

CAMDEN
COUNTY MUNICIPAL

JOINT INSURANCE FUND

**MEETING AGENDA
JANUARY 28, 2019 – 5:15 PM**

**BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE
BERLIN, NJ
AGENDA AND REPORTS**

***** SPECIAL NOTE *****

THIS MEETING SHALL SERVE AS THE 2019 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.

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: JANUARY 28, 2019
BERLIN BOROUGH MUNICIPAL HALL
59 SOUTH WHITE HORSE PIKE, BERLIN NJ
5:15 P.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN BOROUGH**
- APPROVAL OF MINUTES:** November 26, 2019 Open Minutes..... **Appendix I**
November 26, 2019 Closed Minutes..... **To be distributed**
December 21, 2019 Open Minutes..... **Appendix I**
- CORRESPONDENCE - None**

ADJOURN MEETING

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & TWO ALTERNATES**

.Nominating Committee Report..... **Page 1**

.Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 .Executive Director's Report **Page 2**
- TREASURER – Elizabeth Pigliacelli**
 .December Vouchers - Resolutions 18-30 & 18-31.....**Page 38 & 40**
 .January Vouchers - Resolution 19-7..... **Page 42**
 .Monthly Reports – November & December.....**Page 45**
- ATTORNEY – Joseph Nardi, Esquire**
 .2019 Defense Panel, Resolution 19-8..... **Page 59**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report and Agenda..... **Page 65**
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 .Monthly Certificate Holding report 10/22/18 to 11/21/18 **Page 78**
 .Renewal Certificate Holding report 11/22/18 to 12/22/18 **Appendix III**
- MANAGED CARE – Consolidated Services Group**
 .Monthly Report..... **Page 81**
- CLAIMS SERVICE – AmeriHealth Casualty**
- EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL -
 SAFETY & PROPERTY OF PUBLIC LITIGATION**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING – February 25, 2019 Haddon Township**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2019

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Mayor Joseph Wolk	Executive Committee	Borough of Mt. Ephraim
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Mayor Neal Rochford	Executive Committee	Borough of Haddonfield
Jack Lipsett	Executive Committee	Gloucester City
Alternates		
Joseph Gallagher	Executive Committee 1st Alternate	Winslow Township
David Taraschi	Executive Committee 2nd Alternate	Borough of Audubon

**NOMINATING COMMITTEE
January 28, 2019**

Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07044

Date: January 28, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

2019 Reorganization Resolutions

Fund Professional Service Agreements: In July 2017, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **19-1** reflecting the appointments & re-appointments and establishing compensation for Fund Year 2019.

Motion to Approve Resolution 19-1 Appointing Fund Professionals

Reorganization Resolution 19-2 through 19-6 by Consent Motion:

.Resolution 19-2 Establishment of a Fiscal Management Plan	Page 6
.Resolution 19-3 Establishment Public Meeting Procedures	Page 12
.Resolution 19-4 Establishment a Fund Records Program	Page 13
.Resolution 19-5 Authorization of Executive Committee Compensation	Page 14
.Resolution 19-6 2019 Risk Management Plan	Page 15

Motion to adopt Resolutions 19-2 through 19-6.

- Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2019, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 24)**
- Amending the 2019 Budget** – With the addition of Gloucester Township, the City of Camden and the Winslow Twp 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 - Roll Call Vote

- 2019 Assessments:** 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:** 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. **(Appendix II)**
- ❑ **E-JIF 2019 Reorganization Meeting:** The E-JIF 2019 Reorganization meeting was held on January 2, 2019 at the Forsgate Country Club. Enclosed is Commissioner Wolk’s report on the meeting. **(Appendix II)**
- ❑ **MEL 2019 Reorganization Meeting:** The MEL 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. **(Appendix II)**
- ❑ **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 again making available 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:** 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 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 Report** Page 29
- ❖ **Income Portfolio** Page 30
- ❖ **Expected Loss Ratio Analysis** Page 31
- ❖ **Lost Time Accident Frequency Reports** Page 32 & 33
- ❖ **EPL Compliance Report** Page 34
- ❖ **Fund Commissioners** Page 35
- ❖ **2018 Fund Year Regulatory Checklist** Page 36
- ❖ **RMC Agreements** Page 37

RESOLUTION NO. 19-1

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2019; and

NOW, THEREFORE BE IT RESOLVED by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2019:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, 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**. 2019 Fee - \$22,931.00. **Contract term to be one 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 Administrator** 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 \$1,322,418.00.

- 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 re-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 re-appointed **Underwriting Manager** for the FUND. 2019 Fee - \$12976.00. 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. **Contract term to be one year.** 2019 Fee – \$32,396.00. The estimated dollar amount that will be expended in connection with this three year term is \$94,482.00.

- XIII. **Medlogix** is hereby re-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, NJ 08053.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 19-2

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as "THE FUND")

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2019 FUND YEAR

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND's Governing Body hereby appoints the following professionals for the 2019 Fund Year:

I The following financial institutions are hereby declared as The FUND's Official Depositories:

- a) Wilmington Trust
- b) Investors Bank

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

_____	CHAIR
_____	SECRETARY
Elizabeth Pigliacelli	TREASURER
_____	COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Michael Sullivan
Juan Lopez

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.
- 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 and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s 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 that are as a result of seminar credits will be waived.
- 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.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2019 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Government money market mutual funds.
- c.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- d.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located.
- e.) Bonds or other obligations, having a maturity date not more than 397 days from the date of purchase, approved by the Division of Local Government Services of the Department of Community Affairs for investment by local units.

- f.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- g.) Local Government Investment Pools
- h.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.
- i.) **Joint Cash Management & Investment Program as defined in N.J.S.A. 40A:5:38-1.**

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase. At any given time, the Fund's investment portfolio shall conform to the following criteria:

- a) Any bonds or other obligations held by the FUND shall have a minimum long-term investment grade underlying credit rating, or equivalent rating provided by a Nationally Recognized Statistical Rating Organization as outlined by the U.S. Securities and Exchange Commission, with the exception of bonds issued pursuant to the Municipal Qualified Bond Act, which may have an underlying credit rating below investment grade so long as the Municipal Qualified Enhanced Rating is investment grade, or equivalent rating provided by NRSO.
- b) A minimum of thirty-five (35) percent of aggregate total par amount of bonds and other obligations shall have a minimum long-term, underlying credit rating of AA-, or equivalent rating by an NRSRO.
- c) The aggregate par amount of bonds or other obligations with a long-term underlying credit rating below A-, or equivalent rating by an NRSRO, shall not exceed thirty (30) percent of the aggregate total par amount of bonds, investments and other obligations held by the Fund.
- d) The aggregate par amount of bonds or other obligations with maturities longer than five (5) years shall not exceed sixty (60) percent of the aggregate total par amount of bonds, investments and other obligations held by the FUND.

Any exception to or deviations from the above criteria must be approved by the New Jersey Division of Local Governmental Services and the New Jersey Division of Investment.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

Specifically authorized depositories are as follows:

Investors Bank
Wilmington Trust

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 19-3

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the "FUND")
ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2019, and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2019 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. in the following Municipal Buildings, unless otherwise noted, and the meeting of January 28, 2019 shall serve as the 2020 Reorganization Meeting:

February 25, 2019	Haddon Township	5:15 PM
March 25, 2019	Gloucester City Community Center	5:15 PM
April 22, 2019	Cherry Hill Fire District	5:15 PM
*May 20, 2019	Voorhees Township	5:15 PM
June 24, 2019	Haddonfield Borough	5:15 PM
July 22, 2019	Pine Hill Borough	5:15 PM
August 26, 2019	Barrington Borough	5:15 PM
September 23, 2019	Bellmawr Borough	5:15 PM
October 28, 2019	Berlin Township	5:15 PM
November 25, 2019	Collingswood Senior Comm. Center	5:15 PM
January 27, 2020	Berlin Borough	5:15 PM

*Denotes third Monday of the month

In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM at the offices of Brown & Connery, LLP located at 360 Haddon Ave, Westmont, NJ 08108. The only exception to the Claims meeting schedule is December 20, 2019 when the committee meets at 12 noon.

II. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF's webpage is designated for official notices at www.camdenmunicipaljif.org

III. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 19-4

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the "FUND")

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2019 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

I. James Maley, Fund Secretary, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 401 Route 73 North, Suite 300, Marlton NJ 08053

II. The Account Manager designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 19-5

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS**

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 19-6

INSERT RMP

JIF 2019 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Mayor Joseph Wolk, Chair, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Jack Lipsett, Gloucester City
Elizabeth Pigliacelli, Treasurer
James Miles, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Mayor Neal Rochford., Haddonfield Borough
Rick Bean, RMC
Louis DiAngelo, Bellmawr Borough
Ken Cheeseman, Borough of Laurel Springs
Michael Avalone, Conner Strong & Buckelew
Keith Hastings, Collingswood Borough
Millard Wilkinson, Berlin Borough
Lawrence Spellman, Voorhees Township
Joseph Henry, Hardenbergh Insurance Group
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Denise Hall, CompServices
John Saville, Conner Strong Risk Control
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough
Mayor Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Michael Avalone, Conner Strong & Buckelew
Bonnie Ridolfino, Hardenbergh Insurance Group
Edward Cooney, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Mayor Joseph Wolk, Committee Chairman – Mt. Ephraim Borough
Louis DiAngelo, Bellmawr Borough
Mayor M. James Maley, Collingswood Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough
Jack Lipsett, Gloucester City
Joseph Gallagher, Winslow Township
Michael Avalone, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
Jack Lipsett, Gloucester City
Peter DiGiambattista Jr., RMC
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
John Foley, Cherry Hill FD
Joseph Nardi, Esq., Fund Attorney
Denise Hall, AmeriHealth
Cheryl Little, AmeriHealth
Rick Bean, RMC
Mike Avalone, RMC
Consultant Representative, J.A. Montgomery Risk Control
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication through the membership and community.

Mayor Neal Rochford, Chair, Haddonfield Borough

Mayor M. James Maley, Collingswood

David Taraschi, Audubon

Ken Cheeseman, Laurel Springs

Rick Bean, RMC

Michael Avalone, Conner Strong & Buckelew

Michael Mevoli, Brooklawn Borough*

Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

MEL CYBER TASK FORCE BULLETIN 19-01

Date: January 9, 2019
To: Fund Commissioners & IT Managers of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: URGENT SECURITY THREAT: New Ransomware – Ryuk

The MEL saw a number of cyber claims at the very end of 2018. While the holiday season is a very popular time of year for cyber criminals, the number of claims was unusually high. As the incidents are being dissected, the MEL is noticing most of the claims containing a new strain of ransomware, called Ryuk. The New Jersey Cyber Communications and Integration Cell (NJCCIC) reported in late August the Ryuk strain was first detected in early August of 2018 by Check Point Research, a leading cyber threat intelligence company. According to Check Point's report, the Ryuk strain seemed to be related to other existing ransomware, indicating the same creator. The NJCCIC update indicates Ryuk is very advanced, killing many processes and embedding itself deep into the system, in addition to deleting backup files, making it difficult to successfully overcome.

The criminals appear to have learned that designing such advanced malicious software with a high success rate would pay off, as the ransoms demanded have been over \$100k in each incident.....and that is in bitcoin, of course (15 BTC – 50 BTC). In addition, the ransom escalates each day by 0.5 BTC.

Ryuk seems to enter via email phishing campaigns, weak Remote Desktop Protocol (RDP) passwords, and stolen credentials. Once the system is infiltrated, the attacker patiently waits and escalates their privileges until become an administrator on the system.

The MEL Cyber Risk Management Program offers key security recommendations which would help against these attacks, such as patching, requiring regularly updated passwords, good backup practices and cyber hygiene training. In addition, sources, such as Sophos and KnowBe4, recommend controlling RDP access, utilizing VPNs, initiating two-factor authentication, automatic lockout after a few password attempts and highly restrict administrative privileges.

In the recent news, Ryuk Ransomware was reported at the Chicago Tribune, Recipe Unlimited (Canadian Restaurant chain) and DataResolutions.net (a cloud hosting provider).

Following is a link to Check Point's initial publication on Ryuk:

<https://research.checkpoint.com/ryuk-ransomware-targeted-campaign-break/>

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF		November 30, 2018	
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,062,847	11,691,315	217,500,702	229,192,017
2.	CLAIM EXPENSES				
	Paid Claims	499,798	3,931,552	95,631,693	99,563,245
	Case Reserves	(270,431)	1,974,585	3,429,634	5,404,219
	IBNR	276,402	4,910	4,543,398	4,548,308
	Recoveries	-	(33,409)	(297,749)	(331,158)
	TOTAL CLAIMS	505,768	5,877,638	103,306,976	109,184,614
3.	EXPENSES				
	Excess Premiums	331,064	3,641,701	59,553,523	63,195,224
	Administrative	178,553	1,995,923	38,702,484	40,698,407
	TOTAL EXPENSES	509,617	5,637,624	98,256,007	103,893,631
4.	UNDERWRITING PROFIT (1-2-3)	47,461	176,053	15,937,718	16,113,771
5.	INVESTMENT INCOME	65,232	224,529	10,291,459	10,515,987
6.	DIVIDEND INCOME	116,365	116,365	3,412,323	3,528,688
7.	STATUTORY PROFIT (4+5+6)	229,058	516,946	29,641,500	30,158,446
8.	DIVIDEND	866,365	866,365	18,893,809	19,760,174
9.	STATUTORY SURPLUS (7-8)	(637,307)	(349,419)	10,747,691	10,398,272
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(742,174)	(723,661)	2,749,711	2,026,050
	Aggregate Excess LFC	13,933	137,568	563,250	700,818
	2014	7,449	(535,850)	2,198,980	1,663,130
	2015	6,843	(156,457)	1,570,700	1,414,243
	2016	10,499	229,301	2,114,015	2,343,316
	2017	12,509	55,332	1,551,033	1,606,365
	2018	53,634	644,350		644,350
	TOTAL SURPLUS (DEFICITS)	(637,307)	(349,419)	10,747,691	10,398,272
	TOTAL CASH				22,513,652
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	20,084	493,633	3,508,689	4,002,322
	Case Reserves	(13,439)	154,392	617,275	771,667
	IBNR	(6,645)	(88,408)	273,345	184,937
	Recoveries	0	0	(133,908)	(133,908)
	TOTAL FY 2014 CLAIMS	0	559,617	4,265,400	4,825,018
	FUND YEAR 2015				
	Paid Claims	130,659	873,700	3,135,981	4,009,681
	Case Reserves	(125,070)	(287,784)	904,373	616,589
	IBNR	(5,589)	(395,231)	616,977	221,746
	Recoveries	0	(11,718)	(15,529)	(27,247)
	TOTAL FY 2015 CLAIMS	0	178,968	4,641,801	4,820,769
	FUND YEAR 2016				
	Paid Claims	47,010	304,915	2,214,328	2,519,243
	Case Reserves	(40,194)	(121,120)	928,483	807,362
	IBNR	(6,817)	(374,440)	898,803	524,363
	Recoveries	0	(4,962)	(53,346)	(58,308)
	TOTAL FY 2016 CLAIMS	(0)	(195,607)	3,988,268	3,792,660
	FUND YEAR 2017				
	Paid Claims	98,416	935,135	1,203,528	2,138,663
	Case Reserves	(60,198)	417,779	979,504	1,397,283
	IBNR	(38,218)	(1,378,758)	2,754,273	1,375,515
	Recoveries	0	(14,324)	(94,966)	(109,290)
	TOTAL FY 2017 CLAIMS	0	(40,169)	4,842,339	4,802,171
	FUND YEAR 2018				
	Paid Claims	203,628	1,324,168		1,324,168
	Case Reserves	(31,531)	1,811,318		1,811,318
	IBNR	333,671	2,241,747		2,241,747
	Recoveries	0	(2,405)		(2,405)
	TOTAL FY 2018 CLAIMS	505,768	5,374,829		5,374,829
	COMBINED TOTAL CLAIMS	505,768	5,877,638	103,306,976	109,184,614

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

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	11/30/2018
					2017	2018
					2015	2016
					2017	2018
					Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		15.46	16.98	19.11	22.94	22.51
Fixed Income Portfolio						
Investments (millions), Book Value		4.92	9.99	12.35	13.48	14.27
Avg maturity (years)		1.33	0.24	2.31	1.73	1.66
Unrealized gain/(loss) (%)		0.47	0.09	0.01	-1.45	-1.13
Purchase/Book yield (%)		1.40	0.62	1.22	1.41	1.39
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.87	0.71	1.23	-0.04	0.26
M E L PORTFOLIO						
Total Cash Balance (millions)		80.36	61.94	59.15	60.95	60.17
Fixed Income Portfolio						
Investments (millions), Book Value		48.09	53.40	48.74	52.54	52.54
Avg maturity (years)		1.58	1.64	1.63	1.13	1.07
Unrealized gain/(loss) (%) ***		0.12	0.03	-0.21	-1.13	-1.01
Purchase/Book yield (%)		0.82	0.82	1.11	1.59	1.67
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.94	0.85	0.90	0.46	0.66
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.10	0.41	0.85	2.07	2.16
TD Money Market		0.01	0.01	0.48	1.63	1.67
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits		-	-	0.87	2.02	2.02
Treasury Issues						
1 year bills		0.32	0.61	1.20	2.65	2.70
3 year notes		1.02	1.00	1.58	2.94	2.91
5 year notes		1.53	1.33	1.83	3.00	2.95
Merrill Lynch US Govt 1-3 years ^		0.56	0.89	0.44	0.45	0.80
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.						
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for November is 1.84%						

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

AS OF **November 30, 2018**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	59 Actual 30-Nov-18	MONTH TARGETED	58 Actual 31-Oct-18	MONTH TARGETED	47 Actual 30-Nov-17	MONTH TARGETED
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%	97.06%	117.69%	97.02%	98.88%	95.40%
AUTO LIABILITY	350,875	371,253	105.81%	95.94%	105.81%	95.69%	28.60%	92.21%
WORKER'S COMP	3,909,782	2,253,974	57.65%	99.86%	57.65%	99.83%	48.87%	99.34%
TOTAL ALL LINES	6,257,782	4,640,081	74.15%	99.02%	74.04%	98.98%	60.01%	98.12%
NET PAYOUT %	\$3,868,415		61.82%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	47 Actual 30-Nov-18	MONTH TARGETED	46 Actual 31-Oct-18	MONTH TARGETED	35 Actual 30-Nov-17	MONTH TARGETED
PROPERTY	541,208	624,441	115.38%	100.00%	115.38%	100.00%	114.52%	100.00%
GEN LIABILITY	1,412,638	1,125,313	79.66%	95.40%	78.10%	95.07%	45.51%	89.48%
AUTO LIABILITY	335,860	229,725	68.40%	92.21%	73.34%	91.84%	15.94%	86.58%
WORKER'S COMP	3,739,043	2,619,545	70.06%	99.34%	70.05%	99.28%	71.90%	97.90%
TOTAL ALL LINES	6,028,749	4,599,023	76.28%	98.08%	76.19%	97.94%	66.43%	95.49%
NET PAYOUT %	\$3,982,434		66.06%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	35 Actual 30-Nov-18	MONTH TARGETED	34 Actual 31-Oct-18	MONTH TARGETED	23 Actual 30-Nov-17	MONTH TARGETED
PROPERTY	490,882	449,750	91.62%	100.00%	90.75%	100.00%	89.09%	99.33%
GEN LIABILITY	1,437,680	416,359	28.96%	89.48%	28.22%	88.77%	11.61%	78.18%
AUTO LIABILITY	330,150	132,551	40.15%	86.58%	39.72%	85.94%	29.40%	75.06%
WORKER'S COMP	3,689,848	2,269,887	61.52%	97.90%	61.77%	97.68%	63.91%	92.71%
TOTAL ALL LINES	5,948,560	3,268,546	54.95%	95.41%	54.83%	95.07%	51.43%	88.77%
NET PAYOUT %	\$2,461,183		41.37%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	23 Actual 30-Nov-18	MONTH TARGETED	22 Actual 31-Oct-18	MONTH TARGETED	11 Actual 30-Nov-17	MONTH TARGETED
PROPERTY	566,229	421,962	74.52%	99.33%	75.16%	98.69%	68.59%	86.00%
GEN LIABILITY	1,464,528	326,503	22.29%	78.18%	21.58%	76.91%	15.34%	49.00%
AUTO LIABILITY	324,847	158,267	48.72%	75.06%	46.41%	73.57%	17.30%	45.00%
WORKER'S COMP	3,837,435	2,521,294	65.70%	92.71%	65.05%	91.80%	26.45%	52.00%
TOTAL ALL LINES	6,193,040	3,428,028	55.35%	88.96%	54.72%	87.95%	27.20%	54.03%
NET PAYOUT %	\$2,030,745		32.79%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	11 Actual 30-Nov-18	MONTH TARGETED	10 Actual 31-Oct-18	MONTH TARGETED	-1 Actual 30-Nov-17	MONTH TARGETED
PROPERTY	600,000	378,096	63.02%	86.00%	62.10%	76.00%	N/A	N/A
GEN LIABILITY	1,506,000	95,980	6.37%	49.00%	5.25%	42.00%	N/A	N/A
AUTO LIABILITY	334,000	46,788	14.01%	45.00%	12.33%	40.00%	N/A	N/A
WORKER'S COMP	3,840,000	2,616,461	68.14%	52.00%	64.82%	42.00%	N/A	N/A
TOTAL ALL LINES	6,280,000	3,137,326	49.96%	54.16%	47.48%	45.14%	N/A	N/A
NET PAYOUT %	\$1,326,008		21.11%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		November 30, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
MORRIS	1.50	1.35	2.07	1.63
CENTRAL	1.57	1.66	1.68	1.64
BERGEN	1.66	1.46	1.65	1.58
SUBURBAN MUNICIPAL	1.71	1.22	2.30	1.74
MONMOUTH	1.71	1.81	1.44	1.66
TRI-COUNTY	1.74	1.99	2.37	2.03
N.J.U.A.	1.83	2.04	3.10	2.33
BURLINGTON	1.85	1.23	1.96	1.67
NJ PUBLIC HOUSING	2.02	2.27	2.29	2.20
SUBURBAN ESSEX	2.12	1.84	1.80	1.91
OCEAN	2.17	2.46	2.17	2.27
CAMDEN	2.38	1.91	1.39	1.84
ATLANTIC	2.48	1.94	2.66	2.33
SOUTH BERGEN	2.52	1.94	2.35	2.25
PROF MUN MGMT	2.66	2.14	1.97	2.22
AVERAGE	1.99	1.82	2.08	1.95
* 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 November 30, 2018									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	11/30/2018						2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.41
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	0.70
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	0.67
7	117 WOODLYNNE		0	0	0.00	2.22	2.82	7 WOODLYNNE	1.94
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	564 CHERRY HILL		1	4	0.87	1.46	1.01	10 CHERRY HILL	1.12
11	91 BERLIN BOROUGH		0	1	1.00	1.92	0.00	11 BERLIN BOROUGH	0.80
12	89 BARRINGTON		0	1	1.00	0.00	0.70	12 BARRINGTON	0.58
13	105 LINDENWOLD		0	1	1.01	5.41	3.92	13 LINDENWOLD	3.53
14	106 MAGNOLIA		0	1	1.03	0.99	3.21	14 MAGNOLIA	1.86
15	113 SOMERDALE		0	1	1.37	1.37	3.52	15 SOMERDALE	2.31
16	108 MERCHANTVILLE		1	1	1.44	4.23	0.00	16 MERCHANTVILLE	1.70
17	96 COLLINGSWOOD		0	3	1.61	0.52	0.92	17 COLLINGSWOOD	1.00
18	95 CLEMENTON		0	1	1.68	6.50	0.00	18 CLEMENTON	2.44
19	93 BROOKLAWN		0	1	1.88	1.55	0.00	19 BROOKLAWN	0.99
20	111 PINE HILL		0	1	1.98	0.00	0.00	20 PINE HILL	0.65
21	107 MEDFORD LAKES		0	1	2.06	0.00	0.00	21 MEDFORD LAKES	0.61
22	112 RUNNEMEDE		0	2	2.10	1.22	1.37	22 RUNNEMEDE	1.55
23	101 HADDONFIELD		1	3	2.54	5.36	0.00	23 HADDONFIELD	2.28
24	565 CAMDEN PARKING AUTHORITY		0	1	2.87	0.00	0.00	24 CAMDEN PARKING AU	0.72
25	90 BELLMAWR		1	5	3.14	2.29	0.94	25 BELLMAWR	2.02
26	109 MOUNT EPHRAIM		2	2	3.44	6.50	3.13	26 MOUNT EPHRAIM	4.17
27	98 GLOUCESTER		1	5	3.44	1.88	1.53	27 GLOUCESTER	2.20
28	114 VOORHEES		0	5	3.92	1.39	1.43	28 VOORHEES	2.19
29	92 BERLIN TOWNSHIP		0	3	4.04	4.73	5.95	29 BERLIN TOWNSHIP	4.94
30	115 WINSLOW		0	8	4.07	0.94	3.69	30 WINSLOW	2.87
31	110 OAKLYN		0	3	4.58	0.00	0.00	31 OAKLYN	1.24
32	99 HADDON		0	6	4.64	1.42	0.45	32 HADDON	1.83
33	584 CHERRY HILL FIRE DISTRICT		1	9	5.44	2.92	3.38	33 CHERRY HILL FIRE DIS	3.86
34	104 LAWNSIDE		0	4	8.39	1.89	1.20	34 LAWNSIDE	3.27
Totals:			8	73	2.38	1.91	1.39		1.84
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 November 29, 2017 1.36									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : January 23, 2019						
Total Participating Members		37	37			
Complaint			34			
Percent Compliant			91.89%			
				01/01/19	2019	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/19
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	Yes	No		\$ 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	Yes	No		\$ 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%
LAWN SIDE	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	Yes	No		\$ 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 FUND COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester City	Jack Lipsett	William P. James
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	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Jerald Fuentes	
NEW MEMBERS - January 1, 2019		
Camden City	TBD	
Gloucester Township	Tom Cardis	
Winslow Township Fire Dist. #1	Lorraine Azzarano	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2018 as of December 31, 2018

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF January 22, 2019**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/14/2019	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	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
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	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
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	01/12/18	1/26/2018	12/31/18
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/27/2018	05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2019	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	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18

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

RESOLUTION NO. 18-30

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - DECEMBER 2018**

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.

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001775			
001775	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 2017	4,800.00
			4,800.00
		Total Payments FY 2017	4,800.00

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001776			
001776	MUNICIPAL EXCESS LIABILITY JIF	FPB - 4TH QTR 2018	3,029.17
			3,029.17
001777			
001777	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 4TH QTR 2018	161,911.30
001777	MUNICIPAL EXCESS LIABILITY JIF	MEL - 4TH QTR 2018	436,833.58
			598,744.88
001778			
001778	COMP SERVICES, INC.	CHERRY HILL SERVICES 12/18	2,458.33
001778	COMP SERVICES, INC.	CLAIMS ADMIN FEE 12/18	32,500.00
			34,958.33
001779			
001779	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 11/18	2,198.00
			2,198.00
001780			
001780	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/18	12,562.58
			12,562.58
001781			
001781	PERMA RISK MANAGEMENT SERVICES	NOVEMBER POSTAGE	37.63
001781	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 12/18	31,885.08
			31,922.71
001782			
001782	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/18	3,932.33
			3,932.33
001783			
001783	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 12/18	89.30
001783	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 12/18	2,275.50
001783	BROWN & CONNERY, LLP	ATTORNEY FEE 12/18	1,756.00
			4,120.80

001784			
001784	ELIZABETH PIGLIACELLI	TREASURER FEE 12/18	1,777.33
001784	ELIZABETH PIGLIACELLI	STAMPS 12/18	99.00
			1,876.33
001785			
001785	COLLINGSWOOD BOROUGH	MTG 11.26.18	441.92
			441.92
001786			
001786	HADDONFIELD BOROUGH	2018 OPT SAFETY AWARD - TRAFFIC CONE	500.00
			500.00
001787			
001787	BELLMAWR BOROUGH	MTG 9.24.18	176.43
			176.43
001788			
001788	TERRY KIERSZNOWSKI	CORRECTION - OCT MTG - 4TH QTR 2018	150.00
			150.00
001789			
001789	MUNICIPAL EXCESS LIABILITY JIF	MSI - 4TH QTR 2018	14,174.75
			14,174.75
001790			
001790	ALLSTATE INFORMATION MANAGEMNT	ACT#409 - ARC & STOR - 10.31.18	99.71
			99.71
001791			
001791	CONNER STRONG & BUCKELEW	EXEC SAFETY COMM MTG 12.6.18	237.46
			237.46
001792			
001792	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 12/18	1,083.00
001792	MEDLOGIX LLC	MANAGED CARE SERVICES 12/18	8,936.00
			10,019.00
001793			
001793	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/18	980.00
			980.00
001794			
001794	AUDUBON BOROUGH	2018 OPTIONAL SAFETY AWARD	500.00
			500.00
		Total Payments FY 2018	720,624.40

TOTAL PAYMENTS ALL FUND YEARS \$725,424.40

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 18-31

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS LIST – DECEMBER 2018**

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.

FUND CLOSED YEAR

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001795			
001795	BARRINGTON BOROUGH	2018 DIVIDENDS	22,544.00
			22,544.00
001796			
001796	BELLMAWR BOROUGH	2018 DIVIDENDS	48,186.00
			48,186.00
001797			
001797	BROOKLAWN BOROUGH	2018 DIVIDENDS	13,139.00
			13,139.00
001798			
001798	GIBBSBORO BOROUGH	2018 DIVIDENDS	5,247.00
			5,247.00
001799			
001799	GLOUCESTER CITY	2018 DIVIDENDS	66,919.00
			66,919.00
001800			
001800	LINDENWOLD BOROUGH	2018 DIVIDENDS	46,534.00
			46,534.00
001801			
001801	MEDFORD LAKES BOROUGH	2018 DIVIDENDS	16,247.00
			16,247.00
001802			
001802	MOUNT EPHRAIM BOROUGH	2018 DIVIDENDS	15,223.00
			15,223.00
001803			
001803	PINE HILL BOROUGH	2018 DIVIDENDS	16,702.00
			16,702.00
001804			
001804	RUNNEMEDE BOROUGH	2018 DIVIDENDS	24,306.00
			24,306.00
001805			
001805	TAVISTOCK BOROUGH	2018 DIVIDENDS	630.00
			630.00
001806			
001806	HADDON HEIGHTS BOROUGH	2018 DIVIDENDS	6,174.00
			6,174.00
001807			
001807	LAWNSIDE BOROUGH	2018 DIVIDENDS	10,702.00
			10,702.00
001808			

001808	WOODLYNNE BOROUGH	2018 DIVIDENDS	2,679.00 2,679.00
001809 001809	CAMDEN COUNTY IMPROVEMENT AUTH	2018 DIVIDENDS	725.00 725.00
001810 001810	CHERRY HILL TOWNSHIP	2018 DIVIDENDS	34,483.00 34,483.00
001811 001811	MERCHANTVILLE BOROUGH	2018 DIVIDENDS	15,289.00 15,289.00
001812 001812	WINSLOW TWP FIRE DISTRICT #1	2018 DIVIDENDS	2,345.00 2,345.00
001813 001813	MAGNOLIA BOROUGH	2018 DIVIDENDS	16,601.00 16,601.00
001814 001814	CAMDEN PARKING AUTHORITY	2018 DIVIDENDS	17,704.00 17,704.00
001815 001815	HADDONFIELD BOROUGH	2018 DIVIDENDS	48,978.00 48,978.00
001816 001816	HI-NELLA BOROUGH	2018 DIVIDENDS	3,295.00 3,295.00
001817 001817	COLLINGSWOOD BOROUGH	2018 DIVIDENDS	55,901.00 55,901.00
		Total Payments Closed Year	490,553.00

TOTAL PAYMENTS ALL FUND YEARS \$490,553.00

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 19-7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - JANUARY 2019**

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.

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001818			
001818	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 12/18	2,184.00
001818	INTERSTATE MOBILE CARE INC.	DOT DRUG & BREATH ALCOHOL 12/18	270.00
			2,454.00
001819			
001819	CHERRY HILL TOWNSHIP	2018 OPTIONAL SAFETY AWARD	500.00
			500.00
001820			
001820	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 12/18	65.86
001820	BROWN & CONNERY, LLP	ATTORNEY FEE 12/18	1,756.00
001820	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 12/18	925.00
			2,746.86
001821			
001821	BERLIN BOROUGH	2018 OPTIONAL SAFETY AWARD	445.32
			445.32
001822			
001822	MOUNT EPHRAIM BOROUGH	2018 OPTIONAL SAFETY AWARD	500.00
			500.00
001823			
001823	CHESILHURST BOROUGH	2018 OPTIONAL SAFETY AWARD 12.27.18	500.00
			500.00
001824			
001824	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 12.31.18	80.55
001824	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 11.30.18	80.55
			161.10
001825			
001825	PRINCETON STRATEGIC COMMUNICATIONS	MARKETING & BRANDING 9/18	1,257.62
			1,257.62
		Total Payments FY 2018	8,564.90

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001826			
001826	MUNICIPAL EXCESS LIABILITY JIF	FPB 1ST QTR 2019	3,113.00
			3,113.00

001827			
001827	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 1ST QTR 2019	172,564.00
001827	MUNICIPAL EXCESS LIABILITY JIF	MEL 1ST QTR 2019	467,512.75
			640,076.75
001828			
001828	N.J. MUNICIPAL ENVIRONMENTAL	2019 FIRST INSTALLMENT	155,429.00
			155,429.00
001829			
001829	COMP SERVICES, INC.	GLOUCESTER TWP SERVICES 1/19	1,291.67
001829	COMP SERVICES, INC.	CLAIMS ADMIN FEE 1/19	32,500.00
001829	COMP SERVICES, INC.	CHERRY HILL SERVICES 1/19	2,458.33
			36,250.00
001830			
001830	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/19	14,756.00
			14,756.00
001831			
001831	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 1/19	36,911.50
			36,911.50
001832			
001832	THE ACTUARIAL ADVANTAGE	ACTUARIAL ADVANTAGE 1/19	4,311.00
			4,311.00
001833			
001833	ELIZABETH PIGLIACELLI	TREASURER FEE 1/19	1,910.92
			1,910.92
001834			
001834	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2019	20,843.25
			20,843.25
001835			
001835	MEDLOGIX LLC	MANAGED CARE SERVICES 1/19 CHERRY HILL	1,083.00
001835	MEDLOGIX LLC	MANAGED CARE SERVICES 1/19	9,688.58
			10,771.58
001836			
001836	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/19	996.00
			996.00
001837			
001837	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2019 - PINE VALLEY BORO	633.00
001837	HENRY D. BEAN & SON, INC.	RMC FEE 1ST 2019 - HADDONFIELD BORO	15,159.00
			15,792.00
001838			
001838	LEONARD O'NEILL INSURANCE AGY	RMC FEE 1ST 2019 - GIBBSBORO	2,725.74
			2,725.74
001839			
001839	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2019 - CHESILHURST BORO	2,878.00
001839	EDGEWOOD ASSOCIATES INC.	RMC FEE 1ST 2019 - BERLIN BORO	12,322.00
			15,200.00
		Total Payments FY 2019	959,086.74

TOTAL PAYMENTS ALL FUND YEARS \$967,651.64

Chairperson

Attest:

Dated: _____

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

Treasurer

January 28, 2019

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the periods ending November 30 and December 31, 2018 for Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for November totaled \$ 65,231.78.

Net Investment Income received or accrued for December totaled \$113,864.85.

- **RECEIPT ACTIVITY FOR NOVEMBER:**

Restitution	\$14,357.12	
NJ MEL Dividend	<u>116,365.00</u>	
Total Receipts		<u>\$130,722.12</u>

- **RECEIPT ACTIVITY FOR DECEMBER:**

Cherry Hill Deductible	<u>\$2,275.56</u>	
Total Receipts		<u>\$2,275.56</u>

- **CLAIM ACTIVITY FOR NOVEMBER:**

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

Property Liability Claims	\$ 258,172.83	
Workers Compensation Claims	259,440.15	
Administration Expense	<u>107,867.85</u>	
Total Claims/Expenses		<u>\$625,480.83</u>

- **CLAIM ACTIVITY FOR DECEMBER:**

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

Property Liability Claims	\$ 99,162.91	
Workers Compensation Claims	237,657.77	
Administration Expense	<u>1,160,076.40</u>	
Total Claims/Expenses		<u>\$1,496,897.08</u>

- **CASH ACTIVITY FOR NOVEMBER AND DECEMBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$22,935,079.84 to a closing balance of \$22,513,652.24 and \$21,123,796.41 respectively, showing a decrease of \$421,427.60 and \$1,389,828.83.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

Month		November							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	220,882.10	60,279.79	10,727.79	270,434.10	270,444.00	(9.90)	(18,876.10)	18,866.20
	Liability	23,482.72	2,795.69	0.00	26,278.41	26,278.41	0.00	0.00	0.00
	Auto	17,183.31	3,000.00	0.00	20,183.31	20,183.31	(0.00)	(0.00)	0.00
	Workers Comp	856,587.71	148,279.81	0.00	1,004,867.52	1,004,989.52	(122.00)	0.00	(122.00)
	Cherry Hill	2,130.06	1,982.90	0.00	4,112.96	4,112.96	0.00	0.00	0.00
	Total	1,120,265.90	216,338.19	10,727.79	1,325,876.30	1,326,008.20	(131.90)	(18,876.10)	18,744.20
2017	Property	388,723.81	0.00	3,629.33	385,094.48	385,094.48	(0.00)	(0.00)	0.00
	Liability	219,535.32	11,025.19	0.00	230,560.51	230,560.51	0.00	0.00	0.00
	Auto	99,833.01	0.00	0.00	99,833.01	99,833.01	0.00	0.00	0.00
	Workers Comp	1,222,864.37	91,020.52	0.00	1,313,884.89	1,313,884.89	(0.00)	(0.04)	0.04
	Cherry Hill	145.54	1,226.41	0.00	1,371.95	1,371.95	(0.00)	0.04	(0.04)
	Total	1,931,102.05	103,272.12	3,629.33	2,030,744.84	2,030,744.84	(0.00)	(0.00)	(0.00)
2016	Property	402,163.63	4,284.25	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	181,657.49	30,662.29	0.00	212,319.78	212,319.78	0.00	0.00	0.00
	Auto	81,453.82	2,194.08	0.00	83,647.90	83,647.90	0.00	(0.00)	0.00
	Workers Comp	1,748,649.36	9,869.85	0.00	1,758,519.21	1,758,519.04	0.17	0.17	0.00
	Cherry Hill	(0.00)	248.85	0.00	248.85	248.85	(0.00)	(0.00)	0.00
	Total	2,413,924.30	47,259.32	0.00	2,461,183.62	2,461,183.45	0.17	0.17	0.00
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	842,664.89	37,145.94	0.00	879,810.83	879,810.83	(0.00)	(0.00)	0.00
	Auto	93,915.35	88,825.00	0.00	182,740.35	182,740.35	0.00	0.00	0.00
	Workers Comp	2,330,779.66	4,688.08	0.00	2,335,467.74	2,335,467.74	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,851,775.34	130,659.02	0.00	3,982,434.36	3,982,434.36	0.00	0.00	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,340,815.12	17,960.60	0.00	1,358,775.72	1,358,775.72	0.00	(0.00)	0.00
	Auto	355,065.79	0.00	0.00	355,065.79	355,065.79	0.00	0.00	0.00
	Workers Comp	1,828,531.29	2,123.73	0.00	1,830,655.02	1,830,655.02	0.00	(100.00)	100.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,848,330.21	20,084.33	0.00	3,868,414.54	3,868,414.54	0.00	(100.00)	100.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		13,165,397.80	517,612.98	14,357.12	13,668,653.66	13,668,785.39	(131.73)	(18,975.93)	18,844.20

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/07/18	7,179.96				7,179.96	
2	11/07/18	179,068.61				179,068.61	
3	11/14/18	17,990.29				17,990.29	
4	11/14/18	53,991.98				53,991.98	
5	11/20/18	28,567.49				28,567.49	
6	11/20/18	33,960.89				33,960.89	
7	11/28/18	8,735.26				8,735.26	
8	11/28/18	14,287.42				14,287.42	
9	11/28/18	119,382.60				119,382.60	
10	11/30/18	49,050.80				49,050.80	
11	11/30/18	5,397.68				5,397.68	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	517,612.98	-	-	-	517,612.98	
	Monthly Rpt	517,612.98				517,612.98	
	Variance	-	-	-	-	-	

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2018										
Month Ending: November										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	850,570.41	4,637,321.17	1,039,042.11	11,055,281.06	(22,682.03)	648,580.89	(6,041.40)	4,735,283.26	(2,275.61)	22,935,079.86
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	14,357.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,357.12
Invest Pymnts	2,816.60	14,645.54	3,307.50	35,007.12	172.37	2,455.72	111.91	14,814.34	0.00	73,331.10
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,816.60	14,645.54	3,307.50	35,007.12	172.37	2,455.72	111.91	14,814.34	0.00	73,331.10
Other *	0.00	0.00	0.00	0.00	0.00	116,365.00	0.00	0.00	0.00	116,365.00
TOTAL	17,173.72	14,645.54	3,307.50	35,007.12	172.37	118,820.72	111.91	14,814.34	0.00	204,053.22
EXPENSES										
Claims Transfers	64,564.04	99,589.71	94,019.08	255,981.99	0.00	0.00	0.00	0.00	3,458.16	517,612.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107,867.85	0.00	107,867.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64,564.04	99,589.71	94,019.08	255,981.99	0.00	0.00	0.00	107,867.85	3,458.16	625,480.83
END BALANCE	803,180.09	4,552,377.00	948,330.53	10,834,306.19	(22,509.66)	767,401.61	(5,929.49)	4,642,229.75	(5,733.77)	22,513,652.25
REPORT STATUS SECTION										
Report Month: November										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	November					
CURRENT FUND YEAR	2018					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All						
Accts & instruments						
Opening Cash & Investm	\$22,935,079.84	8,838,641.57	11,488.74	-	1,844.01	14,086,793.54
Opening Interest Accrua	\$43,750.44	-	-	-	-	43,750.44
1 Interest Accrued and/or	\$16,041.30	\$0.00	\$0.00	\$0.00	\$0.00	\$16,041.30
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$14,608.48	\$14,268.02	\$89.05	\$153.58	\$97.83	\$97.83
6 Interest Paid - Term Ins	\$24,140.63	\$0.00	\$0.00	\$0.00	\$24,140.63	\$24,140.63
7 Realized Gain (Loss)	\$34,582.00	\$0.00	\$0.00	\$0.00	\$34,582.00	\$34,582.00
8 Net Investment Income	\$65,231.78	\$14,268.02	\$89.05	\$153.58	\$50,721.13	\$50,721.13
9 Deposits - Purchases	\$642,817.63	\$130,722.12	\$257,812.83	\$254,282.68	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,137,576.34	-\$619,963.36	-\$258,172.83	-\$259,440.15	\$0.00	\$0.00
Ending Cash & Investment	\$22,513,652.24	\$8,363,668.35	\$11,217.79	-\$6,847.90	\$14,145,614.00	\$14,145,614.00
Ending Interest Accrual Bal	\$35,651.11	\$0.00	\$0.00	\$0.00	\$35,651.11	\$35,651.11
Plus Outstanding Checks	\$384,112.32	\$141,458.60	\$191,468.09	\$51,185.63	\$0.00	\$0.00
(Less Deposits in Transit)	-\$61,067.32	-\$6,978.84	-\$48,690.80	-\$5,397.68	\$0.00	\$0.00
Balance per Bank	\$22,836,697.24	\$8,498,148.11	\$153,995.08	\$38,940.05	\$14,145,614.00	\$14,145,614.00
		\$0.00	0.0	\$0.00	\$0.00	\$0.00

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

Month		December							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	270,434.10	53,003.45	0.00	323,437.55	323,447.45	(9.90)	(9.90)	0.00
	Liability	26,278.41	12,878.99	0.00	39,157.40	39,157.40	0.00	0.00	0.00
	Auto	20,183.31	1,090.00	0.00	21,273.31	21,273.31	(0.00)	(0.00)	0.00
	Workers Comp	1,004,867.52	141,258.33	0.00	1,146,125.85	1,146,247.85	(122.00)	(122.00)	0.00
	Cherry Hill	4,112.96	2,653.55	1,935.06	4,831.45	6,766.51	(1,935.06)	0.00	(1,935.06)
	Total	1,325,876.30	210,884.32	1,935.06	1,534,825.56	1,536,892.52	(2,066.96)	(131.90)	(1,935.06)
2017	Property	385,094.48	0.00	0.00	385,094.48	385,094.48	(0.00)	(0.00)	0.00
	Liability	230,560.51	1,128.50	0.00	231,689.01	231,689.01	0.00	0.00	0.00
	Auto	99,833.01	2,708.39	0.00	102,541.40	102,541.40	0.00	0.00	0.00
	Workers Comp	1,313,884.89	39,691.44	0.00	1,353,576.33	1,353,576.33	(0.00)	(0.00)	0.00
	Cherry Hill	1,371.95	197.21	340.50	1,228.66	1,569.16	(340.50)	(0.00)	(340.50)
	Total	2,030,744.84	43,725.54	340.50	2,074,129.88	2,074,470.38	(340.50)	(0.00)	(340.50)
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	212,319.78	9,434.86	0.00	221,754.64	221,754.64	0.00	0.00	(0.00)
	Auto	83,647.90	5,382.22	0.00	89,030.12	89,030.12	0.00	0.00	0.00
	Workers Comp	1,758,519.21	13,520.33	0.00	1,772,039.54	1,772,039.37	0.17	0.17	0.00
	Cherry Hill	248.85	1,825.66	0.00	2,074.51	2,074.51	(0.00)	(0.00)	0.00
	Total	2,461,183.62	30,163.07	0.00	2,491,346.69	2,491,346.52	0.17	0.17	(0.00)
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	879,810.83	10,096.25	0.00	889,907.08	889,907.08	(0.00)	(0.00)	0.00
	Auto	182,740.35	3,440.25	0.00	186,180.60	186,180.60	0.00	0.00	0.00
	Workers Comp	2,335,467.74	28,345.37	0.00	2,363,813.11	2,363,813.11	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,982,434.36	41,881.87	0.00	4,024,316.23	4,024,316.23	0.00	0.00	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	1,358,775.72	0.00	0.00	1,358,775.72	1,358,775.72	0.00	0.00	0.00
	Auto	355,065.79	0.00	0.00	355,065.79	355,065.79	0.00	0.00	0.00
	Workers Comp	1,830,655.02	9,425.88	0.00	1,840,080.90	1,845,334.50	(5,253.60)	0.00	(5,253.60)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,868,414.54	9,425.88	0.00	3,877,840.42	3,883,094.02	(5,253.60)	0.00	(5,253.60)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	740.00	0.00	740.00	0.00	740.00	0.00	740.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	740.00	0.00	740.00	0.00	740.00	0.00	740.00
TOTAL		13,668,653.66	336,820.68	2,275.56	14,003,198.78	14,010,119.67	(6,920.89)	(131.73)	(6,789.16)

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/05/18	51,457.16				51,457.16	
2	12/12/18	53,286.38				53,286.38	
3	12/12/18	59,729.83				59,729.83	
4	12/20/18	5,809.79				5,809.79	
5	12/20/18	101,268.07				101,268.07	
6	12/26/18	2,038.12				2,038.12	
7	12/26/18	25,989.83				25,989.83	
8	12/31/18	7,633.46				7,633.46	
9	12/31/18	29,608.04				29,608.04	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	336,820.68	-	-	-	336,820.68	
	Monthly Rpt	336,820.68				336,820.68	
	Variance	-	-	-	-	-	

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

Current Fund Year: 2018										
Month Ending: December										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	803,180.09	4,552,377.00	948,330.53	10,834,306.19	(22,509.66)	767,401.61	(5,929.49)	4,642,229.75	(5,733.77)	22,513,652.25
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,275.56	2,275.56
Invest Pymnts	3,830.31	20,552.11	4,315.78	48,939.06	55.74	3,493.18	22.15	20,934.32	0.00	102,142.65
Invest Adj	98.23	528.38	110.21	1,257.59	0.72	89.06	0.05	538.79	0.00	2,623.03
Subtotal Invest	3,928.54	21,080.49	4,425.99	50,196.65	56.46	3,582.24	22.20	21,473.11	0.00	104,765.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,928.54	21,080.49	4,425.99	50,196.65	56.46	3,582.24	22.20	21,473.11	2,275.56	107,041.24
EXPENSES										
Claims Transfers	53,003.45	33,538.60	12,620.86	232,981.35	0.00	0.00	0.00	0.00	4,676.42	336,820.68
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,160,076.40	0.00	1,160,076.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	53,003.45	33,538.60	12,620.86	232,981.35	0.00	0.00	0.00	1,160,076.40	4,676.42	1,496,897.08
END BALANCE	754,105.18	4,539,918.89	940,135.66	10,651,521.49	(22,453.20)	770,983.85	(5,907.29)	3,503,626.46	(8,134.63)	21,123,796.41
REPORT STATUS SECTION										
Report Month: December										
Balance Differences										
Opening Balances:	Opening Balances are equal				\$0.00					
Imprest Transfers:	Imprest Totals are equal				\$0.00					
Investment Balances:	Investment Payment Balances are equal				\$0.00					
	Investment Adjustment Balances are equal				\$0.00					
Ending Balances:	Ending Balances are equal				\$0.00					
Accrual Balances:	Accrual Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	December					
CURRENT FUND YEAR	2018					
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$22,513,652.24	8,363,668.35	11,217.79 -	6,847.90	14,145,614.00	
Opening Interest Accrua	\$35,651.11	-	-	-	35,651.11	
1 Interest Accrued and/or	\$17,103.89	\$0.00	\$0.00	\$0.00	\$17,103.89	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$2,623.05	\$0.00	\$0.00	\$0.00	\$2,623.05	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$13,959.71	\$13,704.81	\$135.82	\$119.08	\$0.00	
6 Interest Paid - Term Ins	\$8,004.73	\$0.00	\$0.00	\$0.00	\$8,004.73	
7 Realized Gain (Loss)	\$80,178.20	\$0.00	\$0.00	\$0.00	\$80,178.20	
8 Net Investment Income	\$113,864.85	\$13,704.81	\$135.82	\$119.08	\$99,905.14	
9 Deposits - Purchases	\$339,096.24	\$2,275.56	\$99,162.91	\$237,657.77	\$0.00	
10 (Withdrawals - Sales)	-\$1,833,717.76	-\$1,496,897.08	-\$99,162.91	-\$237,657.77	\$0.00	
Ending Cash & Investment	\$21,123,796.41	\$6,882,751.64	\$11,353.61	-\$6,728.82	\$14,236,419.98	
Ending Interest Accrual Bal	\$44,750.27	\$0.00	\$0.00	\$0.00	\$44,750.27	
Plus Outstanding Checks	\$310,794.29	\$204,319.87	\$46,446.79	\$60,027.63	\$0.00	
(Less Deposits in Transit)	-\$29,416.97	-\$6,978.84	-\$7,273.46	-\$15,164.67	\$0.00	
Balance per Bank	\$21,405,173.73	\$7,080,092.67	\$50,526.94	\$38,134.14	\$14,236,419.98	
		\$0.00	0.0	\$0.00	\$0.00	

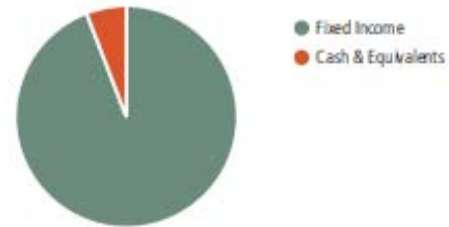
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

November 01, 2018 - November 30, 2018

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,319,583.20	94.16%
Cash & Equivalents	826,030.80	5.84
TOTAL	\$14,145,614.00	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$13,319,583.20	\$34,171.20	\$13,353,754.40	\$178,606.25	1.34%
Cash & Equivalents	826,030.80	1,479.91	827,510.71	18,153.48	2.20
TOTAL	\$14,145,614.00	\$35,651.11	\$14,181,265.11	\$196,759.73	1.39%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,086,793.54	\$14,047,432.03
Accrued Income	43,750.44	45,650.36
Opening Market Value w/Accrued Income	\$14,130,543.98	\$14,093,082.39
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-7,013.53
Total Withdrawals	-	-\$7,013.53
Net Contributions & Withdrawals	-	-\$7,013.53
Closing Market Value	14,145,614.00	14,145,614.00
Accrued Income	35,651.11	35,651.11
Closing Market Value w/Accrued Income	\$14,181,265.11	\$14,181,265.11
Net Investment Change	\$50,721.13	\$95,196.25
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$50,721.13	\$95,196.25
Income Earned		
Dividends	97.83	616.54
Net Interest	24,140.63	175,977.61
Other Income	-	-
Change in Accrual	-8,099.33	-9,999.25
Total Income Earned	\$16,139.13	\$166,594.90
Market Appreciation	\$34,582.00	-\$71,398.65

Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
November 01, 2018 - November 30, 2018

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$97.83	\$616.54
Interest	24,140.63	182,043.76
Other Income	-	-
Total Taxable	\$24,238.46	\$182,660.30
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$24,238.46	\$182,660.30

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	\$1,816.41
Loss	-	-
Total Short Term	-	\$1,816.41
Long Term		
Gain	-	9,404.29
Loss	-	-
Total Long Term	-	\$9,404.29
TOTAL GAIN/LOSS	-	\$11,220.70

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

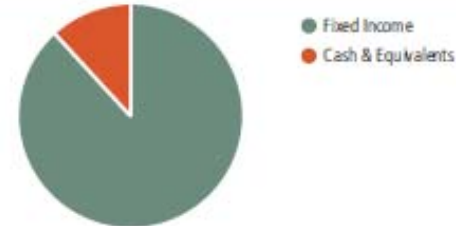
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

December 01, 2018 - December 31, 2018

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,552,384.45	88.17%
Cash & Equivalents	1,684,035.53	11.83%
TOTAL	\$14,236,419.98	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated	
				Annual Income	Yield (%)
Fixed Income	\$12,552,384.45	\$43,536.29	\$12,595,920.74	\$167,981.25	1.34%
Cash & Equivalents	1,684,035.53	1,213.98	1,685,249.51	39,982.09	2.37%
TOTAL	\$14,236,419.98	\$44,750.27	\$14,281,170.25	\$207,963.34	1.46%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,145,614.00	\$14,047,432.03
Accrued Income	35,651.11	45,650.36
Opening Market Value w/Accrued Income	\$14,181,265.11	\$14,093,082.39
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-7,013.53
Total Withdrawals	-	-\$7,013.53
Net Contributions & Withdrawals	-	-\$7,013.53
Closing Market Value	14,236,419.98	14,236,419.98
Accrued Income	44,750.27	44,750.27
Closing Market Value w/Accrued Income	\$14,281,170.25	\$14,281,170.25
Net Investment Change	\$99,905.14	\$195,101.39
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$99,905.14	\$195,101.39
Income Earned		
Dividends	25.13	641.67
Net Interest	7,979.60	183,957.21
Other Income	-	-
Change in Accrual	9,099.16	-900.09
Total Income Earned	\$17,103.89	\$183,698.79
Market Appreciation	\$82,801.25	\$11,402.60

Relationship Summary (continued)

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

December 01, 2018 - December 31, 2018

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$25.13	\$641.67
Interest	7,979.60	190,023.36
Other Income	-	-
Total Taxable	\$8,004.73	\$190,665.03
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$8,004.73	\$190,665.03

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	\$2,623.05	\$4,439.46
Loss	-	-
Total Short Term	\$2,623.05	\$4,439.46
Long Term		
Gain	-	9,404.29
Loss	-	-
Total Long Term	-	\$9,404.29
TOTAL GAIN/LOSS	\$2,623.05	\$13,843.75

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

RESOLUTION NO. 19-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

APPOINTING APPROVED COUNSEL

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2019 and have been reviewed and recommended by the Fund’s Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2019.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney’s for 2019 is established:

1. Third Party Liability cases - \$190/hour
2. Workers Compensation cases - \$135/hour
3. Litigation Expense and paralegal charges - \$60/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire
jnardi@brownconnery.com

January 4, 2019

Bradford Stokes, Account Executive
PERMA, LLC
40 Lake Center Executive Park
401 Route 73 North, Suite 300
P.O. Box 989
Marlton, New Jersey 08053

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2019**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2019 through December 31, 2019:

Matthew B. Wieliczko, Esquire
Zeller & Wieliczko, LLP
120 Haddontowne Court
Cherry Hill, New Jersey 08003
856-428-6600

Francis X. Donnelly, Esquire
Mayfield, Turner, O'Mara & Donnelly
2201 Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

Michael O. Kassak, Esquire
White and Williams, LLP
Liberty View
457 Haddonfield Road, Suite 400
Cherry Hill, New Jersey 08002-2220
856-317-3600

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

January 23, 2019

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John M. Palm, Esquire
High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026
856-783-5461

Eric J. Riso, Esquire
Stuart A. Platt, Esquire
Platt & Riso, P.C.
40 Berlin Avenue
Stratford, New Jersey 08084
856-784-1555

Burchard S. Martin, Esquire
Martin, Gunn & Martin
216 Haddon Avenue
P.O. Box 358
Westmont, NJ 08108
856-858-0900

Charles Shimberg, Esquire
Shimberg & Friel
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
16 S. Haddon Avenue
P.O. Box 25
Haddonfield, NJ 08033
856-795-0500

Brenton C. Owens, Esquire
Kent & McBride, P.C.
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive
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John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive, #300
Mt. Laurel, NJ 08054
856-596-8900

Howard C. Long, Esquire
Wade Long & Wood, LLC
1250 Chews Landing Road – Suite 1
Laurel Springs, NJ 08021
856-346-2800

Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
PO Box 68
Woodbury, NJ 08096
856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith, LLP
2060 Fairfax Avenue
Cherry Hill, New Jersey 08003
856-761-3773
(Workers' Compensation)

Michael P. Madden, Esquire
Timothy R. Bieg, Esquire
Madden & Madden
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

BROWN & CONNERY, LLP

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Louis Cappelli, Jr., Esquire
Florio, Perrucci, Steinhardt & Cappelli
1010 Kings Hwy South
Building 2
Cherry Hill, New Jersey 08034
(856) 853-5530

William T. Freeman, Esquire
Brown & Connery
20 Tanner Street
Haddonfield, NJ 08033
856-428-8310
(Workers' Compensation)

Birchmeier & Powell, LLC
70 Euclid
Woodbury, NJ 08096
856-848-7091

John C. Connell, Esquire
Archer & Greiner
One Centennial Square
Haddonfield, NJ 08033
856-795-0574

Jeffrey Craig, Esquire
Craig, Annin & Baxter, LLP
41 Grove Street
Haddonfield, NJ 08033
856-795-2220

Capehart & Scatchard
8000 Midlantic Drive
Mt. Laurel, NJ 08054
856-234-6800

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 22, 2019.

BROWN & CONNERY, LLP

Bradford Stokes, Account Executive

January 23, 2019

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I also recommend approval of the hourly rate for defense counsel for third party liability cases to be established at \$190.00 and for Workers' Compensation cases to be established at \$135.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$60.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,

BROWN & CONNERY, LLP

Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: January 11, 2019

JIF SERVICE TEAM

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

NOVEMBER & DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

November

- Borough of Bellmawr – Conducted a Loss Control Survey on November 26
- Borough of Berlin – Conducted a Loss Control Survey on November 4
- Township of Berlin – Conducted a Loss Control Survey on November 21
- Borough of Brooklawn – Conducted a Loss Control Survey on November 7
- Camden Parking Authority – Conducted a Loss Control Survey on November 15
- Township of Cherry Hill – Conducted a Loss Control Survey on November 9
- Borough of Clementon – Conducted a Loss Control Survey on November 4
- Borough of Collingswood – Conducted a Loss Control Survey on November 28
- City of Gloucester – Conducted a Loss Control Survey on November 15
- Borough of Haddonfield – Conducted a Loss Control Survey on November 20
- Borough of Lawnside – Conducted a Loss Control Survey on November 21
- Borough of Magnolia – Conducted a Loss Control Survey on November 13
- Borough of Medford Lakes – Conducted a Loss Control Survey on November 8
- Borough of Merchantville – Conducted a Loss Control Survey on November 21
- Borough of Runnemede – Conducted a Loss Control Survey on November 13
- Township of Voorhees - Conducted a Loss Control Survey on November 5
- Borough of Woodlynne – Conducted a Loss Control Survey on November 20

December

- Borough of Barrington – Conducted a Loss Control Survey on December 3
- Township of Cherry Hill – Conducted a Loss Control Survey on December 24
- Borough of Mount Ephraim – Conducted a Loss Control Survey on December 3
- Borough of Laurel Springs – Conducted a Loss Control Survey on December 5
- Borough of Oaklyn – Conducted a Loss Control Survey on December 10
- Borough of Oaklyn Police Dept. – Conducted a Loss Control Survey on December 10
- Borough of Pine Valley – Conducted a Loss Control Survey on December 5
- Township of Voorhees – Conducted a Loss Control Survey on December 17
- Township of Winslow – Conducted a Loss Control Survey on December 14
- Borough of Woodlynne – Conducted a Loss Control Survey on December 19

MEETINGS ATTENDED

November

- Claims Meeting – November 15
- Executive Committee Meeting – November 26

December

- Below 100 Training – December 4
- Executive Safety Committee Meeting – December 6
- Claims Meeting – December 21

UPCOMING EVENTS

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

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

November

- November 8 - Below 100 - Camden County Regional Emergency Training Center – December 4, 2018
- November 9 - Executive Safety Committee Meeting- December 6, 2018
- November 12 - MSI Bulletin – Leaf Collection Safety
- November 16 - Below 100 REMINDER - Mansfield Police Department - Rutgers EcoComplex – November 26, 2018
- November 27 - Below 100 - Camden County Regional Emergency Training Center December 4, 2018
- November 28 - Did You Know? – MSI Training Schedule – Camden JIF, December 2018.

December

- December 3 - REMINDER - Executive Safety Committee Meeting- December 6, 2018
- December 4 - 2018 Special Recognition Nominations
- December 4 - MSI Bulletin - CDL Exemption for the Fire & EMS Services
- December 11 - MSI Bulletin - Reminder to Check Motor Vehicle Records of Drivers
- December 13 - MSI Bulletin - Avoiding Deer-Vehicle Collisions
- December 18 - SD Message - Regulatory Training Reminder
- December 19 - Did You Know? – MSI Training Schedule – Camden JIF, January 2019.

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 months of November & December.

No videos were viewed during the month of November

<u>Municipality</u>	<u>December</u>	<u># of Videos</u>
Township of Haddon		2
Borough of Somerdale		2

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 **January, February, and March 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.

<u>DATE</u>	<u>LOCATION</u>	<u>TOPIC</u>	<u>TIME</u>
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/11/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm
1/15/19	Borough of Pemberton	DDC-6	8:30 - 3:00 pm w/lunch brk
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
1/16/19	Pennsauken SA #3	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/18/19	Borough of Berlin	Fast Track to Safety	8:30 - 12:30 pm
1/23/19	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/23/19	City of Bordentown	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Bordentown	Back Safety/Material Handling	11:15 - 12:15 pm
1/28/19	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
1/29/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
1/30/19	Township of West Deptford	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/31/19	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
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
2/12/19	Evesham Twp. Fire District #1	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
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

DATE	LOCATION	TOPIC	TIME
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	8:00 - 11:00 am
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
3/25/19	Borough of Glassboro #1	Fast Track to Safety	8:30 - 12:30 pm
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
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

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			
E - Ethics		***Categories(cont.)	
T - Technical		Non S - Non Safety (Management)	
G - Governmental		P - Professional Development	
S - Safety/ Non S - Non Safety		M - Management	
		CRP - Certified Recycling Professional Classroom CEU	



Conducting Motor Vehicle Record Checks

Public entities have many employees who operate vehicles as part of their duties. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel and elected officials may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public employers should have a motor vehicle policy that encompasses all the types of drivers under their auspices. The Model Employee Handbook on the MEL website (www.njmel.org) includes a basic motor vehicle policy under the Insurance & Claims drop-down menu. Department managers will most likely need to supplement the basic policy to fully reflect their operations such as for CDL drivers, emergency operations, or employees who drive their personal vehicles. The Safety Directors recommend Motor Vehicle Records (MVRs) be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

An employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

Employees must be made aware their MVRs will be checked periodically. The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed release can be part of your Employee Handbook or a specific release to check the employee's MVRs. Work with your solicitor to draft a release that conforms to the organization's operations and any collective bargaining agreements. Each year the State will verify signed releases are on file.

WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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HOW DO I ORDER MVRs?

New Jersey public entities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering a small number of MVRs per year, then you are eligible to request MVRs by mail. Mail your request on letterhead to N. J. Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572. There is an annual fee for this service.

Public employers requiring larger numbers of MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying online at <http://www.state.nj.us/mvc/business/cairrecords.htm>. An Individual User Guide is available on the CAIR homepage. **CAIR regulations require users to log in to their account at least every 90 days, or their account will be suspended. The Password must be updated every 45 days. Suspended accounts will need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.**

HOW DO I EVALUATE INFORMATION ON THE MVR?

A **sample policy for evaluating MVR information** is provided below. It is up to each public employer to establish evaluation standards for their agency in consultation with their agency's attorney. The policy must be enforced consistently and without discrimination.

All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.

*Drivers with acceptable, marginal or probation grading **may** be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].

Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].

***Acceptable:** No moving violations and/or preventable accidents over the last 36 months.*

***Marginal:** Up to 2 moving violations and/or preventable accidents in the last 36 months.*

***Probation:** Up to 3 moving violations and/or preventable accidents within the last 36 months.*

***Unacceptable:** More than three moving violations and preventable accidents within the last 36 months, or more than two moving violations and/or preventable accidents within the most recent year, or **any** of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

If an accident is shown on an MVR, it will be assumed to be an 'at-fault' accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.

Please contact your Safety Director or the State Motor Vehicle Commission if you have additional Motor Vehicle Record questions.



November 2018

Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf collection procedures and equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke of a trailer, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the MEL Safety Institute menu.

- Select *Safety Briefings* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
- Choose Safety *Videos* to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies



December 2018

About the Fire Service CDL Exemption

Periodically, the Safety Director is asked about the specifics or limitations of the exemption granted to the fire service, first aid and rescue agencies, and the office of emergency management (OEM). Upon an examination of the exemption, we provide the following guidance.

Title 39:3-10k states, “unless otherwise required by federal law or regulations, and subject to any rules and regulations promulgated pursuant to the provisions of this act, no designated operator of firefighting apparatus ... or operator of emergency or rescue equipment operated for the purposes of a first aid, ambulance, or rescue squad or for disaster control shall be subject to the licensing provisions of the “Commercial Motor Vehicle Safety Act of 1986.” 39:310k1 specifically extends the exemption to the local offices of emergency management.

The wording does not specify any limitations to the exemption. The Safety Director is also not aware of federal laws, or further regulations of this provision that places any limitations or restrictions on this exemption. **It is the opinion of the Safety Director that the exemption extends to any designated operator of fire apparatus, rescue unit, or OEM vehicle who operates that vehicle for emergency responses, drills, parades, repair and maintenance in the State of New Jersey.** This is a State exemption, so non-emergency operation of vehicles over 26,000 gross vehicle weight beyond the State borders should be performed by a properly licensed and credentialed holder of a Commercial Drivers’ License.

The Safety Director recommends emergency agencies update their lists of designated drivers / operators on at least a yearly basis. It is also important to have a comprehensive driver training program and driver training records. The Safety Director can assist agencies with written policies, initial and refresher training programs and resources, and with in-house accident investigations.

Specific concerns regarding the operation of your agency’s vehicles can be brought to the attention of your town’s or district’s attorney. Members can also contact their Risk Manager with insurance or coverage questions.

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December 2018

Avoiding Deer – Vehicle Collisions

Autumn is the deer breeding season, or ‘rut’. The rut brings a peak in deer movement and we experience more deer on New Jersey roads, leading to a number of deer-vehicle collisions. Municipal vehicles are not immune from this hazard and in some cases, their operations can increase the likelihood, such as the 24 / 7 / 365 operations of police, fire and EMS agencies. The Safety Director offers the following best practices for avoiding deer-vehicle collisions.

Know your local ‘Danger Zones’ – As you conduct your everyday business, learn the local areas where you see more deer than other places all year-round. Often these are places where trees form pinch points that create natural funnels. Pay extra attention to these areas, and mentally mark them as danger zones. Make a mental note of the locations of the deer crossing warning signs.

Be vigilant – This is your most effective defense against a deer - vehicle collision. In areas where woodlands adjoin the roadway, be on the lookout in the ditches and forest edges for deer. Deer are most active at dusk and dawn: periods when your vision is most compromised. To add to their terrible timing, deer are most on the move after we turn our clocks back an hour and you are more likely to travel in darkness. You may also spot a deer because their eyes will brightly reflect a car’s headlights, making them easier to spot.

Avoid distractions – There are a lot of things in work vehicles that can take our attention away from the road; radios, cell phones, computers, and conversations with passengers. Make a conscious decision to resist these distractions as much as possible, especially in danger zones.

Slow Down Early – When you think you see a deer ahead, slow down and be prepared to completely stop if necessary. At night, deer may be blinded or confused by your headlights. They may not be sure if there is danger or where it is located and may dart suddenly in front of you. Depending on traffic, you may also be able to move towards the center of the road giving you more time to react if the deer decides to enter the road.


Blow Your Horn – Once you spot a deer standing on the roadside ahead, slow down and blow your horn. The structure of a deer’s ears, and their ability to pivot each ear independently, makes them very good at pinpointing the locations of sounds. Some experts recommend that one long blast of the horn will scare deer out of the road. Do not rely on hood whistles or other devices designed to scare off deer. University of Georgia researchers tested a variety of sounds of different frequencies and intensities to see how deer on a roadway reacted. These sounds, emitted from a specially equipped car, included a wide range of the high-frequency sounds that “deer whistles” are claimed to emit. In hundreds of trials, high-frequency whistles did not change deer behavior from the way they reacted when no sound was being emitted.

Use your high beams – When traveling at night in suburban or rural areas, use your high beams whenever possible to help you spot deer on the roadside. Of course, don’t forget to dim your lights for oncoming traffic.

Anticipate more than one deer – Deer are pack animals, and rarely travel alone. If a deer crosses in front of you, chances are there are more nearby. During the rut, a doe that runs across the road is very likely to be followed by one or more bucks. If you see one deer run across the road ahead of you, slow down and be prepared to stop.

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Do not swerve to avoid hitting the animal - If you see a deer, brake firmly and calmly, and stay in your lane. Do not swerve into the opposite lane or onto the shoulder of the road to avoid hitting the deer. Swerving or oversteering could make you lose control of your vehicle and turn a bad situation much worse. Deer can be unpredictable, and you could actually swerve directly into their changed path of travel.

Experts advise braking firmly up until the very last second of impact, and then releasing the brakes. This should propel the deer away from your vehicle instead of on to the hood or windshield. Should the animal make contact with the windshield, there's a chance it will smash through, causing the driver to lose control of the vehicle, resulting in serious injury and in some cases, even death to the driver and passengers.

Wear your seatbelt – While wearing a seatbelt may not help prevent a collision with a deer, if the situation worsens and an impact is inevitable, it may lessen the consequences. A seat belt will keep you behind the steering wheel and in a better position to operate the controls of the car.

Investigate new technology – Researchers are constantly searching for new and innovative solutions to the hazards of deer – vehicle collisions. For example, developers have introduced a siren that they claim produces a sound wave that better scares deer away from the source of the noise. While the Safety Director does not recommend any particular product, we do recommend members evaluate for themselves promising new products, procedures, or ideas. We also promote sharing of successes among members.

If you are involved in a deer – vehicle collision:

1. Stay calm.
2. Move your vehicle to a safe place. If possible, pull over to the side of the road and onto the shoulder. Most accidents occur between dusk and dawn; times when you or your vehicle may be less visible to other motorists. Get out of your vehicle and stand in a safe place, well off the roadway.
3. Turn on your hazard lights.
4. New Jersey law requires you to call 9-1-1 if persons were injured or there is property or vehicle damage in excess of \$500.00. The Safety Director recommends the police be notified of any deer-vehicle collision involving a public vehicle or a personal vehicle being driven on official business.
5. Notify your supervisor.
6. Stay away from the deer. If it is still alive, it could be confused, injured and dangerous if approached. A wounded deer could use its powerful legs and sharp hooves to harm you. When contacting the authorities, let them know if the deer is injured or blocking traffic or creating a threat for other drivers so that it can be quickly handled.
7. Document the incident: If it's safe to do so, take photographs of the roadway, your surroundings, damage to your vehicle, and any injuries you or your passengers sustained. If witnesses stop, take down their account of what occurred and ask for their contact information.

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

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

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	\$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%

Monthly & YTD Summary:

PPO Statistics	November	December	YTD
Bills	240	181	2,197
PPO Bills	230	161	2,048
PPO Bill Penetration	95.83%	88.95%	93.22%
PPO Charges	\$439,375.04	\$176,708.13	\$2,682,794.59
Charge Penetration	99.10%	88.98%	94.27%

Savings History:

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



Camden County Municipal JIF

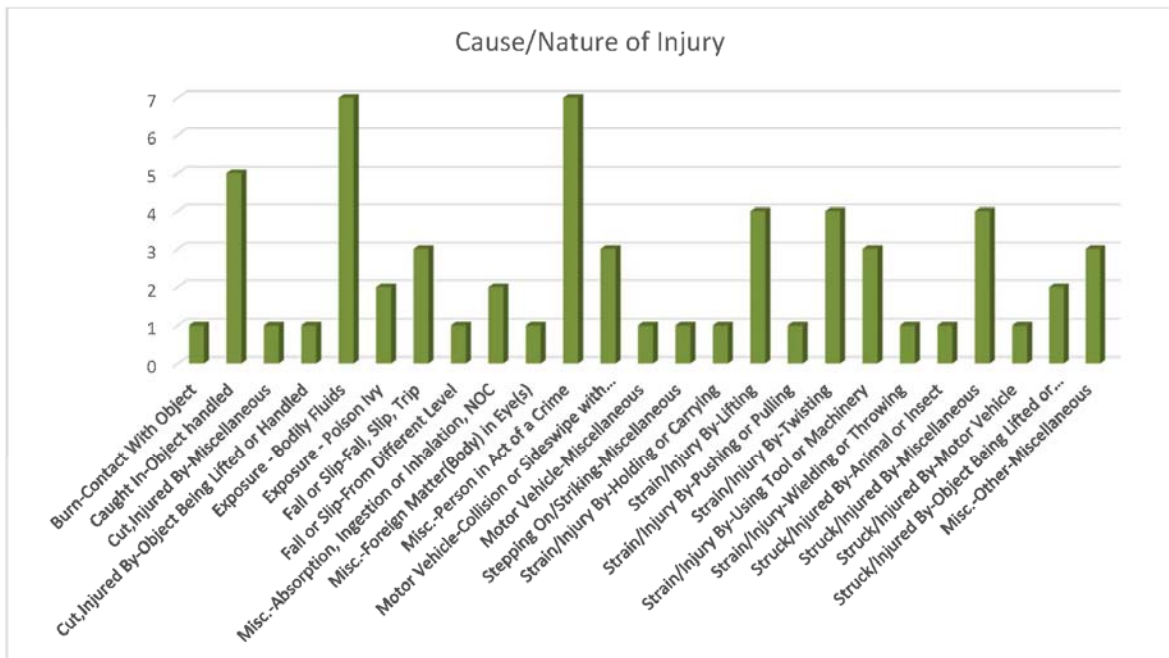
4th Quarter 2018 - Workers' Comp Injury Review

Claims Reported:

	2018			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Report Only	14	12	15	13
Medical Treatment	55	61	70	48
Total FROI's	69	73	85	61

Claim Statistics:

- **17** Open and actively treating; **11** are currently working and/or had no missed days
- **4** Employees remain out of work; **2** are able to work but Transitional Duty was not accommodated
- An average of **23** Transitional Duty days were accommodated on **19** claims
- An average of **53** TD Lost Opportunity Days occurred on **2** claims



APPENDIX I – MINUTES

November 26, 2018

and

December 21, 2018

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 26, 2018
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 PM**

Meeting of Executive Committee called to order by Secretary M. James Maley. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
Dave Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill
Jack Flynn, Gibbsboro
Edward Hill, Lawnside Borough
Ethel Kemp, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Rick Bean Henry D. Bean & Sons
Mike Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Peter DiGiambattista Associated Insurance Partners
Mark von der Tann Edgewood Associates Inc.

WELCOME: Mayor Maley welcomed everyone to the Collingswood Senior Community Center.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 22, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 22, 2018

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Vote: Unanimous

CORRESPONDENCE: NONE

2019 BUDGET: At the October Fund Meeting. The Board of Fund Commissioners introduced the Budget for 2019 in the amount of \$12,779,505. There was a slight increase of \$1,416.00 on the MEL property premium so the revised amount is \$12,780,923. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. (Page 4)

MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 BUDGET

Motion: Commissioner Taraschi
Second: Commissioner Maley
Roll Call Vote: 7 Ayes, 0 Nays

DISCUSSION: Executive Director said we have reviewed the budget several times and a quick recap is our loss funds were very positive to us with a decrease of 3.03% and the workers comp side is down \$249,000. Whenever we start the budget with those decreases it makes things go a little smoother. Total Loss Funds on row 14 are -1.06%. Executive Director said most professional fees are at 2% and on row 42 the Optional Safety Award is being doubled at \$1,000 per member if you qualify and submit. POL EPL premium is at a 3% increase which is on the low side of all member entity JIFs though out the state. Land Use Liability is a new item that the

MEL covered for us last year and you will see this year it is on line 55 at \$52,979 increase. Executive Director said overall 0.21% increase and the assessments were passed out. Commissioner Maley asked if there were any questions from the members or the public pertaining to the budget. In response to Commissioner Shannon, Executive Director said he will verify the auditor's fee to make sure their fee is flat this year and if not we can certainly take the increase out of miscellaneous to cover it.

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2019 BUDGET

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Roll Call Vote: 7 Ayes, 0 Nays

MOTION TO ADOPT THE 2019 BUDGET AND CERTIFY THE ASSESSMENTS

Motion: Commissioner Wolk
Second: Commissioner Taraschi
Roll Call Vote: 7 Ayes, 0 Nays

AMENDMENT TO THE FISCAL MANAGEMENT PLAN: At last month's meeting, we approved a revision to the Fund's Fiscal Management Plan to update a signer from AmeriHealth on our bank accounts. Since then, we discovered both signers needed to be updated so I received approval from the board via email to approve a second revision. We should formalize that approval with a vote. The revised plan appears on Page 5.

MOTION APPROVE RESOLUTION 18-27 AMENDING THE FISCAL MANAGEMENT PLAN FOR FUND YEAR 2018

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

2018 DIVIDEND CALCULATION: Also at last month's meeting, there was a question regarding the amount on Resolution 18-25 on the dividend calculation. It did not take into account an EJIF dividend that former members of the fund are entitled to. Since we had to make a state filing for the dividend, Executive Director sought and received approval via email from the board to correct the resolution amount. We should formalize that approval with a vote.

MOTION TO AMEND RESOLUTION 18-25 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$866,365.00 FROM THE EJIF AND CLOSED YEARS ACCOUNT

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

2019 RFQ: As discussed at last month's meeting, we did not receive a timely response for the Fund's CDL Drug & Alcohol testing company. The Fund office re-advertise for that position and received one response.

MEL, RCF & EJIF REPRESENTATIVE: The fund should elect its representative to the MEL, RCF & EJIF for the 2019 Fund Year.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

POTENTIAL NEW MEMBERSHIP: The Fund Office has received several potential new member applications. The Executive Director will provided an update.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on "Employment Practices for Governmental Officials". Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

2019/2020 EMPLOYMENT PRACTICES PROGRAM: Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. On Page 8 is a report on the checklist received to date.

2019 UNDERWRITING RENEWAL PROCESS – The Executive Director will provide an update on the status of member input for the 2019 Renewal.

DECEMBER MEETING – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month.

Should Commissioners wish to follow past procedures, Resolution 18-28 authorizing this action is part of the agenda (Page 9).

MOTION TO APPROVE RESOLUTION 18-28 CANCELLING THE DECEMBER MEETING

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

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

Executive Director reviewed the Financial Fast Track as of September 30th showing a decrease over the prior month with a surplus at \$11 million. On page 12 you will find the Loss Ratio Report where the Camden JIF stands at 41% and the actuary has us targeted at 37 % as of September 30th. Lost Time Accident Frequency Report for August shows us at 2.47%. On page 14 you will find 13 new lost time accidents and we will certainly keep an eye on that.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-29 November 2018 Vouchers

2017	\$120.54
2018	\$107,747.31
TOTAL	\$107,867.85

MOTION TO APPROVE RESOLUTION 18-29 NOVEMBER 2018 VOUCHERS

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

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

Closed	.00
2014	40,560.78
2015	49,328.04
2016	19,343.47
2017	63,771.46
2018	207,187.08
TOTAL	380,190.83

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

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY:

SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Manager said the Certificate of Insurance Report is located on pages 37 – 39. Ed Cooney discussed General Liability limits in an effort to look at higher limits and said we currently have \$20 million limit available to everyone today. We also have available to all MEL members on a JIF by JIF basis you can purchase additional limits above that \$10 million, \$20 million or \$30 million above the \$20 million. Those limits above \$20 million will be shared amongst the members of the JIF. These limits are always available to all the JIFs. Executive Director said a coverage committee may be in order after the New Year.

List of Certificates Made Part of Minutes.

MANAGED CARE: Jennifer Goldstein reviewed the Managed Care Reports are located on Pages 40 and 41.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo

Roll Call Vote:

8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:

Commissioner Taraschi

Second:

Commissioner Lipsett

Vote:

Unanimous

MEETING ADJOURNED: 5:48 PM

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
SPECIAL MEETING – DECEMBER 21, 2018
VIA CONFERENCE CALL
WITH PUBLIC ACCESS AT BROWN & CONNERY 11:00 AM**

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

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present Present
M. James Maley, Secretary	Borough of Collingswood	Present (<i>Left at 11:12 am</i>)
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Absent
M. Joseph Wolk	Borough of Mount Ephraim	Present (<i>telephonically</i>)
Neal Rochford	Borough of Haddonfield	Absent
Jack Lipsett	Gloucester City	Present (<i>telephonically</i>)

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present (<i>telephonically</i>)
Dave Taraschi	Borough of Audubon	Present (<i>telephonically</i>)

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough *(telephonically)*
Ari Messinger, Cherry Hill Township *(telephonically)*
Larry Spellman, Voorhees Township *(telephonically)*
Gary Passanante, Somerdale Borough *(telephonically)*

RISK MANAGEMENT CONSULTANTS PRESENT:

Rick Bean Henry D. Bean & Sons
Mike Avalone Conner Strong & Buckelew *(telephonically)*
Ilene Laursen Conner Strong & Buckelew *(telephonically)*
Mark von der Tann Edgewood Associates Inc. *(telephonically)*

CORRESPONDENCE: NONE

CITY OF CAMDEN: We have also received an application from Camden. The Executive Director, Mr. Nardi and Mayor Maley recently met with Mayor Moran and city officials about possible membership in the Fund. Follow-up discussions are taking place this week. The Executive Director the meeting went very well and Mayor Maley was present and talked about how the growing cooperation between Camden and surrounding municipalities would be a good thing and to bring them in the loop with us all. Executive Director said he spoke to the city’s Business Administrator this week and he re-emphasized their desire to join the JIF and they have some follow up questions they will be sending to us today. In response to Attorney Nardi, Executive Director said we have received a formal application from the City of Camden and it has been properly vetted through the insurance carriers and the underwriting office and we have been through all the motions with their loss history. In response to Attorney Nardi, Executive Director said the deductibles, self - insured retentions and premiums have been made clear between the City and the JIF. Attorney Nardi said will all of the being said pending the resolution by the City of Camden that would be received I would suggest it would be appropriate to pass a motion if everyone is so inclined to accept the application and allow the city of Camden a new member of the Camden County Municipal JIF it would be pending all of what the Executive director may need including additional documentation to solidify the application process and subject the receipt of a Resolution form the City confirming and approving from their governing body admission into the JIF. Executive Director said one note is on the workers comp they hold the first \$2 million so we will never see a workers comp claim that would go directly to the excess carrier and on general liability and auto their retention is \$750,000 and on property the retention is \$100,000. The proposed assessment is \$630,000 and we would save them about \$50,000 annually.

In response to Commissioner Mayor Passanante, Executive Director said the Camden County police force is covered under Camden County and would not have an impact on the Camden County Municipal JIF with no exposure on that at all.

MOTION TO APPROVE MEMBERSHIP OF THE CITY OF CAMDEN EFFECTIVE JANUARY 1, 2019 PROVIDED ALL THE ADDITIONAL DOCUMENTATION THAT MAY BE REQUIRED BY THE EXECUTIVE DIRECTOR IS PROVIDED BEFORE THAT TIME.

Motion: Commissioner DiAngelo

Second: Commissioner Taraschi
Roll Call Vote: 7 Ayes, 0 Nays

NEW MEMBERSHIP APPLICATIONS: We have received applications for new membership from the Winslow Township Fire District and Gloucester Township. Perma, along with our Underwriting Manager and Actuary have reviewed their submission and associated loss information is recommending that an offer of membership be extended to both entities.

The Winslow Fire District has passed a resolution indicating their acceptance of the Fund's terms and conditions; Gloucester Township has a resolution on their December 26th meeting agenda. New member reviews will be sent under separate cover.

Executive Director said that he had met with Winslow Township Fire District along with Mike Avalone, Ed Cooney, Alex DeLuccia and Glenn Prince. They are a real nice group of folks and they had approached us about membership. Executive Director said he spoke with Commissioner Gallagher and they have a very nice working relationship with the town. Commissioner Gallagher said we work with them very well and do all sorts of shared service agreements and we are very happy with them.

Executive Director said we ran the losses through the Actuary and the Underwriting office and everything was fairly favorable there. They did have one POL loss several years ago but they have had a clean record since and a lot of their required training is already in place. Executive Director said they have already passed their resolution and signed their Indemnity and Trust Agreement. Mike Avalone said this is an engaging group of people very motivated to do the right thing in terms of risk control. Mike Avalone said as far as my call we should not have problem indoctrinating them to the Camden JIF way of doing things from a risk control standpoint.

Executive Director said the saving to Winslow Fire District over their expiring premium is in excess of \$116,000 and their assessment would be \$251,000.

MOTION TO APPROVE MEMBERSHIP AND BIND COVERAGE FOR THE WINSLOW TOWNSHIP FIRE DISTRICT EFFECTIVE DECEMBER 31, 2018

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Roll Call Vote: 7 Ayes, 0 Nays

Executive Director said we recently met with Gloucester Township. Commissioner Maley said he would be leaving the meeting at this time due to a conflict of interest with Gloucester Township at this time. Attorney Nardi said Mayor Maley received the new membership review and as soon as he saw it, he deleted it, did not review and can not participate in in any discussion on it and notified Brad Stokes and Karen Read. This would included any PARs and minutes from any claims committee meetings or anything else related to Gloucester Township. Attorney Nardi said we should all be aware of it and cognoscente to that moving forward.

Executive Director he met with Gloucester Township along with Eric Kaspin, Glenn Prince and, Mayor Mayer, Tom Cardis the Business Administrator and Maryanne Coyle the current Risk Manager. Executive Director said we have a very good meeting with the Mayor and he was very receptive to our program. Currently their limits are up to about 4 million. Their retentions are

currently at \$550,000 for workers comp and we did quote them at \$500,000 so we will not see many of the work comp claims. They are using AmeriHealth as their TPA and they will handle the claims under \$500,000. They did have some claims on the police liability side about four or five years ago but they have been much more favorable in the last two years. We are going to put a \$100,000 retention for police liability that will give us protection and if they continue to improve we can bring that back down.

Executive Director said our proposed assessment to them would be \$947,000. With a savings of about \$37,000 from their current premium. In response to Chairman Mevoli, Executive Director said he would check into any liability regarding a prior environmental claim involving the pistol range. Chairman Mevoli said he had no problem in moving forward with membership.

MOTION TO APPROVE MEMBERSHIP AND BIND COVERAGE TO GLOUCESTER TOWNSHIP CONTINGENT UPON THEIR APPROVAL OF THE CAMDEN COUNTY MUNICIPAL JIF PROPOSAL AND TERMS ON DECEMBER 26TH COVERAGE EFFECTIVE JANUARY 1, 2019

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	6 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Mayor Passanante said on January 31st the New Jersey Conference of Mayors is having their winter summit. I am putting together a panel session for our business council members and our Mayors. The panel session is titled Marijuana in the Workplace Industry and Government.

Mayor Passanante said he recommended to the group that someone from our JIF be a speaker on this topic. If you could recommend an individual it would be greatly appreciated. Mike Avalone said he there is expert in the field that has spoken at some of the other JIFs. Mike Avalone suggested Executive Director may be able get the name of the speaker from Paul Shives from JA Montgomery.

Executive Director said Keith Hummel former Chief of Voorhees and now with JA Montgomery may be a good suggestion and we will certainly get back to you with a few suggestions.

Commissioner Passanante suggested an educational piece for public on February 20th so they understand the legalization of marijuana. Executive Director said if you would like to circulate the information we would be more than happy to post the information in the agenda.

Mayor Millard Wilkinson said they are looking forward to hosting the 2019 Reorganization meeting in Berlin Borough.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

MEETING ADJOURNED: 11:42 AM

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

APPENDIX II

RCF, EJIF & MEL REPORT



Municipal Excess Liability Residual Claims Fund

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

January 2, 2019

Memo to: Fund Commissioners
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF 2019 Reorganization Meeting

Recognition of Service: Executive Director reported the MEL will be passing a resolution honoring the service and dedication of the late Senator John Dorsey.

Executive Committee Nominations: The MEL Audit Committee made a recommendation from a Best Practices standpoint that beginning in 2018 the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. In addition to the rotation, it was recommended that the RCF Claims Committee be chaired by the Fund Chairman and include the Fund Secretary and RCF Chair, RCF Secretary and RCF Claims Chair would serve 2-year terms at which point the Secretary would then assume the Chair position.

Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2019 Executive Committee and Alternates.

2019 Executive Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Paul Tomasko, Bergen JIF
John Clarke, MEL JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Joseph Catenaro, Suburban Essex JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal

RCF Claims Committee: The RCF Chairman submitted the following commissioners to serve on the 2019 RCF Claims Committee:

RCF Claims Committee	
Robert Law, Trico JIF, Chairman	
Gregory Franz, South Bergen JIF, Secretary	
Sherry Sims, NJPHA JIF	
Jon Rheinhardt, Morris JIF	
Megan Champney, Suburban Municipal JIF	
Tom Merchel, PMM JIF	
Veronica Laureigh, Ocean JIF	
Richard Hirsch, Atlantic JIF	

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-19 Fund Professionals & Professional Service Agreements: The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2019; annual amounts and estimated 3-year contracts amounts are reflected in Resolution 1-19 as per Local Finance Notice 2017-10.

The MEL Management Committee met on December 21, 2018 to discuss a potential change in the Service Provider Representative as currently noted in the RCF Deputy Administrator contract. Fund Attorney said a recommendation was made to invoke the 90-day termination clause until correspondence is received regarding the potential change to Service Provider Representative. The RCF Board of Fund Commissioners agreed to the recommendation and adopted resolution 1-19 as amended.

The Board of Fund Commissioners confirmed the following appointments:

2019 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkottz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

Resolution 2-19 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. The Fiscal Management Plan included the *MEL Joint Cash Management & Investment Program* as a permissible investment; legislation was recently enacted into law allowing joint insurance funds to form certain investment programs.

In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 3-19 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2019 Meeting Schedule & 2020 Reorganization		
March 29, 2019	Hyatt Regency- Princeton	9:00 am
June 5, 2019	Forsgate Country Club	10:30 am
September 4, 2019	Forsgate Country Club	10:30 am
October 16, 2019	Forsgate Country Club	10:30 am
January 2, 2020	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will meet via teleconference at 9:00AM on March 6, 2019, May 1, 2019, July 17, 2019 and December 4, 2019; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-19 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 5-19 Risk Management Plan: The Board adopted the 2019 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 5, 2018 and met the morning of the Commissioner’s meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 29, 2019 at 9:00AM at the Hyatt Regency in Princeton, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 2, 2019
TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2019 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2019 Executive Committee and the 2019 Fund Professionals.

		<u>2019</u>
Chairman:	Trico	Robert Law
Secretary:	South Bergen	Greg Franz
Executive Committee:	Bergen	Paul Tomasko
	Burlco	Meghan Jack
	NJUA	Bernie Rutkowski
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
Alternates:		
#1	Morris	Michael Guarino
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2019 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The EJIF Board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2019.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment (<i>As per the agreed pricing as a result of the 2018 RFQ process for the 2019 fund year. This will be a 1 year appointment.</i>)
Claims Administrator	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group

2019 STANDING COMMITTEES - Five standing committees were established for the 2019 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2019 by a Liberty subsidiary, Ironshore Insurance Company. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Ironshore Insurance Company

LIMIT OF LIABILITY: \$ 9,000,000 Pollution Incident Limit
\$ 9,000,000 Aggregate Limit

SELF INSURED RETENTION: \$3,000,000 Aggregate of All Losses Incurred

EJIF COVERAGE – During the November EJIF Meeting, the EJIF Board approved revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the addition of an EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies. All these changes are effective January 1, 2019.

2019 MEETING SCHEDULE:

2019 Meeting Schedule		
March 29, 2019	Hyatt Regency - Princeton	9:00 am
June 5, 2019	Forsgate Country Club	10:50 am
September 4, 2019	Forsgate Country Club	10:50 am
October 16, 2019	Forsgate Country Club	10:50 am
November 20, 2019	Sheraton Hotel-Atlantic City	12:00 pm
January 8, 2020	Forsgate Country Club	10:50 am



Municipal Excess Liability Joint Insurance Fund

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

Date: January 2, 2019

To: Fund Commissioners
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: MEL January Report

John H. Dorsey: Board adopted a Resolution honoring John H. Dorsey, Esquire and acknowledging him as one of the Joint Insurance Fund Founding Fathers. Senator Dorsey was instrumental in supporting Joint Insurance Fund enabling legislation and served as the Fund Attorney for the Morris County Municipal Joint Insurance Fund and Municipal Excess Liability Joint Insurance Fund from 1987 until his retirement in 2015. Senator Dorsey passed away in December.

2019 Reorganization - The MEL conducted its 2019 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Richard Hirsh	Atlantic Fund
Secretary	2	Mauro Tucci	Suburban Essex Fund
	3	Joseph Wolk	Camden Fund
	4	Charles Cuccia	South Bergen
	5	Robert Law	Trico Fund
	6	Jon Rheinhardt	Morris Fund
	7	Thomas Nolan	Monmouth Fund
	1	Joseph D'Arco	NJSI
	2	Bernie Rutkowski	NJUA Fund
	3	Paul Tomasko	Bergen Fund
	4	John Clarke	NJPHA
	5	Joy Tozzi	Mid Jersey Fund
	6	Veronica Laureigh	Ocean Fund
	7	William Northgrave	Central Fund
		Megan Champney	Suburban Fund
		Thomas Merchel	PMM Fund
		Cynthia Ege	PAIC
		Meghan Jack	Burlco Fund
		Mark Antozzeski	First Responders Fund

2019 MEETING SCHEDULE:

2019 Meeting Schedule		
March 29, 2019 (Friday)	Hyatt Regency, Princeton	9:00 am
June 5, 2019 (Wed)	Forsgate Country Club	11:15 am
September 4, 2019 (Wed)	Forsgate Country Club	11:15 am
October 16, 2019 (Wed)	Forsgate Country Club	11:15 am
November 20, 2019 (Wed)	Sheraton Hotel, Atlantic City	1:00 pm
January 3, 2020 (Thurs)	Forsgate Country Club	11:15 am

2019 Standing Committees Chairpersons

Management Committee	Richard Hirsch
Marketing Committee	Richard Hirsch
Coverage Committee	Mauro Tucci
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2019 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2019 and for the term of the contract.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Brit is the new excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager submitted and reviewed his renewal letter, particularly noting significant savings resulting from marketing the excess liability program.

Risk Management Plan - The Board of Fund Commissioners adopted the 2019 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2019.

Membership: The MEL and its affiliated local Joint Insurance Funds accepted seven new members as of January 1, 2019.

Management Committee: Board accepted recommendations of the Management Committee putting the Reinsurance Producer on 90-day notice pending review of changes in personnel. In addition, Board accepted Committee's recommendation for MEL to process additional premium to XL Caitlin, based on significant recent cyber claims experience.

The Canning Group has issued a draft report on the MEL's procurement procedures. A meeting of the Management Committee meeting to review the report.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

Audit Committee: Committee is scheduled to meet on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting.

Legislative Committee: The committee met on November 14, 2018; minutes of the meeting submitted to Board for information. Committee is scheduled to meet on February 22, 2019.

Safety & Education Committee: The committee met on December 7, 2018 and is scheduled to meet again on February 22, 2019.

Board accepted the Committee's recommendation to work with an attorney to review and Commercial Driver License (CDL) and non-CDL model policies to be distributed to the membership at a cost not to exceed \$10,000.

Coverage Committee: The committee is in the process of scheduling a meeting in late February.

Claims Committee: The Claims Review Committee met on December 5, 2018 and is scheduled to meet immediately following today's board meeting. Minutes of the December 5th meeting are enclosed under separate cover.



Edward Cooney, MBA
Vice President, Account Executive
Underwriting Manager

Major Accounts

P: 973-659-6424
E: ecooney@connerstrong.com

9 Campus Drive
Parsippany, NJ 07054
connerstrong.com

December 18, 2018

RE: *Municipal Excess Liability Joint Insurance Fund*
2019 Insurance Renewal

Dear Dave and Joe:

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the 2019 insurance renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures and selections with your team.

The overall goal guiding us through the 2019 renewal is obtaining favorable renewals from all of our incumbent insurers. There was particular focus on the Casualty and Public Officials/Employment Practices coverages, which are discussed in more detail below.

Thank you for all of your efforts and assistance regarding this renewal.

Best regards,

A handwritten signature in black ink, appearing to read "E. Cooney".

Edward J. Cooney, MBA
Conner Strong & Buckelew, MEL Underwriting Manager

CC: Dave Grubb, *PERMA, MEL Executive Director*
Joe Hrubash, *PERMA, MEL Deputy Executive Director*

APPENDIX III

CERTIFICATE OF INSURANCE REPORT