

CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
NOVEMBER 26, 2018 – 5:15 PM

COLLINGSWOOD SENIOR COMMUNITY CENTER
30 WEST COLLINGS AVENUE
COLLINGSWOOD, NJ 08108
AGENDA AND REPORTS

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 26, 2018**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2018 EXECUTIVE COMMITTEE**
- WELCOME: COLLINGSWOOD**
- APPROVAL OF MINUTES:** October 22, 2018 Open Minutes **Appendix I**
October 22, 2018 Closed Minutes **To Be Distributed**

- CORRESPONDENCE - None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 18-29 **Page 19**
Treasurer’s Report **Page 22**
Monthly Reports **Page 23**

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 37**

- MANAGED CARE – Medlogix/Consolidated Services Group**
Monthly Report..... **Page 40**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Regular Meeting – January 28, 2019 – Borough of Berlin**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: November 26, 2018

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 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 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.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt Budget & Certify Assessments**

- 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 to Amend Resolution 18-27 Amending the Fund’s Fiscal Management Plan**

- 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, I sought and received approval via email from the board to correct the resolution amount. We should formalize that approval with a vote. The revised Resolution appears on **Page 7**.
 - 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**

- 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-advertised 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 _____ as the Camden County Municipal Joint Insurance Fund's 2019 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2019 representative to the Residual Claims Fund Joint Insurance Fund.

Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2019 representative to the Environmental Joint Insurance Fund.

Potential New Membership – The Fund Office has received several potential new member applications. The Executive Director will provide 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 the 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

□ **Due Diligence Reports:**

Financial Fast Track	Page 10
Income Portfolio	Page 11
Loss Ratio Analysis	Page 12
Loss Time Accident Frequency	Pages 13-14
POL/EPL Compliance Report	Page 15
Fund Commissioners	Page 16
Regulatory Affairs Checklist	Page 17
RMC Agreements	Page 18

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2019 PROPOSED BUDGET					
			CHANGE		
APPROPRIATIONS					
I. Claims and Excess Insurance	Annualized 2018	Projected 2019	\$	%	
Claims					
1	Property	600,000	617,000	17,000	2.83%
2	Liability	1,506,000	1,536,000	30,000	1.99%
3	Auto	334,000	340,000	6,000	1.80%
4	Workers' Comp.	3,840,000	3,591,000	(249,000)	-6.48%
5	Aggregate Excess LFC	143,074	144,444	1,370	0.96%
6	Subtotal - Claims	6,423,074	6,228,444	(194,630)	-3.03%
7 Premiums					
8	Crime	11,051	11,355	304	2.75%
9	Environmental Fund	313,705	310,855	(2,850)	-0.91%
10	EJIF Dividend				
11	MEL	1,883,349	1,951,293	67,944	3.61%
12	MEL Property	604,232	635,203	30,971	5.13%
13	SubTotal Premiums	2,812,338	2,908,706	96,368	3.43%
14	Total Loss Fund	9,235,411	9,137,150	(98,261)	-1.06%
15					
16 II. Expenses, Fees & Contingency					
17					
18	Claims Adjustment	419,500	427,300	7,800	1.86%
19	Managed Care	120,462	122,633	2,171	1.80%
20	Loss Fund Management	63,000	64,260	1,260	2.00%
21	Litigation Management	38,701	39,475	774	2.00%
22	Safety Director	135,751	138,466	2,715	2.00%
23	Law Enforcement Service	15,000	15,300	300	2.00%
24	Right to Know	29,427	30,015	588	2.00%
25	CDL Drug Testing Monitor	30,133	30,736	603	2.00%
26	Safety Incentive Program	38,269	39,034	765	2.00%
27	MEL Safety Institute	56,699	58,272	1,573	2.77%
28	Administration	319,621	326,013	6,392	2.00%
29	Actuary	47,188	48,132	944	2.00%
30	Auditor	21,970	21,970	0	0.00%
31	Attorney	21,072	21,493	421	2.00%
32	Treasurer	21,328	21,755	427	2.00%
33	Payroll Auditor	15,606	15,918	312	2.00%
34	Internal Auditor Prop	0	0	0	
35	Underwriting Manager	11,716	11,951	235	2.00%
36	Police Accreditation	18,000	18,000	0	0.00%
37	Postage	3,048	3,048	0	0.00%
38	Printing	3,231	3,231	0	0.00%
39	Telephone	1,219	1,219	(0)	-0.02%
40	Meeting Expenses	2,012	2,012	0	0.01%
41	Director's Fee	18,000	18,000	0	0.00%
42	Optional Safety Award	25,000	34,000	9,000	36.00%
43	Contingency	92,122	92,122	0	0.00%
44					
45	EPL Training	25,000	25,000	0	0.00%
46					
47	Total Fund Exp & Contingency	1,593,074	1,629,355	36,281	2.28%
48	Risk Managers	691,180	687,224	(3,956)	-0.57%
49					
50	Total JIF Excl POL/EPL	11,519,665	11,453,729	(65,936)	-0.57%
51 XL POL/EPL Premiums					
52	POL/EPL Premium	1,105,496	1,138,661	33,165	3.00%
53	Cyber Liability	47,464	47,464	0	0.00%
54	Vol Directors & Officers	7,467	8,458	991	13.27%
55	Land Use Liability		52,979	52,979	100.00%
56	RMC Fees	74,070	79,632	5,562	7.51%
57	Total POL/EPL Premiums	1,234,497	1,327,194	92,697	7.51%
58	Total JIF Incl POL/EPL	12,754,162	12,780,923	26,761	0.21%

RESOLUTION NO. 18-27

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

AMENDING THE FISCAL MANAGEMENT PLAN

FOR THE 2018 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 2018 Fund Year:

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

- a) Wilmington Trust
- b) Investors Bank
- c) New Jersey Cash Management Plan

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

<u>Michael Mevoli</u>	CHAIR
<u>M. James Maley</u>	SECRETARY
<u>Elizabeth Pigliacelli</u>	TREASURER
<u>Terry Shannon</u>	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, 2018 for the first installment and June 15, 2018 for the second installment.

- VII.** Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2018 for the first installment and July 31, 2018 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.

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

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

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

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

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

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

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

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

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

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

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

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

Member Name	EPL Program?	Checklist Submitted
AUDUBON	Yes	Yes
AUDUBON PARK	Yes	Yes
BARRINGTON	Yes	Yes
BELLMAWR	Yes	Yes
BERLIN BOROUGH	Yes	No
BERLIN TOWNSHIP	Yes	Yes
BROOKLAWN	Yes	Yes
CAMDEN PARKING AUTHORITY	Yes	Yes
CHERRY HILL	Yes	Yes
CHERRY HILL FIRE DISTRICT	Yes	Yes
CHESILHURST	Yes	Yes
CLEMENTON	Yes	Yes
COLLINGSWOOD	Yes	Yes
GIBBSBORO	Yes	Yes
GLOUCESTER	Yes	Yes
HADDON	Yes	Yes
HADDONFIELD	Yes	Yes
HI-NELLA	Yes	Yes
LAUREL SPRINGS	Yes	Yes
LAWNSIDE	Yes	No
LINDENWOLD	Yes	Yes
MAGNOLIA	Yes	Yes
MEDFORD LAKES	Yes	No
MERCHANTVILLE	Yes	Yes
MOUNT EPHRAIM	Yes	Yes
OAKLYN	Yes	Yes
PINE HILL	Yes	Yes
PINE VALLEY	Yes	Yes
RUNNEMEDE	Yes	Yes
SOMERDALE	Yes	Yes
TAVISTOCK	Yes	Yes
VOORHEES	Yes	Yes
WINSLOW	Yes	Yes
WOODLYNNE	Yes	No

RESOLUTION NO. 18-28

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING
AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION
FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE
JANUARY 28, 2019 MEETING**

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 28, 2019 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2018		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,062,847	9,565,621	217,500,702	227,066,323
2.	CLAIM EXPENSES				
	Paid Claims	421,849	3,078,498	95,631,693	98,710,191
	Case Reserves	912,490	2,029,873	3,429,634	5,459,506
	IBNR	(106,727)	(290,455)	4,543,398	4,252,943
	Recoveries	(1,610)	(33,409)	(297,749)	(331,158)
	TOTAL CLAIMS	1,226,003	4,784,507	103,306,976	108,091,483
3.	EXPENSES				
	Excess Premiums	331,064	2,979,573	59,553,523	62,533,097
	Administrative	179,280	1,637,551	38,702,484	40,340,035
	TOTAL EXPENSES	510,344	4,617,125	98,256,007	102,873,132
4.	UNDERWRITING PROFIT (1-2-3)	(673,500)	163,990	15,937,718	16,101,708
5.	INVESTMENT INCOME	(2,842)	122,261	10,291,459	10,413,720
6.	DIVIDEND INCOME	0	0	3,412,323	3,412,323
7.	STATUTORY PROFIT (4+5+6)	(676,343)	286,251	29,641,500	29,927,751
8.	DIVIDEND	0	0	18,893,809	18,893,809
9.	STATUTORY SURPLUS (7-8)	(676,343)	286,251	10,747,691	11,033,942
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(327)	14,160	2,749,711	2,763,872
	Aggregate Excess LFC	11,839	110,593	563,250	673,844
	2014	(76,319)	(547,506)	2,198,980	1,651,473
	2015	(93,033)	(48,831)	1,570,700	1,521,870
	2016	75,485	212,932	2,114,015	2,326,948
	2017	(505,627)	35,677	1,551,033	1,586,710
	2018	(88,359)	509,225		509,225
	TOTAL SURPLUS (DEFICITS)	(676,343)	286,251	10,747,691	11,033,942
	TOTAL CASH				23,368,039
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	25,379	433,088	3,508,689	3,941,777
	Case Reserves	113,121	209,588	617,275	826,863
	IBNR	(62,500)	(83,059)	273,345	190,286
	Recoveries	0	0	(133,908)	(133,908)
	TOTAL FY 2014 CLAIMS	76,000	559,618	4,265,400	4,825,018
	FUND YEAR 2015				
	Paid Claims	153,154	693,713	3,135,981	3,829,694
	Case Reserves	(79,206)	(331,731)	904,373	572,641
	IBNR	18,775	(289,642)	616,977	327,335
	Recoveries	0	(11,718)	(15,529)	(27,247)
	TOTAL FY 2015 CLAIMS	92,724	60,622	4,641,801	4,702,424
	FUND YEAR 2016				
	Paid Claims	29,265	238,562	2,214,328	2,452,889
	Case Reserves	84,666	(31,855)	928,483	896,627
	IBNR	(188,251)	(397,351)	898,803	501,452
	Recoveries	(1,610)	(4,962)	(53,346)	(58,308)
	TOTAL FY 2016 CLAIMS	(75,930)	(195,607)	3,988,268	3,792,660
	FUND YEAR 2017				
	Paid Claims	113,159	773,092	1,203,528	1,976,620
	Case Reserves	301,116	538,241	979,504	1,517,745
	IBNR	90,802	(1,337,178)	2,754,273	1,417,095
	Recoveries	0	(14,324)	(94,966)	(109,290)
	TOTAL FY 2017 CLAIMS	505,077	(40,168)	4,842,339	4,802,171
	FUND YEAR 2018				
	Paid Claims	100,892	940,043		940,043
	Case Reserves	492,793	1,645,629		1,645,629
	IBNR	34,447	1,816,775		1,816,775
	Recoveries	0	(2,405)		(2,405)
	TOTAL FY 2018 CLAIMS	628,132	4,400,042		4,400,042
	COMBINED TOTAL CLAIMS	1,226,003	4,784,507	103,306,976	108,091,483

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			9/30/2018	
	2015	2016	2017	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	15.46	16.98	19.11	23.87	23.37
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	9.99	12.35	14.23	14.23
Avg maturity (years)	1.33	0.24	2.31	1.90	1.81
Unrealized gain/(loss) (%)	0.47	0.09	0.01	-1.15	-1.38
Purchase/Book yield (%)	1.40	0.62	1.22	1.31	1.31
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	1.87	0.71	1.23	0.16	-0.07
M E L PORTFOLIO					
Total Cash Balance (millions)	80.36	61.94	59.15	65.54	62.96
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	53.40	48.74	52.26	52.28
Avg maturity (years)	1.58	1.64	1.63	1.25	1.32
Unrealized gain/(loss) (%) ***	0.12	0.03	-0.21	-0.97	-1.14
Purchase/Book yield (%)	0.82	0.82	1.11	1.22	1.13
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.94	0.85	0.90	0.25	-0.01
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.10	0.41	0.85	1.94	1.99
TD Money Market	0.01	0.01	0.48	1.51	1.63
TD Bank Deposits	Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits	-	-	0.87	1.77	1.77
Treasury Issues					
1 year bills	0.32	0.61	1.20	2.45	2.56
3 year notes	1.02	1.00	1.58	2.71	2.84
5 year notes	1.53	1.33	1.83	2.77	2.89
Merrill Lynch US Govt 1-3 years ^	0.56	0.89	0.44	0.42	0.30
* 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 September is 1.66%					

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **September 30, 2018**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-18		31-Aug-18		30-Sep-17	
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	59.85%	100.00%
GEN LIABILITY	1,405,625	1,654,224	117.69%	96.96%	107.83%	96.90%	91.52%	94.71%
AUTO LIABILITY	350,875	371,253	105.81%	95.43%	105.81%	95.15%	28.17%	91.45%
WORKER'S COMP	3,909,782	2,255,237	57.68%	99.80%	57.68%	99.77%	48.88%	99.20%
TOTAL ALL LINES	6,257,782	4,634,732	74.06%	98.94%	71.85%	98.89%	58.33%	97.83%
NET PAYOUT %	\$3,807,869		60.85%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-18		31-Aug-18		30-Sep-17	
PROPERTY	541,208	619,699	114.50%	100.00%	114.50%	100.00%	111.20%	100.00%
GEN LIABILITY	1,412,638	1,010,691	71.55%	94.71%	66.14%	94.32%	35.75%	88.03%
AUTO LIABILITY	335,860	128,825	38.36%	91.45%	38.36%	91.05%	15.94%	85.26%
WORKER'S COMP	3,739,043	2,616,149	69.97%	99.20%	70.02%	99.12%	73.08%	97.46%
TOTAL ALL LINES	6,028,749	4,375,365	72.58%	97.78%	71.34%	97.62%	64.57%	94.80%
NET PAYOUT %	\$3,802,723		63.08%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-18		31-Aug-18		30-Sep-17	
PROPERTY	490,882	445,466	90.75%	100.00%	90.75%	100.00%	88.33%	98.04%
GEN LIABILITY	1,437,680	406,074	28.25%	88.03%	22.76%	87.24%	11.61%	75.57%
AUTO LIABILITY	330,150	136,129	41.23%	85.26%	41.06%	84.53%	29.55%	71.98%
WORKER'S COMP	3,689,848	2,304,345	62.45%	97.46%	61.54%	97.19%	63.04%	90.74%
TOTAL ALL LINES	5,948,560	3,292,013	55.34%	94.71%	53.44%	94.32%	50.84%	86.64%
NET PAYOUT %	\$2,395,386		40.27%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-18		31-Aug-18		30-Sep-17	
PROPERTY	566,229	425,592	75.16%	98.04%	75.32%	97.72%	71.63%	68.00%
GEN LIABILITY	1,464,528	312,077	21.31%	75.57%	18.30%	74.17%	14.44%	36.00%
AUTO LIABILITY	324,847	150,767	46.41%	71.98%	46.57%	70.26%	15.69%	35.00%
WORKER'S COMP	3,837,435	2,497,469	65.08%	90.74%	55.45%	89.50%	25.00%	33.00%
TOTAL ALL LINES	6,193,040	3,385,905	54.67%	86.84%	48.01%	85.62%	26.28%	37.01%
NET PAYOUT %	\$1,868,160		30.17%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-18		31-Aug-18		30-Sep-17	
PROPERTY	600,000	273,060	45.51%	68.00%	41.39%	61.00%	N/A	N/A
GEN LIABILITY	1,506,000	62,414	4.14%	36.00%	2.76%	30.00%	N/A	N/A
AUTO LIABILITY	334,000	32,183	9.64%	35.00%	9.94%	30.00%	N/A	N/A
WORKER'S COMP	3,840,000	2,216,628	57.72%	33.00%	43.41%	26.00%	N/A	N/A
TOTAL ALL LINES	6,280,000	2,584,286	41.15%	37.17%	31.69%	30.52%	N/A	N/A
NET PAYOUT %	\$938,657		14.95%					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs

September 30, 2018

	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
MORRIS	1.48	1.33	2.07	1.63
BERGEN	1.49	1.50	1.65	1.56
MONMOUTH	1.62	1.83	1.44	1.64
CENTRAL	1.67	1.66	1.68	1.67
TRI-COUNTY	1.67	1.99	2.37	2.03
SUBURBAN MUNICIPAL	1.71	1.22	2.30	1.74
N.J.U.A.	1.78	2.04	3.10	2.34
BURLINGTON	1.88	1.19	1.96	1.65
OCEAN	2.02	2.42	2.19	2.23
SUBURBAN ESSEX	2.07	1.80	1.80	1.87
NJ PUBLIC HOUSING	2.10	2.27	2.23	2.21
PROF MUN MGMT	2.39	2.14	1.97	2.14
CAMDEN	2.47	1.91	1.39	1.84
SOUTH BERGEN	2.61	2.19	2.77	2.51
ATLANTIC	2.67	1.93	2.66	2.36
AVERAGE	1.98	1.83	2.11	1.96

* 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 September 30, 2018									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	9/30/2018	ACCIDENTS					2018 - 2016
1	87 AUDUBON		0	0	0.00	0.00	1.10	1 AUDUBON	0.44
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 GIBBSBORO		0	0	0.00	2.53	0.00	4 GIBBSBORO	0.74
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	0.70
7	108 MERCHANTVILLE		0	0	0.00	4.23	0.00	7 MERCHANTVILLE	1.34
8	109 MOUNT EPHRAIM		0	0	0.00	6.50	3.13	8 MOUNT EPHRAIM	3.41
9	117 WOODLYNNE		0	0	0.00	2.22	2.82	9 WOODLYNNE	2.03
10	451 TAVISTOCK		0	0	0.00	0.00	0.00	10 TAVISTOCK	0.00
11	457 PINE VALLEY		0	0	0.00	0.00	0.00	11 PINE VALLEY	0.00
12	564 CHERRY HILL		0	3	0.80	1.46	1.01	12 CHERRY HILL	1.11
13	101 HADDONFIELD		0	1	1.03	5.36	0.00	13 HADDONFIELD	1.92
14	91 BERLIN BOROUGH		0	1	1.22	1.92	0.00	14 BERLIN BOROUGH	0.84
15	89 BARRINGTON		0	1	1.22	0.00	0.70	15 BARRINGTON	0.61
16	105 LINDENWOLD		0	1	1.23	5.41	3.92	16 LINDENWOLD	3.74
17	106 MAGNOLIA		0	1	1.26	0.99	3.21	17 MAGNOLIA	1.96
18	96 COLLINGSWOOD		0	2	1.31	0.52	0.92	18 COLLINGSWOOD	0.89
19	113 SOMERDALE		1	1	1.68	1.37	3.52	19 SOMERDALE	2.44
20	95 CLEMENTON		1	1	2.05	6.50	0.00	20 CLEMENTON	2.57
21	93 BROOKLAWN		0	1	2.30	1.55	0.00	21 BROOKLAWN	1.04
22	111 PINE HILL		0	1	2.42	0.00	0.00	22 PINE HILL	0.69
23	107 MEDFORD LAKES		0	1	2.52	0.00	0.00	23 MEDFORD LAKES	0.64
24	112 RUNNEMEDE		1	2	2.56	1.22	1.37	24 RUNNEMEDE	1.63
25	90 BELLMAWR		1	4	3.07	2.29	0.94	25 BELLMAWR	1.94
26	98 GLOUCESTER		0	4	3.36	1.88	1.53	26 GLOUCESTER	2.11
27	565 CAMDEN PARKING AUTHOI		0	1	3.51	0.00	0.00	27 CAMDEN PARKING AU	0.75
28	114 VOORHEES		1	4	3.84	1.39	1.43	28 VOORHEES	2.06
29	92 BERLIN TOWNSHIP		1	3	4.94	4.73	5.95	29 BERLIN TOWNSHIP	5.23
30	115 WINSLOW		0	8	4.97	0.94	3.69	30 WINSLOW	3.05
31	110 OAKLYN		0	3	5.59	0.00	0.00	31 OAKLYN	1.31
32	99 HADDON		3	6	5.67	1.42	0.45	32 HADDON	1.93
33	584 CHERRY HILL FIRE DISTRIC		3	8	5.91	2.92	3.38	33 CHERRY HILL FIRE DIS	3.89
34	104 LAWNSIDE		1	4	10.26	1.89	1.20	34 LAWNSIDE	3.43
Totals:			13	62	2.47	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			September 29, 2017		1.25				

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : **November 19, 2018**

Total Participating Members	34	34
Complaint		30
Percent Compliant		88.24%

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/19	2019	Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance
				EPL Deductible	POL Deductible				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	No	No	\$ 20,000	\$ 20,000				20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000				0%
LAWNSIDE	Yes	No	No	\$ 75,000	\$ 75,000	04/16/18	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000				0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MEDFORD LAKES	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500				0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K
WOODLYNNE	Yes	No	No	\$ 20,000	\$ 20,000				20% of 1st 250K

* Member does NOT participate in EPL coverage

Camden JIF**2018 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	Paul Dougherty	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Michael Enos	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2018 as of November 1, 2018

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2018 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF November 19, 2018				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
BARRINGTON	CONNER STRONG & BUCKELEW	3/12/2018	2/21/2018	12/31/18
BELLMAWR	CONNER STRONG & BUCKELEW	2/8/2018	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/22/2018	02/05/18	12/31/18
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	11/21/2017	1/16/2018	12/31/18
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		2/5/2018	12/31/18
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/01/18	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/18	01/17/18	12/31/18
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/12/2018	1/26/2018	12/31/18
HADDON	WAYPOINT INSURANCE SERVICES	2/1/2018	2/1/2018	12/31/18
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/25/18	01/25/18	12/31/18
LAWNSIDE	M&C INSURANCE AGENCY	02/16/18	02/16/18	02/03/19
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/18	01/16/18	12/31/18
MAGNOLIA	CONNER STRONG & BUCKELEW	01/12/18	01/22/18	12/31/18
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	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	1/17/2018	1/17/2018	12/31/18
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/24/2018	1/24/2018	12/31/18
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/08/18	1/8/2018	12/31/18
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	3/19/2018	12/31/18
TAVISTOCK	CONNER STRONG & BUCKELEW		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP		2/22/2018	12/31/18
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	2/2/2018	12/31/18
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 18-29

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

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

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001752			
001752	PINE HILL BOROUGH	JIF MTG @ PINE HILL BORO 7.24.17	120.54
			120.54
		Total Payments FY 2017	120.54

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001753			
001753	COMPSERVICES, INC.	CLAIMS ADMIN FEE - CHERRY HILL 11/18	2,458.33
001753	COMPSERVICES, INC.	CLAIMS ADMIN FEE 11/18	32,500.00
			34,958.33
001754			
001754	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING 10/18	2,198.00
001754	INTERSTATE MOBILE CARE INC.	DRUG&BREATH ALCHL- BELLMAWR, OAKLY 10/18	270.00
			2,468.00
001755			
001755	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 11/18	12,562.58
			12,562.58
001756			
001756	VOORHEES TOWNSHIP	2018 OPTIONAL SAFETY AWARD	470.25
			470.25
001757			
001757	PERMA RISK MANAGEMENT SERVICES	OCTOBER POSTAGE 11/18	6.70
001757	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN FEE 11/18	31,885.08
			31,891.78
001758			
001758	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/18	3,932.33
			3,932.33
001759			
001759	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 11/18	2,886.00
001759	BROWN & CONNERY, LLP	ATTORNEY FEES 11/18	1,756.00
001759	BROWN & CONNERY, LLP	EXPENSES 11/18	36.67
			4,678.67
001760			

001760	ELIZABETH PIGLIACELLI	TREASURER FEE 11/18	1,777.33
			1,777.33
001761			
001761	DAVID TARASCHI	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001762			
001762	JACK LIPSETT	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001763			
001763	M. JAMES MALEY	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	300.00
			300.00
001764			
001764	NEAL ROCHFORD	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	150.00
			150.00
001765			
001765	JOSEPH WOLK	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001766			
001766	MICHAEL MEVOLI	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001767			
001767	TERRY KIERSZNOWSKI	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	300.00
			300.00
001768			
001768	JOSEPH GALLAGHER	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
001769			
001769	COURIER POST	ACCT:CHL-083028 - BUDGET - 11.2.18	63.00
001769	COURIER POST	ACCT:CHL-083028 - RFQ - 10.30.18	61.68
			124.68
001770			
001770	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC&STOR - 9.30.18	80.55
			80.55
001771			
001771	CONNER STRONG & BUCKELEW	BREAKFAST FOR ERGONOMICS 10.25.18	357.81
			357.81
001772			
001772	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 11/18	1,083.00
001772	MEDLOGIX LLC	MANAGED CARE SERVICES 11/18	8,936.00
			10,019.00
001773			
001773	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 11/18	976.00
			976.00
001774			
001774	LOUIS DiANGELO	4TH QTR 2018 EXEC COMMITTEE ATTENDANCE	450.00
			450.00
		Total Payments FY 2018	107,747.31

TOTAL PAYMENTS ALL FUND YEARS \$107,867.85

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

November 26, 2018

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

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

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

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for September totaled \$15,804.90.

- **RECEIPT ACTIVITY FOR OCTOBER:**

MEL Receipt	\$ 1,980.04	
Recovery	\$ 24,781.10	
Cherry Hill Deductible	<u>2,928.69</u>	
Total Receipts		<u>\$29,689.83</u>

- **CLAIM ACTIVITY FOR OCTOBER:**

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

Property Liability Claims	\$ 100,312.42	
Workers Compensation Claims	279,878.41	
Administration Expense	<u>132,421.14</u>	
Total Claims/Expenses		<u>\$512,611.97</u>

- **CASH ACTIVITY FOR OCTOBER:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$23,368,039.72 to a closing balance of \$22,935,079.84 showing a decrease of \$432,959.88.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/03/18	13,152.47				13,152.47	
2	10/03/18	18,991.78				18,991.78	
3	10/10/18	32,929.85				32,929.85	
4	10/10/18	64,420.41				64,420.41	
5	10/17/18	21,767.32				21,767.32	
6	10/17/18	71,930.96				71,930.96	
7	10.24.18	59,116.99				59,116.99	
8	10.24.18	12,154.04				12,154.04	
9	10/31/18	20,308.74				20,308.74	
10	10/31/18	61,962.76				61,962.76	
11	10/31/18	3,455.51				3,455.51	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	380,190.83	-	-	-	380,190.83	
	Monthly Rpt	380,190.83				380,190.83	
	Variance	-	-	-	-	-	

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

Current Fund Year: 2018										
Month Ending: October										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	858,370.30	4,679,202.85	1,056,333.30	11,302,617.38	(22,996.33)	644,377.13	(6,259.75)	4,859,323.61	(2,928.74)	23,368,039.75
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	18,876.10	0.00	0.00	5,783.00	0.00	0.00	0.00	0.00	2,928.69	27,587.79
Invest Pymnts	1,744.15	9,107.90	2,086.45	21,884.82	312.89	2,075.58	218.25	9,020.21	0.00	46,450.25
Invest Adj	206.16	1,075.77	243.13	2,598.71	1.41	148.14	0.10	1,117.18	0.00	5,390.60
Subtotal Invest	1,950.31	10,183.67	2,329.58	24,483.53	314.30	2,223.72	218.35	10,137.39	0.00	51,840.85
Other *	0.00	0.00	0.00	0.00	0.00	1,980.04	0.00	0.00	0.00	1,980.04
TOTAL	20,826.41	10,183.67	2,329.58	30,266.53	314.30	4,203.76	218.35	10,137.39	2,928.69	81,408.68
EXPENSES										
Claims Transfers	28,626.30	52,065.35	19,620.77	277,602.85	0.00	0.00	0.00	0.00	2,275.56	380,190.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134,177.74	0.00	134,177.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	28,626.30	52,065.35	19,620.77	277,602.85	0.00	0.00	0.00	134,177.74	2,275.56	514,368.57
END 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

REPORT STATUS SECTION

Report Month: October

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	October					
CURRENT FUND YEAR	2018					
Description:		Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$23,368,039.72	9,306,000.29	11,395.31	- 1,870.06	14,052,514.18	
Opening Interest Accrua	\$58,555.60	-	-	-	58,555.60	
1 Interest Accrued and/or	\$15,670.10	\$0.00	\$0.00	\$0.00	\$15,670.10	
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$5,390.62	\$0.00	\$0.00	\$0.00	\$5,390.62	
5 Interest Paid - Cash Inst	\$15,804.90	\$15,563.42	\$93.43	\$148.05	\$0.00	
6 Interest Paid - Term Ins	\$30,475.26	\$0.00	\$0.00	\$0.00	\$30,475.26	
7 Realized Gain (Loss)	\$170.08	\$0.00	\$0.00	\$0.00	\$170.08	
8 Net Investment Income	\$37,035.70	\$15,563.42	\$93.43	\$148.05	\$21,230.80	
9 Deposits - Purchases	\$409,758.66	\$29,689.83	\$100,312.42	\$279,756.41	\$0.00	
10 (Withdrawals - Sales)	-\$894,559.40	-\$512,611.97	-\$100,312.42	-\$279,878.41	-\$1,756.60	
Ending Cash & Investment	\$22,935,079.84	\$8,838,641.57	\$11,488.74	-\$1,844.01	\$14,086,793.54	
Ending Interest Accrual Bal	\$43,750.44	\$0.00	\$0.00	\$0.00	\$43,750.44	
Plus Outstanding Checks	\$222,050.55	\$89,803.86	\$32,775.65	\$99,471.04	\$0.00	
(Less Deposits in Transit)	-\$47,670.26	\$0.00	-\$12,154.04	-\$35,516.22	\$0.00	
Balance per Bank	\$23,109,460.13	\$8,928,445.43	\$32,110.35	\$62,110.81	\$14,086,793.54	
		\$0.00	0.0	\$0.00	\$0.00	

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

Month		October							
Current Fund Year		2018							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Property	215,873.13	23,885.07	18,876.10	220,882.10	239,758.20	(18,876.10)	0.00	(18,876.10)
	Liability	19,861.26	3,621.46	0.00	23,482.72	23,482.72	0.00	0.00	(0.00)
	Auto	17,183.31	0.00	0.00	17,183.31	17,183.31	(0.00)	(0.00)	0.00
	Workers Comp	684,720.22	177,550.49	5,683.00	856,587.71	856,587.71	0.00	(0.00)	0.00
	Cherry Hill	1,018.69	2,130.06	1,018.69	2,130.06	2,130.06	0.00	0.00	0.00
	Total	938,656.61	207,187.08	25,577.79	1,120,265.90	1,139,142.00	(18,876.10)	(0.00)	(18,876.10)
2017	Property	388,723.81	0.00	0.00	388,723.81	388,723.81	(0.00)	(0.00)	0.00
	Liability	217,567.49	1,967.83	0.00	219,535.32	219,535.32	0.00	0.00	(0.00)
	Auto	85,555.02	14,277.99	0.00	99,833.01	99,833.01	0.00	(0.00)	0.00
	Workers Comp	1,175,484.23	47,380.14	0.00	1,222,864.37	1,222,864.41	(0.04)	(0.04)	0.00
	Cherry Hill	829.04	145.50	829.00	145.54	145.50	0.04	0.04	0.00
	Total	1,868,159.59	63,771.46	829.00	1,931,102.05	1,931,102.05	(0.00)	(0.00)	(0.00)
2016	Property	402,163.63	0.00	0.00	402,163.63	402,163.63	0.00	0.00	0.00
	Liability	168,735.04	12,922.45	0.00	181,657.49	181,657.49	0.00	0.00	0.00
	Auto	81,435.32	18.50	0.00	81,453.82	81,453.82	(0.00)	(0.00)	0.00
	Workers Comp	1,742,246.84	6,402.52	0.00	1,748,649.36	1,748,649.19	0.17	0.17	0.00
	Cherry Hill	805.00	0.00	805.00	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	2,395,385.83	19,343.47	805.00	2,413,924.30	2,413,924.13	0.17	0.17	0.00
2015	Property	579,674.21	4,741.23	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	809,111.28	33,553.61	0.00	842,664.89	842,664.89	(0.00)	(0.00)	0.00
	Auto	88,591.07	5,324.28	0.00	93,915.35	93,915.35	0.00	0.00	0.00
	Workers Comp	2,325,070.74	5,708.92	0.00	2,330,779.66	2,330,779.66	0.00	0.00	0.00
	Cherry Hill	276.00	0.00	276.00	0.00	0.00	0.00	0.00	0.00
	Total	3,802,723.30	49,328.04	276.00	3,851,775.34	3,851,775.34	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	0.00	0.00	1,340,815.12	1,340,815.12	(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	1,788,070.51	40,560.78	100.00	1,828,531.29	1,828,631.29	(100.00)	0.00	(100.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,807,869.43	40,560.78	100.00	3,848,330.21	3,848,430.21	(100.00)	0.00	(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		12,812,794.76	380,190.83	27,587.79	13,165,397.80	13,184,373.73	(18,975.93)	0.17	(18,976.10)

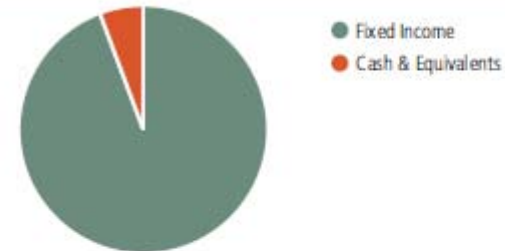
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

October 01, 2018 - October 31, 2018

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,285,001.20	94.31%
Cash & Equivalents	801,792.34	5.69
TOTAL	\$14,086,793.54	100%



Negative market values are not presented on the Asset Allocation pie chart.

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,285,001.20	\$43,652.61	\$13,328,653.81	\$178,606.25	1.34%
Cash & Equivalents	801,792.34	97.83	801,890.17	30,599.39	1.92
TOTAL	\$14,086,793.54	\$43,750.44	\$14,130,543.98	\$209,205.64	1.41%

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 Instru-



Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

October 01, 2018 - October 31, 2018

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,052,514.18	\$14,047,432.03
Accrued Income	58,555.60	45,650.36
Opening Market Value w/Accrued Income	\$14,111,069.78	\$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	-1,756.60	-7,013.53
Total Withdrawals	-\$1,756.60	-\$7,013.53
Net Contributions & Withdrawals	-\$1,756.60	-\$7,013.53
Closing Market Value	14,086,793.54	14,086,793.54
Accrued Income	43,750.44	43,750.44
Closing Market Value w/Accrued Income	\$14,130,543.98	\$14,130,543.98
Net Investment Change	\$21,230.80	\$44,475.12
Net Investment Change Detail		
Net Investment Change	\$21,230.80	\$44,475.12
Income Earned		
Dividends	31.51	518.71
Net Interest	30,443.75	151,836.98
Other Income	-	-
Change in Accrual	-14,805.16	-1,899.92
Total Income Earned	\$15,670.10	\$150,455.77
Market Appreciation	\$5,560.70	-\$105,980.65

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.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	\$23,073.68	\$27,170.88
Receipts		
Cash Receipts	-	-
Dividends	31.51	518.71
Intra-Account Transfers	-	-
Maturities	750,000.00	2,250,000.00
Net Interest	30,443.75	151,836.98
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$780,475.26	\$2,402,355.69
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Purchases	-	-1,620,720.70
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,756.60	-7,013.53
Total Disbursements	-\$1,756.60	-\$1,627,734.23
TOTAL CLOSING BALANCE	\$801,792.34	\$801,792.34
Net Total Payables and Receivables	-788,332.90	
NET OF CASH BALANCE	\$13,459.44	

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: November 12, 2018

JIF SERVICE TEAM

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

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon Park – Conducted a Loss Control Survey on October 9
- Cherry Hill Fire District – Conducted a Loss Control Survey on October 2
- Borough of Gibbsboro – Conducted a Loss Control Survey on October 29
- Township of Haddon Police Dept. – Conducted a Loss Control Survey on October 10
- Borough of Hi-Nella – Conducted a Loss Control Survey on October 9
- Borough of Lawnside Police Dept. – Conducted a Loss Control Survey on October 10
- Borough of Medford Lakes Police Dept. – Conducted a Loss Control Survey on October 19
- Borough of Somerdale – Conducted a Loss Control Survey on October 9

MEETINGS ATTENDED

- Claims Meeting – October 19
- Executive Committee Meeting – October 22
- Regional Training – Ergonomics – October 25
- Risk Management for Police Command Staff – October 29

UPCOMING EVENTS

- Camden Claims Meeting – November 16
- Below 100 Training Program – November 26
- Executive Committee Meeting – November 26
- Below 100 Training Program – December 4
- Executive Safety Committee Meeting – December 6

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- October 2 - Safety Director Bulletin – Hayride Best Practices
- October 4 - Safety Bulletin – Fire Prevention Week
- October 8 - REMINDER - Regional Training: Ergonomics- Reducing Injuries by Working Smart - October 25, 2018
- October 9 - Last Call – Make-up Session for Risk Management for Police Command Staff! October 29, 2018
- October 9 - MEL Media Library updated and expanded
- October 18 - Last Call – Make-up Session for Risk Management for Police Command Staff! October 29, 2018
- October 22 - Did You Know? – MSI Training Schedule – Camden JIF, November 2018.
- October 30 - Below 100 - Mansfield Police Department - Rutgers EcoComplex – November 26, 2018

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	4
Borough of Laurel Springs	3

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 **November and December of 2018**. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
11/1/18	City of Burlington #2	Confined Space Awareness	8:30 - 9:30 am
11/5/18	Township of Pemberton	CMVO	8:30 - 1:00 pm w/lunch brk
11/7/18	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/7/18	Township of Burlington #3	Hearing Conservation	1:00 - 2:00 pm
11/19/18	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	8:00 - 10:00 am
12/11/18	Township of Pemberton	CDL-Divers Safety Regulations	9:30 - 11:30 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1.5 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	



October 2018

Fire Prevention Week 2018 – October 7 to October 13

The National Fire Prevention Week 2018 theme *is Look. Listen. Learn. Be Aware. Fire can happen anywhere.*TM Fire can and does happen everywhere, and the Safety Director encourages everyone to heed the wisdom of the *Look. Listen. Learn. Be Aware.* message of the National Fire Protection Association (NFPA).

The most devastating fires, in terms of both lives and dollars lost occur in the home. Please put these best practices to use in your homes, workplace, and the places you visit.

LOOK

Take a proactive position to best protect your family and friends. Periodically inspect your work spaces and your home. Fire can destroy them in seconds. Pay special attention to the following:

- 40% of fires are electrical in origin. Look at electrical outlets, switches and fuse / circuit breaker panels for evidence of overheating such as browning of surrounding surfaces. Make this a habit; when you plug any electrical appliance in, notice the cover plate and surroundings for evidence of overheating. Have any questionable outlet, switch or circuit protective device checked by a qualified electrician immediately.
- Look how much flammable liquids you have stored in your kitchens, garages, and workshops. Make it a habit to limit flammables to what you truly need. Throw out old paint.

LISTEN

Don't ignore or delay responding to alarms. It is human nature to want to investigate whether an alarm is actual or false. Individuals also tend to check with other people if they are evacuating. Fight that inclination and treat all alarms as real, until it is known they are false from a person of authority, such as law enforcement or fire service.

LEARN

It is actually a myth that people panic in an emergency. The truth is they make bad decisions because they have not prepared for an emergency situation such as a fire. Take time to educate yourself and your family on how fast fire can grow, the importance of knowing two ways out, and how to use a fire extinguisher. Many local fire departments across the nation will be holding open houses in October. Please attend one and learn from the professionals.

BE AWARE

When you not in your workplaces or homes, you must rely on the good judgement of others, such as the stadium operators, restaurant owners, hotel managers, school principals, and the officials of similar sites. When visiting a venue, be alert for sights, sounds, or smells of fire or other emergency. Trust your senses and take reasonable actions to protect yourself and others.

The NFPA has a site dedicated to Fire Prevention Week with handouts, tip sheets, video, and activities at <https://www.nfpa.org/fpw>. Please take a few minutes to visit the site and share what you learned with friends, family and co-workers. Be Safe.

MEL Safety Institute offers online Fire Safety Training. In just 30 minutes you'll learn basic fire safety principles, the recognition and prevention of potential fire hazards, and proper emergency procedures. Here is the flyer link: <https://njmel.org/wp-content/uploads/2018/08/FIRE-PREVENTION2-MELJIF.pdf>

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

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Hayrides – Best Practices

Hayrides are enjoyable activities where individuals of all ages can partake. While it is exciting to participate in seasonal events, safety must become a priority when using large equipment and motorized vehicles. When good safety practices are ignored, a fun hayride can turn tragic. Proper planning and attention to safety practices can help prevent an injury or tragic event from occurring.

When organizing a hayride, planning and safety guidelines should focus on three key areas: the participants, the driver, and the moving vehicle (towing vehicle and wagon). Establish guidelines for riders. Take time to evaluate the wagon to determine how many people can ride in it safely. At a minimum, the wagon's size and capacity, the participants' weight, height, and age should all be taken into consideration when determining how many people should be permitted to sit in the wagon while moving. Ensure that all participants fit comfortably within the wagon's side rail enclosure, with ample room to remain comfortably seated throughout the ride. Other factors that need to be taken into consideration include:

Supervision - An adequate number of responsible adult(s) should be present on the wagon. An adult must accompany riders age 12 and under. Riders should be given clear safety instructions before the hayride starts. Instructions should include that everyone needs to remain seated for the entire ride. Riders need to keep their hands, arms, and legs inside the wagon at all times (a sign should be posted in the seating area or wagon area also when possible). Rowdy conduct should be corrected immediately. The tractor driver and the riders should be able to communicate with one another.


Equipment - The tractor or towing vehicle and the wagon should be in good repair. The wagon should be clean and equipped with side walls/rails that are high enough to prevent people from falling off the wagon when seated—usually 42" minimum in height. Sturdy side rails also offer back support for seated passengers. Loose hay should not be used. Two wagons should not be hitched together. Ensure the hitch attaching the tractor to the wagon is properly secured with a well-designed hitch pin and safety chains. It is highly desirable to use a chain as a secondary backup to connect the wagon to the tractor/towing vehicle. The pulling vehicle should be large enough to pull the loaded weight of the wagon safely.

Loading and Unloading of Passengers – Operators need to ensure that the pick-up and drop off location is a safe distance away from the patrons who are waiting to ride on the wagon. The wagon or the loading and unloading area should have steps that are designed to assist passengers who are entering and exiting the wagon, and adequate lighting should be supplied at all locations. An attendant should be present to assist the passengers onto and off of the wagon. Careful attention while conducting inspections, should include but not be limited to missing parts, loose or missing boards, exposed nails / screws or any other sharp edges that may cause cuts, scrapes or wounds. A visual inspection of the tires on the tow vehicle and the wagon should be conducted before every ride. Tire inflation rates should be checked before the first ride of the day. It is recommended that the municipality confers with their municipal solicitor regarding any requirements for ADA access.

Driver - The driver should be experienced in driving the tractor/pick up while pulling a wagon. The driver should have a written checklist of all safety precautions, and he/she should review them before beginning the hayride. The driver should be a responsible adult with familiarity and training with vehicles and attached wagons

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Route - The route should be selected in advance and fully inspected for hazards before the first ride of the day. The driver(s) should practice driving the route with the wagon before the hayride. Avoid the use of busy roads or roads that are too bumpy or have steep grades. Low speeds should be used at all times. Check for overhead wires that may interfere with the wagon, and determine whether an emergency vehicle would be able to travel the same path if necessary.

Seating - No rider should be seated in such a manner that any part of the body can extend past the sides, back, or front of the wagon. Riders should remain seated inside the wagon at all times. Arms, head, and legs should be kept inside the wagon.

Lighting and Visibility - Lighting is a critical safety factor for hayrides that occur at night. The tractor pulling the wagon should have the headlights on, the warning hazard lights on, and lights on the back that illuminate the wagon. Adult volunteer(s) riding on the wagon should have flashlights ready for use if needed.

Using a public roadway for any portion of the trip is strongly discouraged. The tractor and wagon are farm vehicles, but in this case, they are being used to move passengers. Title 39 of the New Jersey Motor Vehicle Code may apply if farm vehicles are used to transport passengers on a roadway.

If the route requires a road crossing, safety precautions must be taken. If the route is on any public roadway (for any portion of the trip), a trail car can follow the wagon at a safe distance with the vehicle following the wagon having the vehicle's headlights on the wagon. We recommend that you consult with your local law enforcement agency for assistance.

Parking Area- Parking areas should be kept separate as not to cause any distraction or interference. Attention should be directed toward surface hazards and routinely monitored for deficiencies. Adequate illumination and signage should be present, which includes ingress and egress routes. Attendants must wear reflective parking vests and be equipped with flashlights and/or illuminated wands.

Communication - The driver, a supervisor on the wagon, and the driver of the car following the wagon should use two-way radios or another form of direct communication to stay in contact with one another. The driver should have a spotter that can relay information as warranted, such as the need to stop. A cell phone should be available in case a need arises for emergency assistance.

Emergency Procedures - A first aid kit should be present along with individual(s) who are trained in rendering first aid. If an injury should occur, the person rendering first aid, along with the injured person, will need to determine if additional EMS Services need to be summoned to the scene. All injury incidents should be documented, and the event manager notified. Organizers should have a written emergency action plan in place. Drivers and attendants should carry cell phones for emergencies. The towing vehicle should be equipped with a fire extinguisher and flashlight.

Special Events- Public entities may contract for these services. The Municipality should require that all third-party contractors or groups organizing these activities for them complete an application for a special event if necessary.

Special events have many benefits to the municipality and its residents. They also present many challenges to the community. Overcoming these challenges starts with a good plan and organization. Involve all stakeholders early to minimize surprises. Your Joint Insurance Fund Administration, Safety Director, and Risk Manager are ready to help.

Insurance and Liability Concerns - Consult with your Municipal Solicitor and your Risk Management Consultants regarding insurance requirements and options.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/21/2018 To 10/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	Certificate Holder is an Additional Insured on the above referenced Commercial General Liability, and Excess Liability Policies if required by written contract with respects to the use of facilities at Woodland School for the Boroughs Holly Jolly Trolley event on 12/16/18.	9/21/2018 #1986839	GL AU EX WC
H - Groff Tractor New Jersey, LLC I - Township of Woodbridge	551 N. Harding Hwy. Vineland, NJ 08360	Groff Tractor New Jersey, LLC 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 2017 CASE 721G, Serial#: NHF240548, Value \$180,000.00	9/24/2018 #1991978	GL AU EX WC OTH
H - NJ Dept. of Health I - Borough of Collingswood	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of insurance as respects Ambulance Service. 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	9/24/2018 #1992338	GL AU EX WC
H - To Whom It May Concern I - Borough of Magnolia		Evidence of insurance for Sterling EMS Alliance, Inc	9/28/2018 #2007207	GL AU EX WC OTH
H - NJ Department of Health I - Borough of Barrington	Office of EMS, PO Box 360 Trenton, NJ 08625	Evidence of insurance for the Barrington Ambulance Association. Incidental Professional Service Coverage is included in General Liability.	9/28/2018 #2007211	GL AU EX WC
H - Naval History & Heritage Command I - City of Ocean City	805 Kidder Breese Street SE Washington Navy Yard, DC 20374	Naval History & Heritage Command is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to an Anchor and a 3/50 Caliber Gun, in the City of Ocean Citys veteran memorial park located at 6th Street & Wesley Avenue, Ocean City, NJ	9/28/2018 #2007214	GL AU EX WC OTH
H - Naval History & Heritage Command I - City of Ocean City	805 Kidder Breese Street SE Washington Navy Yard, DC 20374	Naval History & Heritage Command Certificate Holder is an Additional Insured on the above-referenced Commercial General	9/28/2018	GL AU EX WC OTH

10/22/2018

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/21/2018 To 10/22/2018

I - City of Ocean City		Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to an Anchor and a 3/50 Caliber Gun, in the City of Ocean City's veteran memorial park located at 6th Street & Wesley Avenue, Ocean City, NJ	#2007217	
H - NJ Department of Health & Senior I - Cherry Hill Fire District (BOFC District)	Services Office of EMS, PO Box 360 Trenton, NJ 08625	Evidence of insurance with respect to relicensure. 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	9/28/2018 #2007230	GL AU EX WC OTH
H - NJ Department of Health & Senior I - Cherry Hill Fire District (BOFC District)	Services Office of EMS, PO Box 360 Trenton, NJ 08625	Company A: JIF Crime Policy #: CAM18060287 Policy Term: 01/01/2018 - 01/01/2019 Policy Limits: \$50,000 Company B: MEL Excess Policy #: MEL01180187 Policy Term: 01/01/2018 - 01/01/2019 Policy Limits: \$950,000 XS \$50,000 Evidence of insurance with respect to relicensure. 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	9/28/2018 #2007231	GL AU EX WC OTH
H - Audubon Mutal Housing Corp I - Borough of Audubon Park	Road C Audubon Park, NJ 08106	Evidence of Insurance with respect to use of banquet facility for Senior Gala Party on December 4, 2018	10/2/2018 #2009054	GL AU EX WC
H - Bowman & Company LLP I - Township of Cherry Hill	601 White Horse Road Voorhees, NJ 08043	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. COMPANY A: Property POLICY #: CAM18060287 POLICY TERM: 01/01/2018 - 01/01/2019 POLICY LIMIT: Real & PP - "All Risk" COMPANY A: Auto Phy Dam POLICY #: CAM18060287 POLICY TERM: 01/01/2018 - 01/01/2019 POLICY LIMIT: ACV \$2,500 com/col Evidence of Insurance.	10/11/2018 #2012065	GL AU EX WC OTH
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for parking for the Township's Harvest Festival on 10/21/18.	10/15/2018 #2013182	GL AU EX WC
H - Miller-Remick, LLC	1010 Kings Highway South	The Certificate Holder is an Additional Insured on the above-	10/19/2018	GL AU EX WC

10/22/2018

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 9/21/2018 To 10/22/2018

I - Township of Cherry Hill	Cherry Hill, NJ 08034	referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of parking lot for the Townships Harvest Festival on 10/21/18	#2016634	
Total # of Holders: 13				



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%
TOTAL 2018	\$2,348,891.21	\$1,226,950.00	\$1,121,941.21	47.76%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	184	1,776
PPO Bills	172	1,658
PPO Bill Penetration	93.48%	93.36%
PPO Charges	\$270,543.09	\$2,067,286.42
Charge Penetration	99.39%	88.01%

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

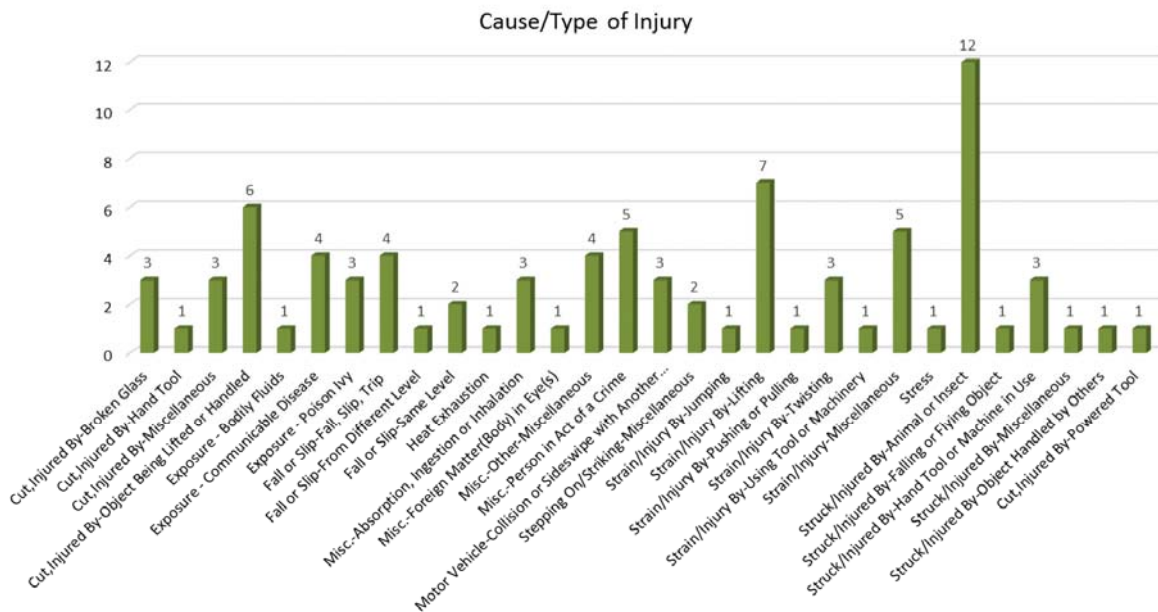
3rd Quarter 2018 - Workers' Comp Injury Review

Claims Reported:

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

Claim Statistics:

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



APPENDIX I – MINUTES

October 22, 2018

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 22, 2018
BERLIN TOWNSHIP 5:15 PM**

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

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present	
M. James Maley, Secretary	Borough of Collingswood	Absent	
Louis DiAngelo	Borough of Bellmawr	Present	
Terry Shannon	Borough of Barrington	Present	
M. Joseph Wolk	Borough of Mount Ephraim	Present	
Neal Rochford	Borough of Haddonfield	Absent	
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, Joseph Hrubash 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
Bob Mather, Pine Valley
Edward Hill, Lawnside Borough
Ken Cheeseman, Laurel Springs
Catherine Underwood, Berlin Township
Ethel Kemp, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Rick Bean Henry D. Bean & Sons
Katie Osborne Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Terry Mason M&C Insurance
Peter DiGiambattista Associated Insurance Partners
Mark von der Tann Edgewood Associates Inc.
John McCrudden Hardenbergh Insurance

WELCOME: Mayor Phyllis Magazzu welcomed everyone to the Berlin Township.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 24, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 24, 2018

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE: NONE

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

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

Executive Director said in the packet you will find a revised budget that did actually go down from the prior month by a couple thousand. Executive Director reviewed the budget on Page 3 of the agenda and said there was a reduction in our loss funds by \$249,000 on the workers comp loss fund and that is a conservative number. The actuary actually gave us some numbers that could have reduced that a little bit more but the prudent thing would be to stay at the \$249,000 reduction which is a big benefit, therefore the subtotal for claims is down over 3%, this is always a great way to start the budget when the loss funds are down that much. Executive Director said

the MEL Premium went up 3.6% and the property went up almost 5% due to fluctuations in the property. Overall the loss funds are down over 1%. Executive Director said the Expense and Contingency increases are contractual increases varying from 1.85% to 2% for the various professionals. On line 27 you will see an increase which is based on the employee count at 2.77%. Executive Director said with good news on line 42 the Optional Safety Award will be doubling that from \$500 to \$1,000 to all members that qualify for that in 2019 and we have had all 34 members qualify in the past several years. Executive Director said moving on to the POL EPL Premiums there is a 3% increase which is very good - the JIF range is anywhere between 2% and 7% and we are at 3%, which shows our loss history in that line of coverage is doing very well. Row 55 is a new line item for Land Use Liability. The MEL paid for that last year which is the added \$1 million coverage for land use liability with an increase there of about \$53,000. Executive Director said the over all budget is a little different from what is in the packet at \$12,779,505 which fluctuated by a couple hundred dollars. Executive Director said it is all good news.

MOTION TO INTRODUCE THE 2019 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 26, 2018 AT THE COLLINGSWOOD COMMUNITY CENTER AT 5:15pm.

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

MOTION TO ADOPT RESOLUTION 18-25 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$862,331.00 FROM THE EJIF AND CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL.

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

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

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR RFQ

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The Executive Director will provide a report. Executive Director said we still have two police chiefs that have not yet completed the Police Command Staff training they are registered for the last session next week. We will follow up to make sure they complete the training.

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

RESIDUAL CLAIMS FUND – The public hearing on the RCF budget was held on October 17th at the Forsgate Country Club. Enclosed on **Page 7** is the proposed budget as introduced. Mayor Wolk said the RCF adopted the 2019 Budget with a 1.7% increase. The Executive Director reported that all 16 funds are up for renewal in the fund and 12 have submitted their renewal documents including the Camden JIF. The next meeting will be on January 2, 2019 at Forsgate.

ENVIRONMENTAL JIF – The Fund’s budget was introduced in September and a public hearing adoption was held on October 17th. Enclosed on **Page 8** is a copy of the proposed budget. Mayor Wolk reported the 2019 budget was approved for an overall decrease of 1%. The Fund approved a 1.25 million dividend that is the highest one ever declared. The EJIF announced that calls to the Fund’s 24 hour emergency response hotline should be directed to Rich Erickson at First Environmental. The next EJIF meeting will be held on November 14th at the Sheraton in Atlantic City.

MEL – The MEL’s 2019 Budget was introduced on October 17th at the Forsgate Country Club. A copy of the budget appears on **Page 9**. Budget adoption will take place on November 15th. Mayor Wolk said the 2019 Budget was formally introduced; adoption will take place at the Fund’s next meeting, which is scheduled for 5PM at the Atlantic City Convention Center. The Executive Director reported that he is scheduled to meet with Assembly Labor Committee regarding the Firefighter’s Cancer Presumption bill. Mr. Grubb and fund Commissioners are recommending amendments to the bill. He said JIFs can expect to see large budget increases in 2019 if the bill passes without amendments.

Executive Director said with follow up on the Firefighter’s Cancer Presumption Bill Joe Hrubash who is here tonight along with Dave Grubb have worked hard with the legislators to try and get some amendments to that bill because as presented it could have an adverse effect with the paid firefighters and we could see the effect on that in 2019 or 2020. Mr. Hrubash gave a recap of the efforts to make amendments to the bill. In response to Commissioner DiAngelo, Mr. Hrubash said one of the controls they are trying to put through with the amendment is requiring firefighters to be tested prior to being hired.

Executive Director said members should have received an email from our office regarding the change for the EJIF. PS&S has lost three of their lead folks that worked on this account so the 24 hour hotline is being switched to First Environmental which is the other environmental engineer that is on board with the EJIF.

MEMBERSHIP RENEWALS – The Fund has four members up for renewal at the end of this year. Renewal documents were sent to the members and risk managers in early August. An update will be provided. Executive Director said we received all the documents back from all those towns and we are happy for that.

MEL CYBER RISK MANAGEMENT PROGRAM – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIF’s policies with XL Caitlin carries a \$10,000 deductible.

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

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

AMENDING FISCAL MANAGEMENT PLAN: Executive Director said we have on add on item. Lee Herzer is leaving AmeriHealth the end of the month so we will need to update the check signers so we will be replacing Lee Herzer with Michael Sullivan in the Fiscal Management Plan. Resolution 18-27 was distributed to members. Executive Director said with no questions or comments a motion would be in order to approve Resolution 18-27.

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

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

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 August 31st showing a surplus over \$11.7 million with a gain over \$141,000 from prior month - all years very much in the positive. On page 14 you will find the Loss Ratio Report where the Camden JIF stands at 31% and the actuary has us targeted at 30.5 % as of August 31st. Lost Time Accident Frequency Report for August shows us at 2.20% a slight improvement from last month. On page 24 you will find your EPL Compliance and we will be updating that report next month as the check lists start coming in.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-26 October 2018 Vouchers

2017	\$14,245.01
2018	\$118,176.13
TOTAL	\$132,421.14

MOTION TO APPROVE RESOLUTION 18-26 OCTOBER 2018 VOUCHERS

Motion: Commissioner Shannon
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes - 0 Nays

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

Closed	.00
2014	25,378.92
2015	153,430.32
2016	30,070.35
2017	113,987.53
2018	101,910.86
TOTAL	424,777.98

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

Motion: Commissioner Wolk
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi requested coverage or defense to be provided to some of our public judges and prosecutors. We have a case that is the second or third filing from this individual in Runnemeade he has named municipal court judges and prosecutors in six of our municipalities. Coverage is not normally afforded to judges or prosecutors but we feel this is warrants special consideration because he has named 15 individuals just because they served in that capacity. Attorney Nardi discussed the details of the case.

MOTION TO APPROVE DEFENSE TO REPRESENT PROSECUTORS AND JUDGES IN THE REARDON VS RUNNEMEDE ETAL

Motion: Commissioner Wolk
 Second: Commissioner Lipsett
 Vote: Unanimous

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

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate of Insurance Report is located on pages 34 – 38.

List of Certificates Made Part of Minutes.

MANAGED CARE: Chairman Mevoli said the Managed Care Reports are located on Pages 39 and 40.

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
AND INCREASE THE INDEMINITY FROM \$75,000 TO \$105,000 FOR THE
REILLY/COLLINGSWOOD CLAIM**

Motion: Commissioner Taraschi
Second: Commissioner Shannon
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 6:07 PM

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