLOUCESTER	2.14
28	114 VOORHEES		0	5	3.60	1.39	1.43	28 VOORHEES	2.13
29	92 BERLIN TOWNSHIP		0	3	3.70	4.73	5.95	29 BERLIN TOWNSHIP	4.81
30	110 OAKLYN		0	3	4.20	0.00	0.00	30 OAKLYN	1.21
31	115 WINSLOW		1	9	4.20	0.94	3.69	31 WINSLOW	2.95
32	99 HADDON		0	6	4.26	1.42	0.45	32 HADDON	1.79
33	584 CHERRY HILL FIRE DISTRICT		0	9	4.99	2.92	3.38	33 CHERRY HILL FIRE DIS	3.76
34	104 LAWNSIDE		0	4	7.69	1.89	1.20	34 LAWNSIDE	3.19
Totals:			3	76	2.27	1.91	1.39		1.82
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2017 Loss Time Accident Frequency as of			December 30, 2017		1.43				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			February 15, 2019			
Total Participating Members		37	37			
Complaint			34			
Percent Compliant			91.89%			
			01/01/19	2019		
			Compliant	EPL	POL	Co-Insurance
				Deductible	Deductible	01/01/19
Member Name	EPL Program ?	Checklist Submitted				
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY			New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP			New Member	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1			New Member	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2019 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE 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 City	Jason Asuncion	Sharon Eggleston
Camden City Parking Authority	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Anne Levy
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Bonnie Taft	Chris Walters
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	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of February 1, 2019

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	To be Filed
<input type="checkbox"/> Fund Officers	To be Filed
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members Twp. & District	Camden, Gloucester Winslow Twp. Fire
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2019 Risk Management Plan	To be Filed
<input type="checkbox"/> 2019 Cash Management Plan	To be Filed
<input type="checkbox"/> 2019 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2019 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF February 14, 2019				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/14/2019	2/14/2019	12/31/19
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	2/14/2019	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	1/14/2019	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY				
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/01/18	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
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	1/11/2019	1/30/2019	12/30/19
GLOUCESTER TOWNSHIP				
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	02/14/19	02/14/19	12/31/19
LAWNSIDE	M&C INSURANCE AGENCY	02/16/18	02/16/18	02/03/19
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/16/19	12/31/19
MAGNOLIA	CONNER STRONG & BUCKELEW	01/11/19	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	9/24/2018	12/31/18
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/28/18	2/14/2019	12/31/19
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/27/2018	05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2019	1/17/2019	12/31/19
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	1/28/2019	12/31/19
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	2/14/2019	12/31/19
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	1/30/2019	12/31/19
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	12/28/2018	12/28/2018	12/31/19
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. 19-10

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

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>
001840			
001840	PERMA RISK MANAGEMENT SERVICES	2018 - 1099 FILING	34.35
			34.35
		Total Payments FY 2018	34.35

FUND YEAR

2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001841			
001841	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 1OF2 INSTAL 2019	18,892.00
			18,892.00
001842			
001842	APEX INS SRVS c/oQBE SPECIALTY	VOL EMRG SRVC DIR & OFF 1OF2 INSTAL 2019	4,427.00
001842	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 1 OF 2 INSTALLMENT 2019	597,797.50
			602,224.50
001843			
001843	APEX INSURANCE SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 1OF2 INSTAL 2019	9,398.00
			9,398.00
001844			
001844	COMPSERVICES, INC.	GLOUCESTER TWP 2/19	1,291.67
001844	COMPSERVICES, INC.	CLAIMS ADMIN FEE 2/19	32,500.00
001844	COMPSERVICES, INC.	CHERRY HILL SERVICES 2/19	2,458.33
			36,250.00
001845			
001845	INTERSTATE MOBILE CARE INC.	FOLLOW UP TESTING 2/19	96.00
001845	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 2/19	2,350.00
			2,446.00
001846			

001846	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/19	14,756.00
			14,756.00
001847			
001847	PERMA RISK MANAGEMENT SERVICES	JANUARY POSTAGE	10.82
001847	PERMA RISK MANAGEMENT SERVICES	EXEC DIR/ADMIN FEE 2/19	36,911.50
			36,922.32
001848			
001848	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 2/19	4,311.00
			4,311.00
001849			
001849	BROWN & CONNER, LLP	ATTORNEY FEE 1/19	1,994.25
001849	BROWN & CONNER, LLP	LITIGATION MANAGEMENT 1/19	1,406.00
001849	BROWN & CONNER, LLP	EXPENSE 1/19	62.47
			3,462.72
001850			
001850	ELIZABETH PIGLIACELLI	TREASURER FEE 2/19	1,910.92
			1,910.92
001851			
001851	ALLSTATE INFORMATION MANAGEMNT	ACT# 409 - ARC & STOR - 1.31.19	80.55
			80.55
001852			
001852	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 2/19	1,083.00
001852	MEDLOGIX LLC	MANAGED CARE SERVICES 2/19	9,688.58
			10,771.58
001853			
001853	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/19	996.00
			996.00
001854			
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - MERCHANTVILLE	5,510.79
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - MOUNT EPHRAIM	6,550.02
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - BORO OF MAGNOLIA	6,812.70
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - WINSLOW	34,467.63
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - RUNNEMEDE	9,587.19
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - BARRINGTON	8,942.58
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - BERLIN TWP	13,708.05
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - CHERRY HILL TWP	37,619.34
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - HI NELLA	1,212.72
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - GLOUCESTER CITY	23,902.83
001854	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - COLLINGSWOOD	21,775.08
			170,088.93
001855			
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - OAKLYN BORO	6,186.00
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - LINDENWOLD BORO	18,093.00
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - VOORHEES TOWNSHIP	35,418.00
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - AUDUBON BORO	10,816.00
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - CLEMENTON BORO	7,365.00
001855	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2019 - LAUREL SPRINGS BORO	3,521.00
			81,399.00

Total Payments FY

993,909.52

TOTAL PAYMENTS ALL FUND YEARS \$993,943.87

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: February 13, 2019

JIF SERVICE TEAM

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

JANUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr Police Dept. – Conducted a Loss Control Survey on January 30
- Township of Cherry Hill – Conducted a Loss Control Survey on January 9
- Township of Cherry Hill – Conducted a Loss Control Survey on January 14
- City of Gloucester – Conducted a Loss Control Survey on January 17
- Borough of Somerdale – Conducted a Loss Control Survey on January 31

MEETINGS ATTENDED

- Claims Meeting – January 25
- Executive Committee Meeting – January 28

UPCOMING EVENTS

- Camden Claims Meeting – February 22
- Executive Committee Meeting – February 25
- Below 100 Training Program – March 19
- Safety Kickoff Breakfast – March 26

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- January 10 - MSI Bulletin – Planning for Snow Events
- January 22 - Did You Know? – MSI Training Schedule – Camden JIF, February 2019.
- January 22 - CORRECTION - Did You Know? – MSI Training Schedule Camden JIF, February 2019
- January 23 - New Safety Director Bulletin – ADA Accessible Websites
- January 24 - Below 100 Training Program
- January 24 - Message from Safety Director – NEW Shift Briefings for Winter
- January 25 - Safety Director Message – 17 Sanitation Fatalities in 2019
- January 29 - Safety Director Bulletin – Injury Recording Summary Logs
- January 31 - NEW Safety Bulletin – Fit-Testing Firefighters with Facial Hair

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 January.

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	2
Borough of Brooklawn	4
Township of Cherry Hill	1
Township of Haddon	1
Borough of Oaklyn	2
Borough of Somerdale	4

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 **February, March and April of 2019**. **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
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
2/5/19	Borough of Pemberton	PPE	10:45 - 12:45 pm
2/6/19	City of Burlington #2	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/6/19	City of Burlington #2	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/8/19	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/11/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/15/19	Borough of Somerdale	Ladder Safety/Walking Working Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/20/19	Evesham Township MUA	CSE Training for Permit-Required Spaces	8:30 - 12:30 pm
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/22/19	Evesham Township #4	Fire Extinguisher	11:30 - 12:30 pm
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS- Evening	7:00 - 10:00 pm
2/26/19	Logan Twp. MUA #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/26/19	Logan Twp. MUA #1	BBP	10:15 - 11:15 am
2/27/19	Township of West Deptford	Fall Protection Awareness	1:30 - 3:30 pm
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/1/19	Township of Delran	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
3/5/19	Township of Pemberton	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Evesham Twp. Fire District #1	CEVO-Fire	8:30 - 12:30 pm
3/8/19	Borough of Berlin	Landscape Safety	8:00 - 11:00 am
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/15/19	Township of Mantua	Ladder Safety/Walking Working Surfaces	1:00 - 3:00 pm
3/19/19	Township of Washington	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/26/19	Township of Winslow	BBP	8:00 - 9:00 am
3/26/19	Township of Winslow	Hearing Conservation	9:15 - 10:15 am

DATE	LOCATION	TOPIC	TIME
3/27/19	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/27/19	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/28/19	Borough of Pemberton	CEVO-Police	8:30 - 12:30 pm
3/29/19	Evesham Township #4	CMVO	8:30 - 12:30 pm
4/2/19	Township of Pemberton	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
4/2/19	Township of Pemberton	Special Events Management	10:45 - 12:45 pm
4/3/19	Township of Washington	Landscape Safety	8:30 - 11:30 am
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/19/19	Borough of Collingswood	PPE	8:30 - 10:30 am
4/19/19	Borough of Collingswood	Shop & Tool Safety	10:45 - 11:45 am
4/22/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/22/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Deptford Township MUA	Employee Conduct/Violence Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G-2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing 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	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / 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	



January 2019

ADA Accessible Websites for Public Entities

The following is primarily derived from the U.S. Department of Justice's *Accessibility of State and Local Government Websites to People with Disabilities* publication. The entire publication is available at https://www.ada.gov/websites2_prnt.pdf.

The Internet is changing the way American government serves the public. Taking advantage of technology, many local governments are using the web to offer citizens services including

- Corresponding with officials
- Providing information about government services
- Applying for or renewing registrations, licenses, or permits
- Accepting payments for taxes, recreational programs, or special activities
- Applying for jobs or benefits

If a local public entity receives Federal funding, the Americans with Disability Act generally requires the entity to provide qualified individuals with disabilities equal access to their programs, services, or activities unless doing so would fundamentally alter the nature of their programs or would impose an undue burden. One way to help meet these requirements is to ensure that their website has accessible feature for people with disabilities.

Many citizens with disabilities use adaptive or assistive technology. People with vision impairments may use screen readers. Individuals who cannot manipulate a mouse may utilize voice recognition software to move the cursor using voice commands. New technology is introduced almost daily. Just as a poorly designed building can prevent someone with a disability from entering, so too can a poorly designed website present barriers to use. One example would be a photograph of a Mayor on the town website with no text identifying it. Because screen readers cannot interpret images unless there is a caption associated with it, a visually impaired person would have no way of knowing what the picture or image represents. Simply adding a line of hidden computer code to label the picture or image, will allow the user of the screen reader to make sense of the image.


When accessible features are built into web pages, websites are more convenient and more available to everyone – including users with disabilities. Web designers can follow techniques to make even complex web pages usable by everyone including people with disabilities. For most websites, implementing accessibility features is not difficult and will seldom change the layout or appearance of web pages. These techniques also make web pages more usable both by people using older computers and by people using the latest technologies.

Two important resources provide guidance for web developers designing accessible web pages. One is the *Section 508 Standards*, which Federal agencies must follow for their own new web pages. The Access Board maintains information about the Section 508 Standards on its website at www.access-board.gov and has a useful guide for web developers at www.access-board.gov/sec508/guide/1194.22.htm.

A more comprehensive resource is the *Web Content Accessibility Guidelines* developed by the Web Accessibility Initiative. Information for web developers interested in making their web pages as accessible as possible, including the current version of the *Guidelines* and associated checklists, can be found at www.w3c.org/WAI/Resources.

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It is important to also realize, even if your town, district or authority is not required to comply with the ADA Accessibility for Websites regulations, there are many benefits to upgrading your websites, and the costs are not typically significant.

A voluntary Risk Management Plan for Accessible Website is offered below:

- Establish a policy that your web pages will be accessible** and create a process for implementation.

 - Ensure that all new and modified web pages and content are accessible:**
 - Check the HTML1 of all new web pages. Make sure that accessible elements are used, including alt tags, long descriptions, and captions, as needed.
 - If images are used, including photos, graphics, scanned images, or image maps, make sure to include alt tags and/or long descriptions for each.
 - If you use online forms and tables, make those elements accessible.
 - When posting documents on the website, always provide them in HTML or a text-based format, even if you are also providing them in another format, such as Portable Document Format (PDF).

 - Develop a plan for making your existing web content more accessible.** Describe your plan on an accessible web page. Encourage input on improvements, including which pages should be given high priority for change. Let citizens know about the standards or guidelines that are being used. Consider making the more popular web pages a priority.

 - Ensure that in-house staff and contractors responsible for web page and content development are properly trained.**

 - Provide a way for visitors to request accessible information or services by posting a telephone number or E-mail address on your home page.** Establish procedures to assure a quick response to users with disabilities who are trying to obtain information or services in this way.

 - Periodically enlist disability groups to test your pages for ease of use;** use this information to increase accessibility.
-



Best Practices for Snow Emergencies

During the winter months exposure to slip and falls greatly increase due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and community from accidents occurring on icy surfaces. The following guidelines are offered as suggestions when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document offers best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

Pre-planning

- **Chain of command**
 - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two for major snow events.
 - Develop a written snow plan with defined roles and hierarchy.
 - Verify emergency contact information.
- **Staffing**
 - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
 - Consider developing a list of retired CDL drivers you might call upon.
 - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
 - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
 - Remind workers of need to prepare their homes and families for their absence during the emergency.
 - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as “excused absence.”
 - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
 - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
 - Ensure quiet time at these locations.
 - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
 - Consider needs for food and hydration, especially for the drivers.
 - Educate workers on appropriate winter and protective apparel.
 - Remind workers to pack personal items such as medications, special dietary needs, etc.
 - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

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Operations during storm

- **Establish priority routes and areas**
 - Clear parking lots and access routes of emergency response agencies (police, fire, and EMS) first
 - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
 - Establish who will operate as Base (part of incident command structure)
 - Determine who takes calls from residents, both emergency and non-emergency (complaints)
 - Establish liaison with other towns or agencies, news agencies, etc.
 - Ensure operators remain in constant contact with Base
 - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
 - Who makes the final call when to halt operations?
 - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
 - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
 - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
 - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

Post-Storm Operations

- **Return to normal operations**
 - As conditions normalize, transition back to normal 8-hour shifts
 - Consider fatigue from the extended shifts when transitioning back to normal operations.
 - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
 - Review with all stakeholders what worked and what challenges were encountered
 - Update your Snow Emergency Plan with lessons learned from the event
- **Liability issues – Recommendations to limit liability**
 - Maintain a record of weather conditions
 - Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
 - Record *all* complaints with date and time received
 - Document specific actions taken and time of action in response to complaints
 - Take photographs to record weather conditions and incidents
 - Preserve newspaper articles on storm severity and clean up activities
 - Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community. The MEL Safety Institute drop-down menu on the MEL homepage offers Safety Briefing lesson plans on several snow-related topics to assist.

<https://njmel.org/mel-safety-institute/resource-center/employee-safety/shift-briefings/>



January 2019

Facial Hair and Fit-Testing for Firefighters

Quantitative fit-testing is required by OSHA's Respiratory Protection Standard 29 CFR 1910.134(f), which has been adopted by NJPEOSH in its entirety. This Bulletin will discuss the regulatory requirements concerning fit testing firefighters with facial hair. The requirements are the same for career, combination, and volunteer fire departments, companies, or districts since fire and smoke present the same hazard to all firefighters.

It is important to note that employees who must wear respirators in Immediately Dangerous to Life or Health (IDLH) environments, including firefighters who must wear Self-Contained Breathing Apparatus (SCBA), must be fit-tested annually. The fit-testing requirement includes testing whenever changes in the employee's physical condition that could affect respirator fit.

- OSHA 1910.134(g)(1)(i) states, "The employer shall not permit respirators with tight-fitting face pieces to be worn by employees who have facial hair that comes between the sealing surface of the face piece and face . . ."
- NFPA 1404 A.6.6.2(7) states, "Beards or facial hair that interferes with the face piece seal shall be prohibited for members required to use respiratory protection"

The term "shall" means this is a required condition. Users' Manuals for several popular models of SCBA also state to not use the SCBA if facial hair is in the sealing surface of the face piece. As a reminder, NJPEOSH can also enforce conditions given by manufacturers of safety equipment in their Users' Manuals or Guides. Check your SCBA manual.

Fire departments must have a written Respiratory Protection Program (1910.134(c)1). NJPEOSH provides a Model Fire Department Written Respiratory Protection Program at

<https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/resprotection.shtml>


The policy should clearly stipulate that fit-testing can only be conducted when the firefighter presents him or herself free of facial hair in the sealing surface of the SCBA face piece. Testing agencies or test administrators may be in violation with the OSHA Standard if they administer a fit-test on a subject with facial hair in the sealing surface. Appendix A is mandatory and states in Section (9), "The (fit) test shall not be conducted if there is any hair growth between the skin and face piece sealing surface, such as stubble beard growth, beard, mustache or sideburns which cross the respirator sealing surface."

OSHA 1910.134(f)(3) further states, the "employer shall conduct an additional fit test whenever the employee reports, or the employer, supervisor, or program administrator makes visual observations of, changes in the employee's physical condition that could affect respirator fit". This places a responsibility on fire company officers to conduct fit testing at any point in the year if a firefighter presents with a beard, for example in No-Shave November. The firefighter may not be permitted to perform interior structural firefighting and other duties in an IDLH environment, including overhaul until fit-testing is passed.

Firefighters with beards who respond to fires, hazardous material incidents, confined space rescues and other incidents where a SCBA must be worn, should be assigned only tasks outside IDLH, or potentially-IDLH, environments. There are many assignments outside the hazard area that must be completed to support the safe operations in the hot zone. Similarly, Incident Commanders and other fire ground officers should not allow mutual aid firefighters to perform interior operations on their fire ground.

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Courts have heard a number of civil suits regarding facial hair on firefighters who must wear SCBA. These cases have often been based on two claims; reasonable accommodations for 1) medical conditions, such as for pseudofolliculitis barbae (a skin condition that makes shaving painful), and 2) religious freedom exemptions. Generally, courts have recognized the extreme hazards of firefighting, hazardous material responses and similar incidents do present an IDLH environment. For some fire departments, reasonable accommodations may be available to assign duties to a firefighter without operating in an IDLH environments. For many fire departments it would place an undue burden to honor a reasonable accommodation request and permit firefighters with facial hair and then have to monitor their actions at an emergency scene. Departments faced with a reasonable accommodation request on medical or religious freedom grounds should consult with a labor attorney who is educated on firefighting hazards and Equal Employment case law.

Fire department leaders who permit firefighters with facial hair are violating NJPEOSH laws, NFPA national standards, their SCBA operating instructions, and unnecessarily risking the health and lives of one of the community's most important resource, emergency responders. The fire service is an honorable and brave profession. Fire Chiefs and other leaders must have the integrity and fortitude to make a hard decision to protect the health of their men and women.



NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to **record** occupational injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml>. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at <https://www.osha.gov/laws-regs/regulations/standardnumber/1904>. Another very helpful resource are OSHA's Letters of Interpretations <https://www.osha.gov/laws-regs/standardinterpretations/standardnumber/1904>.

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

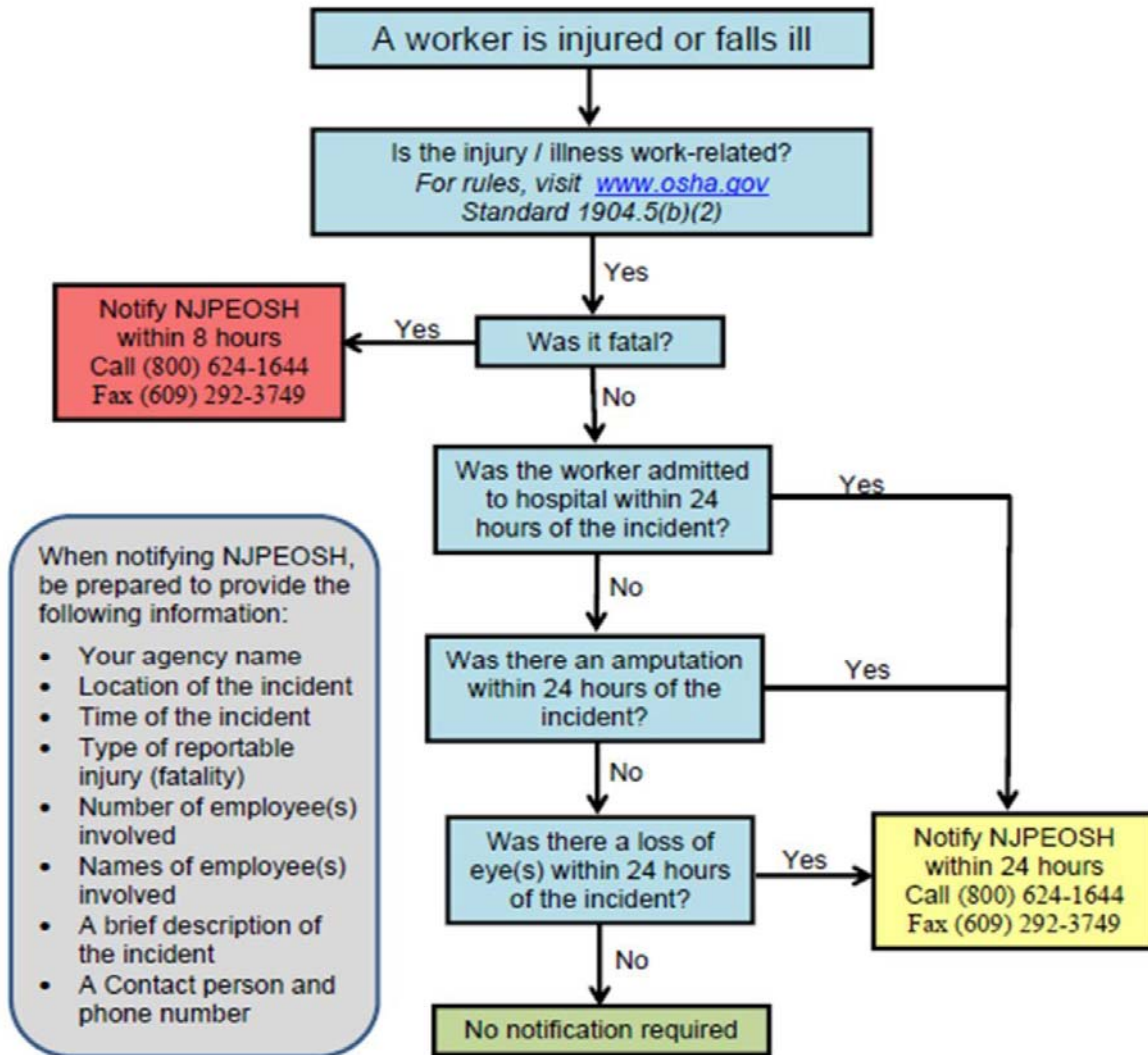
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH **within eight (8) hours** of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within **24 hours** by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

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NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Foley, Inc. I - Township of Cherry Hill	2973 Galloway Road Bensalem, PA 19020	Evidence of insurance with respects to the rental of a Caterpillar 938K Wheel Loader, serial #CR30695 SWL03245, valued at \$206,000.	10/23/2018 #2028412	GL AU EX WC OTH
H - State of New Jersey Department I - Borough of Berlin	of Health & Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625		10/31/2018 #2035955	GL AU EX WC
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	Evidence of Insurance.	11/1/2018 #2036681	GL AU EX WC
H - State of New Jersey - Dept. of I - Township of Berlin	Health Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to the Berlin Inter-Community Ambulance Association's Workers' Compensation Coverage and Automobile Coverage. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	11/2/2018 #2037139	GL AU EX WC OTH
H - GHD Services I - Township of Haddon	2055 Niagara Falls Boulevard Niagra Falls, NY 14304	Evidence of Insurance with respect to Haddon Township Police Vendor	11/5/2018 #2037232	GL AU EX WC OTH
H - PSE&G I - Borough of Haddonfield	24 Brown Avenue Springfield, NJ 07081	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to installation and display of holiday decorations and lights on PSE&G poles	11/9/2018 #2039437	GL AU EX WC
H - New Jersey Economic Authority (NJEDA)		The Certificate Holder is an Additional Insured on the above-	11/9/2018	GL AU EX

11/21/2018

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

Development I - Parking Authority of the City of Camden	P O Box 990 Trenton, NJ 08625	referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to an Agreement for parking lot use PACC is the Manager and Operator of certain property located on 539-547 So. Second Street, Camden, NJ aka Parking Lot 33 (.50 acres), Block 157 Lot 46 on behalf of the NJ Economic Development Authority (NJEDA) and Land Owners Shawn and Patrick Kelly and their company Elite Parking Solutions, Inc.	#2039441	WC OTH
H - Elite Parking Solutions, Inc. I - Parking Authority of the City of Camden	c/o Shawn and Patrick Kelly 5 Hampton Drive Richboro, PA 18954	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Agreement effective 11/1/18 CCPA will become Manager and Operator of Parking Lot 33 Block 157 Lot 46 Address 539-547 So. Second Street, Camden, NJ 08103 on behalf of the NJ Economic Development Authority (NJEDA) and Shawn and Patrick Kelly owners of land and their company Elite Parking Solutions, Inc.	11/9/2018 #2039444	GL AU EX WC OTH
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) P O Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Agreement effective 11/1/18 CCPA will become Manager and Operator of Parking Lot 33 Block 157 Lot 46 Address 539-547 So. Second Street, Camden, NJ 08103 on behalf of the NJ Economic Development Authority (NJEDA) and Shawn and Patrick Kelly owners of land and their company Elite Parking Solutions, Inc.	11/9/2018 #2039445	GL AU EX WC OTH
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Mt. Holly, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2018 John Deere 644K Wheel Loader, serial #687711, valued at \$383,550.	11/13/2018 #2040103	GL AU EX WC OTH
H - Oaklyn Public School District I - Borough of Oaklyn	136 Kendall Boulevard Oaklyn, NJ 08107	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Municipal Alliance gym nights and color guard program	11/13/2018 #2040129	GL AU EX WC
H - Township of Cinnaminson I - Township of Moorestown	Court Services 1621 Riverton Road Moorestown, NJ 08057	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of their Court facilities 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	11/15/2018 #2041648	GL AU EX WC
H - US Department of Transportation I - Borough of Gibbsboro	Federal Aviation Administration 1701 Columbia Avenue College Park, GA 30337	Evidence of Insurance as respects to community garden	11/16/2018 #2041926	GL AU EX WC

11/21/2018

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2018 To 11/21/2018

H - USDA Rural Development I - Borough of Gibbsboro	51 Cheney Road Ste. 2 Woodstown, NJ 08098	Evidence of Insurance as respects to loan	11/16/2018 #2041927	GL AU EX WC
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Eastampton, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2018 John Deere 744K Wheel Loader, serial #692776, valued at \$527,000. Contract #062410	11/16/2018 #2041963	GL AU EX WC OTH
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for staging the Borough's holiday parade on November 25, 2018	11/20/2018 #2042826	GL AU EX WC
Total # of Holders: 16				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$213,601.46	\$117,342.29	\$96,259.17	45.06%
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
TOTAL 2019	\$213,601.46	\$117,342.29	\$96,259.17	45.06%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	204	204
PPO Bills	187	187
PPO Bill Penetration	91.67%	91.67%
PPO Charges	\$205,362.87	\$205,362.87
Charge Penetration	96.14%	96.14%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
April	\$190,175.65	\$113,631.20	\$76,544.45	40.25%
May	\$320,945.65	\$184,833.62	\$136,112.03	42.41%
June	\$143,090.79	\$61,613.44	\$81,477.35	56.94%
July	\$226,480.08	\$109,335.10	\$117,144.98	51.72%
August	\$127,796.47	\$67,743.69	\$60,052.78	46.99%
September	\$335,814.84	\$174,608.08	\$161,206.76	48.00%
October	\$272,204.82	\$125,446.24	\$146,758.58	53.91%
November	\$443,360.10	\$220,594.86	\$222,765.24	50.24%
December	\$198,595.33	\$89,561.51	\$109,033.82	54.90%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
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

January 28, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 28, 2019
BERLIN BOROUGH MUNICIPAL HALL 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 2018 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	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville, Keith Hummel
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Mayor Bilella, Berlin Boro
Ethel Kemp, Camden Parking Authority
Eleanor Kelly, Runnemede Borough
Jason Asuncion, City of Camden
Sharon Eggleston, City of Camden
Robert Mather, Pine Valley
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Mark Godfrey, Magnolia
James Mulroy, Haddon Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
John McCrudden	Hardenbergh Insurance

WELCOME: Mayor Bilella welcomed everyone to the Berlin Borough Municipal Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 25, 2018

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2018 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	Robert Fischer	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	Yes
Camden City Parking Authority	Ethel Kemp	Yes
Cherry Hill	Ari Messinger - Alternate	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	Michael Blunt	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester	Jack Lipsett	Yes
Haddon Twp	James Mulroy	Yes
Haddonfield	Neal Rochford	No
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	No
Lawnside	Edward Hill - Alternate	Yes
Lindenwold	Craig Wells	No
Magnolia	Mark Godfrey	Yes
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	M. Joseph Wolk	Yes
Oaklyn	Michael Enos	No
Pine Hill	Patricia Hendricks	No
Pine Valley	Robert Mather	Yes
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passante	No
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	No
Winslow	Joseph Gallagher	Yes
Woodlynne	Jerald Fuentes	No
NEW MEMBERS - 2019		
Camden City	Jason Asuncion	Yes
Gloucester Township	Tom Cardis	No
Winslow Twp. Fire Dist. #1	Lorraine Azzarano	No

With 20 Commissioners present a quorum of 16 was achieved.

ELECTION OF 2019 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 2 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2019 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Neal Rochford – Borough of Haddonfield
Jack Lipsett – Gloucester City

EXECUTIVE COMMITTEE ALTERNATES

#1 Joseph Gallagher – Winslow Township
#2 David Taraschi - Audubon Borough

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON, M. JOSEPH WOLK, BOROUGH OF MT. EPHRAIM AND NEAL ROCHFORD, BOROUGH OF HADDONFIELD, JACK LIPSETT, GLOUCESTER CITY FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1 JOSEPH GALLAGHER, WINSLOW TOWNSHIP, ALTERNATE #2 DAVID TARASCHI, BOROUGH OF AUDUBON

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order.

ROLL CALL OF 2019 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	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
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2019 REORGANIZATION:

REORGANIZATION RESOLUTIONS: Executive Director in July 2017 the Board authorized the advertisement of RFQ's for Professional positions in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. Seq. Enclosed on **Page 4** is **Resolution 19-1** reflecting the appointments and establishing compensation for Fund Year 2019.

RESOLUTION 19-1 APPOINTMENTS

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager, and all as agent for process of services. 2019 Fee - \$442,938.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,231,290.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. 2019 Fee - \$64,261.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. Fee 2019 Fee - \$22,931.00 **Contract term to be on year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. .05% of the market value of the FUND's invested assets.
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds. The estimated dollar amount that will be expended in connection with this three year term is \$21,218.00.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2019 Fee - \$23,157.00 **Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2019 Fee - \$16,778.00 **Contract term to be one year.**
- VIII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2019 Fee - \$467,884.00 The estimated dollar amount that will be expended in connection with this three year term is \$1,322,418.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2019 Fee - \$51,732.00. The estimated dollar amount that will be expended in connection with this three year term is \$148,958.00.
- X. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and Right To Know Training Services to the FUND. 2019 Fee - \$208,708.00. The estimated

dollar amount that will be expended in connection with this three year term is \$579,947.00.

XI. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2019 Fee - \$12,976.00. The estimated dollar amount that will be expended in connection with this three year term is \$36,880.00.

XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2019 Fee - \$32,396.00 **Contract term to be one year.** The estimated dollar amount that will be expended in connection with this three year term is \$94,482.00.

XIII. **Medlogix** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2019 Fee \$129,259.00. The estimated dollar amount that will be expended in connection with this three year term is \$377,459.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

MOTION TO ADOPT RESOLUTION 19-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:

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

ORGANIZATION RESOLUTIONS

RESOLUTION 19-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

I. Those banks listed as official depositories: Wilmington Trust, Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Michael Sullivan
Juan Lopez

IV. Adoption of Cash and Investment Policy

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

VI. The assessment due dates are January 31, 2019 for the first installment and June 15, 2019 for the second installment.

VII. Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2019 for the first installment and July 31, 2019 for the second installment.

VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

IX. Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.

X. For Wire Transfers – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

RESOLUTION 19-3 ESTABLISHING PUBLIC MEETING PROCEDURES

RESOLUTION 19-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 19-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 19-6 ESTABLISHING THE 2019 PLAN OF RISK MANAGEMENT.

Executive Director said there no real significant changes in the Plan. Updates have been highlighted. Executive Director said there is on change on page 3 of the Plan item number 7 a. the line which mentions the endorsement which should read \$1,000,000 not \$1,000.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 19-2 THROUGH 19-6:

Motion: Commissioner Wolk
Second: Commissioner Maley
Roll Call Vote: 8 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

COMMITTEE APOINTMENTS: Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairman’s list of the committee appointments for 2019. You are encouraged to volunteer to serve in the upcoming year. (Page 24) Chairman Mevoli said if you anyone is interested in any of the committees please let r Brad Stokes or myself know and if we can we will add you to the committee.

AMENDING THE 2019 BUDGET: With the addition of Gloucester Township, the City of Camden and the Winslow Fire District to the Camden JIF, there is a need to amend the 2019 Budget. The revised budget in the amount of \$14,623,733 appears on Page 27. Since the budget amendment increase exceeds 5%, we will need to schedule a public hearing for our February meeting.

MOTION TO SCHEDULE A PUBLIC HEARING FOR THE PURPOSE OF AMENDING THE FUND’S 2019 BUDGET

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

2019 ASSESSMENTS: Executive Director said the 2019 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by January 31, 2019.

RESIDUAL CLAIMS FUND 2019 REORGANIZATION MEETING: Executive Director the Residual Claims Fund’s 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Mayor Wolk said the RCF elected Robert Law from the TRICO JIF as chairperson and Greg Franz from South Bergen as Secretary. The RCF conducted its re-organization meeting appointing various fund professionals and service organizations. The next meeting will be held on March 29th in Princeton.

EJIF 2019 REORGANIZATION MEETING: The EJIF 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Mayor Wolk said the RCF elected Robert Law from the TRICO JIF as chairperson and Greg Franz from South Bergen as Secretary. The EJIF conducted its re-organization meeting appointing various fund professionals and service organizations. Mayor Wolk said the EJIF approved a revised tank policy form and approved the removal of deductible amounts from member policies. The next meeting will be held on March 29th in Princeton.

MEL 2019 REORGANIZATION MEETING: The MEL 2018 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is a copy of Commissioner Work’s report on the meeting in Appendix II. Mayor Wolk said the MEL elected Richard Hirsh from the Atlantic JIF as Chairman and Mauro Tucci from the Suburban Essex JIF as Secretary. The MEL adopted a resolution honoring the late John H. Dorsey, acknowledging him as one of the found fathers of joint insurance funds. The MEL

conducted its re-organization meeting appointing various fund professionals and service organizations. The MEL and its affiliated local Joint Insurance Funds accepted seven new Member's as of January 3, 2019. The MEL has schedule its Annual Retreat for March 29th in Princeton.

ELECTED OFFICIALS TRAINING: This year's elected officials training program focus is on "Employment Practices Liability". As in the past, the MEL will reduce each member's 2019 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator) who completes the course by May 1, 2019. The maximum credit is 25% of the member's liability claims fund. The fund will be scheduling sessions through Mr. Nardi's office.

The MEL is making available on an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

CYBER LIABILITY: During the month of December, there was a rash of ransomware attacks hitting New Jersey Municipalities, including several MEL JIF members. As a result, XL Caitlin, the Fund's carrier, asked for additional premium. The MEL JIF will assume the increase (amounting to \$100 per member) in 2019, in an effort to protect the coverage for member JIFs.

The MEL's Cyber Task Force has issued a Bulletin alerting members of these new attacks. (Page 28). The Task Force also promulgated minimum standards for Cyber Security in 2017. If implemented, these standards may have prevented some of the claim activity. Members are reminded that they need to complete the MEL's minimum standard checklist as soon as possible. As of last week, 5 members have submitted the checklist.

INCLEMENT WEATHER PROCEDURE - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

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 and said as of November 30th the statutory surplus was \$10.4 million we did have a drop for the prior month but it was for good reason the - dividend. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 54.00 % we are currently a little less than 49.00%. On the Lost Time Accident Frequency as of November 30th at 2.38 which is up from last year's 1.91. Executive Director said for the month of November we had 8 new accidents and 73 for the year and we had 41 at this time last year so we will take a look into this further and ask Denise Hall and Jen Goldstein to run some reports for us and report back. The Camden JIF is at 91.89% compliance

for EPL Compliance with three new members we hope to have them wrapped up in the coming months and to reach the 100% compliance. Executive Director thanked the JIF for the re-appointment for the coming year.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-30 December 2018 Vouchers

TOTAL 2017	\$4,800.00
TOTAL 2018	\$720,624.00
TOTAL	\$725,424.40

Approving Payment of Resolution 18-31 December 2018 Dividend Vouchers

CLOSED	\$490,553.00
TOTAL	\$490,553.00

Approving Payment of Resolution 19-7 January 2019 Vouchers

TOTAL 2017	\$8,564.90
TOTAL 2016	\$959,086.74
TOTAL	\$967,651.64

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

Closed	.00
2013	20,084.33
2014	130,659.02
2015	47,259.32
2016	103,272.12
2017	216,338.19
TOTAL	517,612.98

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

Closed	740.00
2013	9,425.88
2014	41,881.87
2015	30,163.07
2016	43,725.54
2017	210,884.32
TOTAL	336,820.68

MOTION TO APPROVE THE DECEMBER 2018 VOUCHERS RESOLUTIONS 18-28 AND 18-29 AND RESOLUTION 19-7 APPROVING VOUCHER PAYMENTS FOR JANUARY 2019:

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF DECEMBER 2018 AND JANUARY 2019 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2019. On page 60 of the agenda is Resolution 17-8 appointing approved counsel. On pages 65 thru 69 of the agenda was Mr. Nardi's letter and listing of defense counsel for 2018. Attorney Nardi said he would like to recommend and increase in the hourly rate for workers' compensation from \$135.00 per hour to \$130.00 per hour as well as reimbursement of litigation expenses and hourly paralegal charges \$60.00 for all cases.

MOTION TO APPROVE RESOLUTION 19-8 FOR THE 2019 DEFENSE PANEL AS AMENDED:

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

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville asked everyone to please check to make sure your safety training administrator information is current. A MEL Safety Bulletin is included in the agenda packet on Conducting Motor Vehicle Record Checks, Leaf Time Collections, CDL Exemptions for Firefighters and Avoiding Deer Vehicle Collisions.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 10/22/18 to 11/21/18 and 11/21/2018 to 12/22/2018 which was included in the agenda and said we are going to table these for this month due to a few certificates that appear on the report for other JIFs. We will table these until next month.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for reappointment.

Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2018 where there was a savings of 54.90% for the month and a total of 49.36 % for the year. Ms. Goldstein reviewed the Managed Care Workers' Compensation Injury Snapshot Review for 2018. Ms. Goldstein thanked the Committee for their reappointment for 2018.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs. Claims Administrator thanked the Committee for their reappointment for 2018.

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Commissioner Kelly from Runnemede said in a past session we discussed having coverage for the Jr. EMTs and asked if that is still being considered. Commissioner DiAngelo said if Runnemede has Jr. EMTs that are interested in the program please contact Barbara Wilson in Barrington. She is putting the program together but she only had one person that was really interested so if you have others please contact her. Commissioner Kelly said she will meet with her fire chief and look into it further. Commissioner Shannon said Barbara Wilson could probably use some input from another town so if someone would like to coordinate with Barbara she would welcome it.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk

Vote:

Unanimous

MEETING ADJOURNED: 6:06PM

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

APPENDIX II

ANNUAL CERTIFICATE OF INSURANCE REPORT