



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA APRIL 22, 2019 – 5:15 PM

COLLINGSWOOD SENIOR COMMUNITY CENTER
30 W. 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: APRIL 22, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: COLLINGSWOOD**
- APPROVAL OF MINUTES:** March 25, 2019 Open Minutes **Appendix I**
March 25, 2019 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. 19-12 **Page 16**
Treasurer’s Report **Page 21**
Monthly Reports **Page 22**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 28**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 35**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 38**

- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: MAY 20, 2019 – Voorhees Township**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: April 22, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2019 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Please notify the Fund office if you are interested in attending.

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

Attached on **Page 3** is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

- ❑ **2019 RCF/EJIF/MEL March 29th Meetings & Retreat:** The RCF, EJIF and MEL held their March meetings in conjunction with the MEL Annual Retreat on Friday, March 29th. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Enclosed in **Appendix II** please find a copy of Commissioner Wolk’s report on the meetings.

- ❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected official completing the course by May 1st. This year’s elected officials training program focus is on “Employment Practices Liability”. The Fund office will be working with Mr. Nardi’s office to schedule sessions in the next few months. This course is available online; instructions are enclosed on **Page 4**.

- ❑ **League Magazine:** Included on **Pages 5 & 6** are copies of the latest in the series of “Power of Collaboration” ads, scheduled to appear in the March and April issues of the League magazine.

The March ad highlights the savings of the New Jersey Sustainable Energy Joint Meeting (NJSEM) and the April ad focuses on the MEL Safety Institute classroom and online trainings.

- ❑ **Financial Disclosures:** The Division of Local Government Services distributed a notice that online filings could begin on April 2nd for JIF Commissioners, as well as, any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30th and the Local Finance Board has issued violations in the past for not filing.
- ❑ **May Meeting Date** – This is a reminder that next month’s meeting is a week earlier due to the Memorial Day Holiday. The meeting is on the third Monday, May 20th in Voorhees. The Claims Committee meeting will be on Friday, May 17th.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 7
Income Portfolio	Page 8
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10 & 11
POL/EPL Compliance Report	Page 12
Fund Commissioners	Page 13
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2019 MEL, MRHIF & NJCEL Educational Seminar

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

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

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

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

Topics

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

REGISTRATION: RSVP by Friday, April 26

Name: _____ Title: _____ Organization: _____

Address:

Credits being applied for:

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

Phone: _____ cell: _____ email: _____

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



2019 Elected Officials Online Employment Practices Seminar

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

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

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

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

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

The Power of Collaboration



SAVING NEW JERSEY TAXPAYERS \$34.5 MILLION IN ENERGY COSTS

The unpredictable cost and high expense of energy is a major challenge for public entities throughout New Jersey.

The New Jersey Sustainable Energy Joint Meeting (NJSEM) was organized to improve the purchasing power of its 180 member municipalities by aggregating their energy costs—and also to provide legal, administrative, regulatory and energy expertise.

Since its inception, NJSEM has saved its members \$34.5 million.

A governmental entity, NJSEM oversight is provided by an executive board of local municipal officials elected by its members. All energy procurements comply with state laws.

NJSEM was established through the sponsorship of the highly successful NJ E-JIF and the MEL.

Membership is open to all local public entities in New Jersey.

For more information contact PERMA Risk Management Services at 201-881-7632 or email info@permainc.com.

*The power of collaboration:
reducing energy costs throughout New Jersey*

THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND

MEL

NJMEL.ORG

The Power of Collaboration



MEL SAFETY TRAINING AVAILABLE ONLINE — AND IN CLASSROOMS THROUGHOUT NEW JERSEY

This year, 1,100 instructor led courses addressing 54 major safety concerns are available from the MEL Safety Institute at locations throughout the state.

An additional 28 courses are available online – providing convenient and cost effective access to essential training. One day programs including four courses – “fast tracks” – are also scheduled.

The MEL website also includes online tools to customize curriculum to employee job requirements – and monitor their progress.

Enrollment is free of charge to MEL affiliated joint insurance funds.

For more information call 866-661-5120 or visit www.njmel.org.



THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND

MEL

NJMEL.ORG

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,232,720	1,232,720	230,231,740	231,464,460
2.	CLAIM EXPENSES				
	Paid Claims	382,505	382,505	100,684,641	101,067,146
	Case Reserves	551,612	551,612	4,211,039	4,762,651
	IBNR	(356,849)	(356,849)	4,721,520	4,364,671
	Recoveries	(4,246)	(4,246)	(197,249)	(201,495)
	TOTAL CLAIMS	573,022	573,022	109,419,950	109,992,973
3.	EXPENSES				
	Excess Premiums	443,536	443,536	63,503,169	63,946,705
	Administrative	196,416	196,416	40,871,437	41,067,853
	TOTAL EXPENSES	639,952	639,952	104,374,606	105,014,558
4.	UNDERWRITING PROFIT (1-2-3)	19,746	19,746	16,437,183	16,456,929
5.	INVESTMENT INCOME	53,119	53,119	10,629,852	10,682,971
6.	DIVIDEND INCOME	0	0	3,528,688	3,528,688
7.	STATUTORY PROFIT (4+5+6)	72,864	72,864	30,595,724	30,668,588
8.	DIVIDEND	0	0	19,760,174	19,760,174
9.	STATUTORY SURPLUS (7-8)	72,864	72,864	10,835,549	10,908,414
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	12,366	12,366	3,739,602	3,751,968
	Aggregate Excess LFC	15,390	15,390	716,327	731,717
	2015	(16,177)	(16,177)	1,506,731	1,490,554
	2016	(3,655)	(3,655)	2,409,711	2,406,056
	2017	10,802	10,802	1,776,425	1,787,227
	2018	13,456	13,456	686,754	700,210
	2019	40,682	40,682		40,682
	TOTAL SURPLUS (DEFICITS)	72,864	72,864	10,835,549	10,908,414
	TOTAL CASH				23,428,525
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	90,370,908	90,370,908
	FUND YEAR 2015				
	Paid Claims	22,592	22,592	4,051,563	4,074,155
	Case Reserves	49,206	49,206	548,651	597,856
	IBNR	(50,000)	(50,000)	166,862	116,862
	Recoveries	0	0	(27,247)	(27,247)
	TOTAL FY 2015 CLAIMS	21,798	21,798	4,739,829	4,761,627
	FUND YEAR 2016				
	Paid Claims	36,415	36,415	2,547,580	2,583,995
	Case Reserves	126,336	126,336	785,384	911,719
	IBNR	(150,000)	(150,000)	470,097	320,097
	Recoveries	0	0	(58,308)	(58,308)
	TOTAL FY 2016 CLAIMS	12,751	12,751	3,744,753	3,757,504
	FUND YEAR 2017				
	Paid Claims	145,335	145,335	2,182,191	2,327,526
	Case Reserves	(48,475)	(48,475)	1,329,228	1,280,753
	IBNR	(92,614)	(92,614)	1,247,210	1,154,596
	Recoveries	(4,246)	(4,246)	(109,290)	(113,536)
	TOTAL FY 2017 CLAIMS	0	0	4,649,340	4,649,340
	FUND YEAR 2018				
	Paid Claims	177,531	177,531	1,532,399	1,709,930
	Case Reserves	344,746	344,746	1,547,776	1,892,522
	IBNR	(522,278)	(522,278)	2,837,351	2,315,073
	Recoveries	0	0	(2,405)	(2,405)
	TOTAL FY 2018 CLAIMS	(1)	(1)	5,915,121	5,915,121
	FUND YEAR 2019				
	Paid Claims	631	631		631
	Case Reserves	79,800	79,800		79,800
	IBNR	458,043	458,043		458,043
	Recoveries	0	0		0
	TOTAL FY 2019 CLAIMS	538,474	538,474		538,474
	COMBINED TOTAL CLAIMS	573,022	573,022	109,419,950	109,992,973

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				
						1/31/2019				
						Last Month	This Month			
						2016	2017	2018		
CAMDEN JOINT INSURANCE FUND										
Total Cash Balance (millions)		16.98	19.11	21.12	21.13	23.43				
Fixed Income Portfolio										
Investments (millions), Book Value		9.99	12.35	12.35	14.28	14.29				
Avg maturity (years)		0.24	1.60	2.31	1.60	1.55				
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	-0.57	-0.44				
Purchase/Book yield (%)		0.62	1.22	1.46	1.46	1.45				
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00				
Total Yield (Market)		0.71	1.23	0.25	0.89	1.01				
M E L PORTFOLIO										
Total Cash Balance (millions)		61.94	59.15	62.76	62.76	62.53				
Fixed Income Portfolio										
Investments (millions), Book Value		53.40	48.74	48.74	51.35	51.35				
Avg maturity (years)		1.64	1.15	1.63	1.15	1.00				
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	-0.70	-0.60				
Purchase/Book yield (%)		0.82	1.11	1.80	1.80	1.80				
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00				
Total Yield (Market)		0.85	0.90	0.54	1.10	1.20				
COMPARATIVE RATES (%)										
Cash & Cash Equivalents										
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.32	2.40				
TD Money Market**		0.01	0.48	N/A	N/A	N/A				
Investors Bank Deposits		-	-	1.64	2.02	2.27				
Treasury Issues										
1 year bills		0.61	1.20	2.33	2.66	2.58				
3 year notes		1.00	1.58	2.63	2.67	2.52				
5 year notes		1.33	1.83	2.75	2.68	2.54				
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	1.60	0.27				
* Yearly data is average monthly rate.										
^Monthly data is Year to Date return										
**Effective 11/16/18 TD Institutional Money Market Fund has been liquidated.										
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.										
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for January is 1.92%										

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

AS OF **February 28, 2019**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	114.52%	100.00%
GEN LIABILITY	1,412,638	1,169,134	82.76%	96.23%	79.47%	95.99%	54.78%	91.38%
AUTO LIABILITY	335,860	228,725	68.10%	93.27%	68.10%	92.93%	18.47%	88.30%
WORKER'S COMP	3,739,043	2,675,294	71.55%	99.52%	71.54%	99.46%	72.24%	98.43%
TOTAL ALL LINES	6,028,749	4,691,494	77.82%	98.45%	77.04%	98.33%	68.95%	96.35%
NET PAYOUT %	\$4,143,675		68.73%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	490,882	448,750	91.42%	100.00%	91.42%	100.00%	90.67%	100.00%
GEN LIABILITY	1,437,680	446,854	31.08%	91.38%	30.34%	90.78%	13.75%	81.65%
AUTO LIABILITY	330,150	263,346	79.77%	88.30%	40.15%	87.77%	35.76%	78.92%
WORKER'S COMP	3,689,848	2,434,081	65.97%	98.43%	65.67%	98.27%	64.55%	94.80%
TOTAL ALL LINES	5,948,560	3,593,031	60.40%	96.29%	57.84%	96.02%	52.83%	91.17%
NET PAYOUT %	\$2,552,785		42.91%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	566,229	506,218	89.40%	100.00%	89.40%	100.00%	77.91%	96.03%
GEN LIABILITY	1,464,528	457,300	31.23%	81.65%	22.26%	80.55%	17.16%	64.20%
AUTO LIABILITY	324,847	215,767	66.42%	78.92%	48.72%	77.72%	23.47%	56.96%
WORKER'S COMP	3,837,435	2,480,167	64.63%	94.80%	65.30%	94.20%	41.26%	74.88%
TOTAL ALL LINES	6,193,040	3,659,452	59.09%	91.33%	56.46%	90.64%	37.98%	73.35%
NET PAYOUT %	\$2,332,033		37.66%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	600,000	414,503	69.08%	96.03%	68.06%	95.63%	5.38%	13.00%
GEN LIABILITY	1,506,000	136,939	9.09%	64.20%	8.43%	62.24%	0.81%	2.50%
AUTO LIABILITY	334,000	67,580	20.23%	56.96%	19.71%	54.16%	0.12%	2.50%
WORKER'S COMP	3,840,000	2,876,617	74.91%	74.88%	78.53%	70.13%	1.07%	2.00%
TOTAL ALL LINES	6,280,000	3,495,638	55.66%	73.39%	57.59%	69.83%	1.37%	3.20%
NET PAYOUT %	\$1,878,473		29.91%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-19		31-Jan-19		28-Feb-18	
PROPERTY	721,839	77,901	10.79%	13.00%	4.49%	6.00%	N/A	N/A
GEN LIABILITY	1,678,668	4,103	0.24%	2.50%	0.03%	1.00%	N/A	N/A
AUTO LIABILITY	388,565	19,634	5.05%	2.50%	2.34%	1.00%	N/A	N/A
WORKER'S COMP	3,672,619	76,281	2.08%	2.00%	1.05%	0.50%	N/A	N/A
TOTAL ALL LINES	6,461,691	177,919	2.75%	3.39%	1.24%	1.27%	N/A	N/A
NET PAYOUT %	\$27,278		0.42%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs

February 28, 2019

	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.14	1.41	1.68	1.43
PROF MUN MGMT	0.63	2.27	2.14	2.09
SUBURBAN ESSEX	0.66	2.01	1.92	1.86
SOUTH BERGEN	0.90	2.10	1.94	1.93
BERGEN	0.98	1.40	1.46	1.39
NJ PUBLIC HOUSING	0.98	2.13	2.21	2.08
TRI-COUNTY	1.01	1.83	2.02	1.85
MORRIS	1.09	1.65	1.35	1.47
N.J.U.A.	1.16	2.07	2.04	1.99
OCEAN	1.17	2.26	2.42	2.25
CAMDEN	1.19	2.54	1.91	2.14
MONMOUTH	1.36	1.42	1.79	1.59
BURLINGTON	1.39	1.69	1.23	1.46
SUBURBAN MUNICIPAL	1.75	1.51	1.22	1.39
ATLANTIC	1.84	2.21	1.97	2.08
AVERAGE	1.08	1.90	1.82	1.80

* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Camden Joint Insurance Fund										
2019 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF February 28, 2019										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y. T. D. LOST TIME	2019 ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2019 - 2017
1	87 AUDUBON		0	0	0.00	0.00	0.00	1 AUDUBON	0.00	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	91 BERLIN BOROUGH		0	0	0.00	0.91	1.92	3 BERLIN BOROUGH	1.30	
4	92 BERLIN TOWNSHIP		0	0	0.00	3.70	4.73	4 BERLIN TOWNSHIP	3.90	
5	93 BROOKLAWN		0	0	0.00	1.72	1.55	5 BROOKLAWN	1.51	
6	94 CHESILHURST		0	0	0.00	0.00	0.00	6 CHESILHURST	0.00	
7	95 CLEMENTON		0	0	0.00	1.54	6.50	7 CLEMENTON	3.68	
8	96 COLLINGSWOOD		0	0	0.00	1.47	0.52	8 COLLINGSWOOD	0.93	
9	97 GIBBSBORO		0	0	0.00	0.00	2.53	9 GIBBSBORO	1.18	
10	98 GLOUCESTER		0	0	0.00	3.15	1.88	10 GLOUCESTER	2.32	
11	101 HADDONFIELD		0	0	0.00	3.10	5.36	11 HADDONFIELD	3.91	
12	102 HI-NELLA		0	0	0.00	0.00	0.00	12 HI-NELLA	0.00	
13	104 LAWNSIDE		0	0	0.00	7.69	1.89	13 LAWNSIDE	4.36	
14	105 LINDENWOLD		0	0	0.00	2.78	5.41	14 LINDENWOLD	3.80	
15	107 MEDFORD LAKES		0	0	0.00	1.89	0.00	15 MEDFORD LAKES	0.86	
16	108 MERCHANTVILLE		0	0	0.00	1.32	4.23	16 MERCHANTVILLE	2.51	
17	109 MOUNT EPHRAIM		0	0	0.00	4.72	6.50	17 MOUNT EPHRAIM	5.16	
18	110 OAKLYN		0	0	0.00	4.20	0.00	18 OAKLYN	1.96	
19	111 PINE HILL		0	0	0.00	1.82	0.00	19 PINE HILL	0.84	
20	112 RUNNEMEDE		0	0	0.00	1.92	1.22	20 RUNNEMEDE	1.48	
21	113 SOMERDALE		0	0	0.00	2.52	1.37	21 SOMERDALE	1.81	
22	114 VOORHEES		0	0	0.00	5.04	1.39	22 VOORHEES	2.83	
23	116 WINSLOW TOWNSHIP FIRE		0	0	0.00	---	---	23 WINSLOW TOWNSHIP I	0.00	
24	117 WOODLYNNE		0	0	0.00	0.00	2.22	24 WOODLYNNE	1.07	
25	451 TAVISTOCK		0	0	0.00	0.00	0.00	25 TAVISTOCK	0.00	
26	457 PINE VALLEY		0	0	0.00	0.00	0.00	26 PINE VALLEY	0.00	
27	564 CHERRY HILL		0	0	0.00	1.40	1.46	27 CHERRY HILL	1.30	
28	565 CAMDEN PARKING AUTHOI		0	0	0.00	2.63	0.00	28 CAMDEN PARKING AU	1.10	
29	584 CHERRY HILL FIRE DISTRIC		0	0	0.00	5.54	2.92	29 CHERRY HILL FIRE DIS	3.92	
30	115 WINSLOW		1	1	2.84	4.20	0.94	30 WINSLOW	2.59	
31	99 HADDON		0	1	4.12	4.26	1.42	31 HADDON	2.94	
32	106 MAGNOLIA		0	1	5.08	0.94	0.99	32 MAGNOLIA	1.32	
33	89 BARRINGTON		0	1	5.38	0.92	0.00	33 BARRINGTON	0.87	
34	90 BELLMAWR		2	2	6.56	2.88	2.29	34 BELLMAWR	2.91	
35	103 LAUREL SPRINGS		1	1	16.00	0.00	0.00	35 LAUREL SPRINGS	1.18	
36	692 GLOUCESTER TWP	**						36 GLOUCESTER TWP		
37	695 CAMDEN CITY	**						37 CAMDEN CITY		
Totals:			4	7	1.19	2.54	1.91		2.14	
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										
2018 Loss Time Accident Frequency as of February 27, 2018 1.43										

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

* Member does NOT participate in EPL coverage

**Camden JIF
2019 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Jason Asuncion	Sharon Eggleston
Camden City Parking Authority	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Anne Levy
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Bonnie Taft	Chris Walters
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of April 15, 2019

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed March 11
<input type="checkbox"/> Assessments	Filed March 11
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed March 11
<input type="checkbox"/> Fund Officers	Filed March 11
<input type="checkbox"/> Renewal Resolutions	Filed March 11
<input type="checkbox"/> New Members	Camden City, Gloucester Township Winslow Township Fire District
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2019 Risk Management Plan	Filed March 11
<input type="checkbox"/> 2019 Cash Management Plan	Filed March 11
<input type="checkbox"/> 2019 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2019 Certification of Professional Contracts	Filed March 11
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 15, 2019				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/14/2019	2/14/2019	12/31/19
BELLMAWR	CONNER STRONG & BUCKELEW	2/28/2019		12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/14/2019	03/29/19	12/31/19
BROOKLAWN	CONNER STRONG & BUCKELEW	4/10/2019	04/01/19	12/31/19
CHERRY HILL	CONNER STRONG & BUCKELEW	1/14/2019	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	4/8/2019	4/15/2019	12/31/19
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	CONNER STRONG & BUCKELEW			
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/11/19	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
COLLINGSWOOD	CONNER STRONG & BUCKELEW		04/08/19	12/31/19
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP			12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/11/2019	1/30/2019	12/31/19
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW		3/26/2019	12/31/19
HADDON	WAYPOINT INSURANCE SERVICES	2/28/2019	2/28/2019	12/31/19
HADDONFIELD	HENRY BEAN & SONS	12/19/18	12/19/18	12/31/19
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/14/19	02/14/19	12/31/19
LAWNSIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/16/19	12/31/19
MAGNOLIA	CONNER STRONG & BUCKELEW	01/11/19	02/19/19	12/31/19
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/28/18	2/14/2019	12/31/19
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2019	1/17/2019	12/31/19
PINE HILL	CONNER STRONG & BUCKELEW	3/20/2019	3/27/2019	12/31/19
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	1/28/2019	12/31/19
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	2/14/2019	12/31/19
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	2/19/2019	12/31/19
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP	02/28/19	2/28/2019	12/31/19
WINSLOW	CONNER STRONG & BUCKELEW		1/30/2019	12/31/19
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2019	3/27/2019	12/31/19
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			12/31/18

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

RESOLUTION NO. 19-12

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

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

CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001880			
001880	MUNICIPAL EXCESS LIABILITY RCF	2018 RCF ASSESSMENT - CLOSURE OF FY 2014	919,431.99
			919,431.99
		Total Payments FY Closed	919,431.99

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001881			
001881	LAUREL SPRINGS BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
001882			
001882	J.A. MONTGOMERY RISK CONTROL	RIGHT TO KNOW 2018	29,427.00
			29,427.00
001883			
001883	VOORHEES TOWNSHIP	2018 SPECIAL RECOGNITION AWARD	500.00
001883	VOORHEES TOWNSHIP	2018 SAFETY INCENTIVE AWARD	20,000.00
			20,500.00
001884			
001884	TAVISTOCK BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
001885			
001885	CHERRY HILL TOWNSHIP	2018 SAFETY INCENTIVE AWARD	500.00
001885	CHERRY HILL TOWNSHIP	2018 SAFETY INCENTIVE AWARD	2,000.00
			2,500.00
001886			
001886	CLEMENTON BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001887			
001887	BERLIN BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001888			
001888	MOUNT EPHRAIM BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001889			
001889	MAGNOLIA BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001890			

001890	COLLINGSWOOD BOROUGH	2018 SAFETY INCENTIVE AWARD	2,000.00 2,000.00
001891 001891	HADDON TOWNSHIP	2018 SAFETY INCENTIVE AWARD	2,000.00 2,000.00
001892 001892	HADDONFIELD BOROUGH	2018 SAFETY INCENTIVE AWARD	2,000.00 2,000.00
001893 001893	BERLIN TOWNSHIP	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001894 001894 001894	BELLMAWR BOROUGH BELLMAWR BOROUGH	2018 SPECIAL RECOGNITION AWARD 2018 SAFETY INCENTIVE AWARD	500.00 2,000.00 2,500.00
001895 001895	CHESILHURST BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00 1,000.00
001896 001896	CHERRY HILL FIRE DISTRICT 13	2018 SAFETY INCENTIVE AWARD	2,000.00 2,000.00
001897 001897	GLOUCESTER CITY	2018 SAFETY INCENTIVE AWARD	2,000.00 2,000.00
001898 001898	MERCHANTVILLE BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001899 001899	MEDFORD LAKES BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001900 001900	LINDENWOLD BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001901 001901	WOODLYNNE BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00 1,000.00
001902 001902	BROOKLAWN BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001903 001903	AUDUBON BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001904 001904	AUDUBON PARK BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00 1,000.00
001905 001905	BARRINGTON BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001906 001906	OAKLYN BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00
001907 001907	GIBBSBORO BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00 1,000.00
001908 001908	PINE HILL BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00 1,500.00

001909			
001909	RUNNEMEDE BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001910			
001910	HI-NELLA BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
001911			
001911	LAWNSIDE BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001912			
001912	SOMERDALE BOROUGH	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
001913			
001913	WINSLOW TOWNSHIP	2018 SAFETY INCENTIVE AWARD	2,000.00
			2,000.00
001914			
001914	PINE VALLEY BOROUGH	2018 SAFETY INCENTIVE AWARD	1,000.00
			1,000.00
001915			
001915	CAMDEN CITY PARKING AUTHORITY	2018 SAFETY INCENTIVE AWARD	1,500.00
			1,500.00
		Total Payments FY 2018	100,427.00

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001867			
001867	NEAL ROCHFORD	VOID	-150.00
			-150.00
001916			
001916	MUNICIPAL EXCESS LIABILITY JIF	FPB - 1ST QTR 2019	3,113.00
			3,113.00
001917			
001917	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2019	172,564.00
001917	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2019	467,512.75
			640,076.75
001918			
001918	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2OF2 INSTAL 2019	18,892.00
			18,892.00
001919			
001919	APEX INS SRVS c/oQBE SPECIALTY	VOL EMRG SRVC DIR & OFF 2OF2 INSTAL 2019	4,031.00
001919	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 2 OF 2 INSTALLMENT 2019	994,757.50
			998,788.50
001920			
001920	APEX INSURANCE SRVS c/o BEAZLEY	TECH ERRORS & OMISSIONS 2OF2 INSTAL 2019	9,398.00
			9,398.00
001921			
001921	COMPSERVICES, INC.	GLOUCESTER TWP 4/19	1,291.67
001921	COMPSERVICES, INC.	CLAIMS ADMIN FEE 4/19	32,500.00
001921	COMPSERVICES, INC.	CHERRY HILL SERVICES 4/19	2,458.33
			36,250.00
001922			
001922	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING 4/19	2,405.00
001922	INTERSTATE MOBILE CARE INC.	DRUG&BREATH ALCHL-OAKLYN&RUNNEMEDE 4/19	96.00

			2,501.00
001923			
001923	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/19	14,756.00
			14,756.00
001924			
001924	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/19	17.12
001924	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 4/19	36,911.50
			36,928.62
001925			
001925	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 4/19	4,311.00
			4,311.00
001926			
001926	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 3/19	1,387.00
001926	BROWN & CONNERY, LLP	ATTORNEY FEE 3/19	1,994.25
001926	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 3/19	53.95
			3,435.20
001927			
001927	ELIZABETH PIGLIACELLI	TREASURER FEE 4/19	1,910.92
			1,910.92
001928			
001928	JACK LIPSETT	DEPOSIT FOR HOTEL ROOM 3/19	273.66
			273.66
001929			
001929	MICHAEL MEVOLI	2019 PRIMA CONFERENCE	1,792.53
			1,792.53
001930			
001930	COURIER POST	ACCT.CHL-083028 - APRIL MTG - 4.6.19	38.36
			38.36
001931			
001931	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2019	20,843.25
			20,843.25
001932			
001932	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 2.28.19	80.55
			80.55
001933			
001933	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 4/19	1,083.00
001933	MEDLOGIX LLC	MANAGED CARE SERVICES 4/19	9,688.58
			10,771.58
001934			
001934	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/19	996.00
			996.00
001935			
001935	COLLINGSWOOD FOUNDATION FOR	SAFETY BREAKFAST 3/19	480.00
			480.00
001936			
001936	ELIZABETH'S CATERING	COST SPLIT BETWEEN JIF & HIF 3/19	-200.00
001936	ELIZABETH'S CATERING	MTG EXPENSE 3/19	400.00
			200.00
001937			
001937	M & C INSURANCE AGENCY, INC.	PARKING AUTH OF CAMDEN-RMC-1ST HALF '19	7,307.00
001937	M & C INSURANCE AGENCY, INC.	LAWNSIDE BORO - RMC - 1ST HALF '19	5,860.00
			13,167.00
		Total Payments FY 2019	1,818,853.92

TOTAL PAYMENTS ALL FUND YEARS \$2,838,712.91

Chairperson

Attest:

Dated: _____

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

Treasurer

April 22, 2019

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

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

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending March 31, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for March totaled \$92,933.87.

- **RECEIPT ACTIVITY FOR MARCH:**

Assessments	\$1,190,546.00	
Cherry Hill Deductible	<u>16,709.51</u>	
Total Receipts		<u>\$1,207,255.51</u>

- **CLAIM ACTIVITY FOR MARCH:**

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

Property Liability Claims	\$ 197,192.67	
Workers Compensation Claims	195,573.35	
Administration Expense	<u>199,411.84</u>	
Total Claims/Expenses		<u>\$529,177.86</u>

- **CASH ACTIVITY FOR MARCH:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,108,490.72 to a closing balance of \$24,800,848.85 showing an increase of \$692,358.13.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

**Current Fund Year: 2019
Month Ending: March**

	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	749,403.98	4,975,842.12	1,054,885.72	9,431,359.35	21,571.05	2,052,285.18	162,194.24	5,685,736.58	(24,787.37)	24,108,490.84
RECEIPTS										
Assessments	58,927.18	136,943.64	31,710.59	299,711.54	134,958.41	268,864.06	35,336.17	224,094.40	0.00	1,190,546.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,709.51	16,709.51
Invest Pymnts	2,460.58	15,559.94	3,299.86	29,504.66	175.22	6,300.19	511.82	19,468.18	0.00	77,280.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,460.58	15,559.94	3,299.86	29,504.66	175.22	6,300.19	511.82	19,468.18	0.00	77,280.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,387.76	152,503.58	35,010.45	329,216.20	135,133.63	275,164.25	35,847.99	243,562.58	16,709.51	1,284,535.96
EXPENSES										
Claims Transfers	32,984.25	42,415.15	121,793.27	185,190.29	0.00	0.00	0.00	0.00	10,383.06	392,766.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199,411.84	0.00	199,411.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,984.25	42,415.15	121,793.27	185,190.29	0.00	0.00	0.00	199,411.84	10,383.06	592,177.86
END BALANCE	777,807.49	5,085,930.55	968,102.90	9,575,385.26	156,704.68	2,327,449.43	198,042.22	5,729,887.33	(18,460.92)	24,800,848.94

REPORT STATUS SECTION

Report Month: March

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	March					
CURRENT FUND YEAR	2019					
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	\$24,108,490.72	9,810,522.88	11,853.18	- 6,255.56	14,292,370.22	
Opening Interest Accrua	\$42,570.00	-	-	-	42,570.00	
1 Interest Accrued and/or	\$18,935.73	\$0.00	\$0.00	\$0.00	\$18,935.73	
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$20,296.68	\$20,030.22	\$145.66	\$120.80	\$0.00	
6 Interest Paid - Term Ins	\$3,282.34	\$0.00	\$0.00	\$0.00	\$3,282.34	
7 Realized Gain (Loss)	\$53,701.46	\$0.00	\$0.00	\$0.00	\$53,701.46	
8 Net Investment Income	\$92,933.87	\$20,030.22	\$145.66	\$120.80	\$72,637.19	
9 Deposits - Purchases	\$1,600,021.53	\$1,207,255.51	\$197,192.67	\$195,573.35	\$0.00	
10 (Withdrawals - Sales)	-\$984,943.88	-\$592,177.86	-\$197,192.67	-\$195,573.35	\$0.00	
Ending Cash & Investment	\$24,800,848.85	\$10,445,630.75	\$11,998.84	-\$6,134.76	\$14,349,354.02	
Ending Interest Accrual Bal	\$58,223.39	\$0.00	\$0.00	\$0.00	\$58,223.39	
Plus Outstanding Checks	\$317,536.95	\$197,236.55	\$23,138.47	\$97,161.93	\$0.00	
(Less Deposits in Transit)	-\$25,752.75	\$0.00	\$0.00	-\$25,752.75	\$0.00	
Balance per Bank	\$25,092,633.05	\$10,642,867.30	\$35,137.31	\$65,274.42	\$14,349,354.02	
		\$0.00	0.0	\$0.00	\$0.00	

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/06/2019	12,675.95				12,675.95	
2	03/06/2019	124,543.04				124,543.04	
3	03/13/2019	25,145.52				25,145.52	
4	03/13/2019	81,713.84				81,713.84	
5	03/20/2019	13,591.98				13,591.98	
6	03/20/2019	27,857.04				27,857.04	
7	03/27/2019	19,647.07				19,647.07	
8	03/27/2019	61,960.83				61,960.83	
9	04/01/2019	25,630.75				25,630.75	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	392,766.02	-	-	-	392,766.02	
	Monthly Rpt	392,766.02				392,766.02	
	Variance	-	-	-	-	-	

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

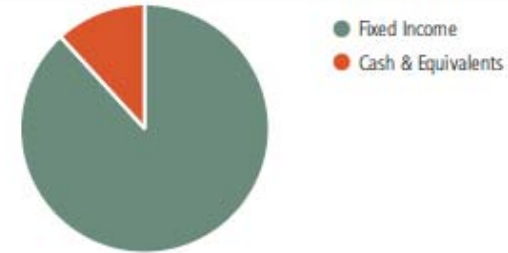
Month		March							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	8,134.36	13,385.71	0.00	21,520.07	21,520.07	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	4,627.49	7,054.93	0.00	11,682.42	11,682.42	0.00	0.00	0.00
	Workers Comp	14,516.11	24,170.19	0.00	38,686.30	38,686.30	0.00	0.00	0.00
	Cherry Hill	0.00	4,052.03	0.00	4,052.03	4,052.03	0.00	0.00	0.00
	Total	27,277.96	48,662.86	0.00	75,940.82	75,940.82	0.00	0.00	0.00
2018	Property	333,017.95	19,598.54	0.00	352,616.49	352,616.49	0.00	0.00	0.00
	Liability	55,529.97	2,045.90	0.00	57,575.87	57,575.87	0.00	0.00	0.00
	Auto	43,479.51	5,880.44	0.00	49,359.95	49,359.95	0.00	0.00	0.00
	Workers Comp	1,424,983.63	78,837.43	0.00	1,503,821.06	1,503,821.06	(0.00)	(155.00)	155.00
	Cherry Hill	21,184.80	5,213.03	13,549.35	12,848.48	12,923.48	(75.00)	(122.00)	47.00
	Total	1,878,195.86	111,575.34	13,549.35	1,976,221.85	1,976,296.85	(75.00)	(277.00)	202.00
2017	Property	380,848.77	0.00	0.00	380,848.77	380,848.77	(0.00)	(0.00)	0.00
	Liability	260,270.59	7,075.73	0.00	267,346.32	267,346.32	0.00	0.00	(0.00)
	Auto	107,336.22	1,200.00	0.00	108,536.22	108,536.22	0.00	0.00	0.00
	Workers Comp	1,581,994.63	17,507.75	0.00	1,599,502.38	1,599,112.46	389.92	(0.00)	389.92
	Cherry Hill	1,582.93	0.00	1,777.89	(194.96)	(194.96)	(0.00)	(0.00)	(0.00)
	Total	2,332,033.14	25,783.48	1,777.89	2,356,038.73	2,355,648.81	389.92	(0.00)	389.92
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	259,346.53	12,730.21	0.00	272,076.74	272,642.05	(565.31)	0.00	(565.31)
	Auto	96,893.53	100,000.00	0.00	196,893.53	196,893.53	0.00	0.00	0.00
	Workers Comp	1,788,077.47	56,941.05	0.00	1,845,018.52	1,845,018.52	0.00	0.00	0.00
	Cherry Hill	2,019.63	1,118.00	1,382.27	1,755.36	1,755.36	(0.00)	(0.00)	0.00
	Total	2,552,785.04	170,789.26	1,382.27	2,722,192.03	2,722,757.34	(565.31)	0.00	(565.31)
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	984,089.50	20,563.31	0.00	1,004,652.81	1,004,652.81	(0.00)	(0.00)	0.00
	Auto	187,825.80	7,657.90	0.00	195,483.70	195,483.70	0.00	0.00	(0.00)
	Workers Comp	2,387,344.28	7,733.87	0.00	2,395,078.15	2,395,078.15	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	4,143,675.02	35,955.08	0.00	4,179,630.10	4,179,630.10	0.00	0.00	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	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	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00
TOTAL		10,933,652.02	392,766.02	16,709.51	11,309,708.53	11,310,273.92	(565.39)	(592.00)	26.61

Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
March 01, 2019 - March 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,657,878.25	88.21%
Cash & Equivalents	1,691,475.77	11.79
TOTAL	\$14,349,354.02	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,657,878.25	\$52,921.07	\$12,710,799.32	\$172,568.75	1.36%
Cash & Equivalents	1,691,475.77	5,302.32	1,696,778.09	41,820.47	2.47
TOTAL	\$14,349,354.02	\$58,223.39	\$14,407,577.41	\$214,389.22	1.49%



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
 March 01, 2019 - March 31, 2019

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	88.21%	\$12,657,878.25	\$12,672,168.97	-\$14,290.72	\$52,921.07	\$12,710,799.32
Total Fixed Income	88.21%	\$12,657,878.25	\$12,672,168.97	-\$14,290.72	\$52,921.07	\$12,710,799.32
Cash & Equivalents						
Taxable	11.79%	1,691,475.77	1,691,475.77	-	5,302.32	1,696,778.09
Total Cash & Equivalents	11.79%	\$1,691,475.77	\$1,691,475.77	-	\$5,302.32	\$1,696,778.09
TOTAL ASSETS	100%	\$14,349,354.02	\$14,363,644.74	-\$14,290.72	\$58,223.39	\$14,407,577.41

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 3, 2019

JIF SERVICE TEAM

Keith Hummel Associate Director Public Sector, Camden JIF khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Associate Director Public Sector gprince@jamontgomery.com Office: 856-552-4744
John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-736-5009	Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650
Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 732-393-8034

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Mount Ephraim – Conducted a Loss Control Survey on March 20

MEETINGS ATTENDED

- Below 100 Police Training Program – March 19
- Executive Committee Meeting – March 25
- Safety Kickoff Breakfast – March 26

UPCOMING EVENTS

- Claims Meeting – April 19
- Executive Committee Meeting – April 22

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- March 1 - NEW - N.J. Public Entity Drug & Alcohol Model Program templates available
- March 1 - REVISED Drug & Alcohol Testing Bulletin
- March 4 - Reminder - Below 100 Training Program - March 19, 2019
- March 12 - You're Invited: Reminder - Camden County JIF Safety Awards & Kickoff Breakfast Meeting
- March 14 - You're Invited: Police Chief AD-HOC Committee Meeting - April 2, 2019
- March 15 - Child Passenger Safety Technician Certification Course – May 8-11, 2019
- March 18 - 2019 Calendar of MEL Leadership Skills for New Supervisors classes
- March 19 - Crossing Guard Train the Trainer Program - August 8, 2019
- March 19 - Did You Know? – MSI Training Schedule – Camden JIF, April 2019
- March 25 - REMINDER - You're Invited: Police Chief AD-HOC Committee Meeting
- March 28 - Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 800+ safety videos in 47 different categories. 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 March

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	5
Borough of Lawnside	4

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **April, May, and June of 2019**. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
4/2/19	Township of Pemberton	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
4/2/19	Township of Pemberton	Special Events Management	10:45 - 12:45 pm
4/3/19	Township of Washington (Gloucester)	Landscape Safety	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Deptford Township MUA	Employee Conduct/Violence Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/30/19	Township of Cherry Hill #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
5/1/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/2/19	Township of Willingboro	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/3/19	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/8/19	Township of Washington (Gloucester)	Heavy Equipment Safety	8:30 - 11:30 am
5/9/19	Township of Winslow	PPE	8:00 - 10:00 am
5/9/19	Township of Winslow	Back Safety/Material Handling	10:15 - 11:15 am
5/10/19	Evesham Township #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 am
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Borough of Clementon #3	PPE	10:45 - 12:45 pm
5/17/19	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 pm
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm
6/3/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
6/3/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 am
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/10/19	Borough of Magnolia	Sanitation/Recycling Safety	8:00 - 10:00 am
6/10/19	Borough of Magnolia	Employee Conduct/Violence Prevention	10:15 - 11:45 am
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/13/19	Township of Willingboro	Jetter/Vacuum Safety	8:00 - 10:00 am
6/13/19	Township of Willingboro	Shop & Tool Safety	10:15 - 11:15 am
6/14/19	Borough of Collingwood	DDC-6	8:30 - 3:00 pm w/lunch brk
6/18/19	Deptford Township MUA	CSE Training for Permit-Required Spaces	8:00 - 12:00 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 pm

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



March 2019

Selecting a Designated Employer Representative (DER)

The United States Department of Transportation Commercial Driver's License (CDL) regulations require organizations with one or more CDL drivers designate at least one individual with the responsibility to make formal decisions regarding the drug and alcohol testing program. This person is called the Designated Employer Representative (D.E.R.).

The D.E.R. must be an employee of the municipality or public agency and must have a complete understanding of the CDL drug and alcohol testing procedures and the employer's policies. He or she must be available to receive confidential test results and other communications concerning testing of employees.

Most importantly, the D.E.R. must be authorized (i.e. empowered) to take immediate action to remove employees from safety-sensitive duties if test results warrant that action in compliance with federal laws.

Who should be appointed as the Designated Employer Representative (D.E.R.)?

Each municipality will need to decide which employee is available and best suited to fulfill the responsibilities outlined above. The Safety Director recommends municipalities officially appoint a principal D.E.R. and a backup D.E.R. Ideally, it would be preferable to appoint a supervisory employee from the public works area as the principal D.E.R. and, an employee from the Human Resources or Administrative area as the backup. We are aware that for many smaller municipalities, this may not be feasible. Based on possible conflicts of interest that may arise if enforcement action is taken, we do not recommend the appointment of the business administrator or, a superior officer in the police department to serve as the D.E.R. or backup.

The Safety Director strongly encourages both the principle and backup D.E.R. attend one of the JIF-sponsored training courses that will prepare the Representatives to fulfill this role with all of the knowledge and tools necessary to perform this function proficiently. Course content will include:

- What it means to be a DER;
- The roles and responsibilities of a DER;
- The DOT regulations of a Drug & Alcohol Testing Program;
- How to manage a drug and alcohol-free workplace program for DOT covered employees;
- The drug and alcohol testing process and how to handle problems in testing;
- How to handle refused, adulterated, or failed drug and alcohol tests
- How to select and monitor service agents;
- Training requirements for employees and supervisors;
- Which records must be kept and for how long;

D.E.R. classes in your area will be announced through the Office of the Safety Director of each Joint Insurance Fund.

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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March 2019

Drug and Alcohol Policy for N.J. Public Employees Template

Medicinal marijuana. Recreational use of marijuana. Fentanyl. The opioid epidemic. Misuse of prescription pain-killers.

The ever changing landscape makes it necessary for public employers to review and update their drug and alcohol policies regarding drivers who operate public agency vehicles or private vehicles on agency business. To assist our members, the MEL Safety Director staff worked with a law firm that specializes in drug and alcohol policies to develop two New Jersey Public Entity Drug & Alcohol policy templates. The following documents are now available on the MEL website <https://njmel.org/mel-safety-institute/model-policies/driver-policies/>

1. Final NJDOT CDL policy
2. NON-CDL policy for New Jersey Public Entity
3. NON-CDL policy Forms Toolkit

It is important to note the following:

- These are **model policy templates**, not final policies. Each member must review the templates, discuss the options with your municipal attorney, and finalize the policies that are best suited to your needs. These sample policies and procedures are not intended to be all-encompassing and are believed to conform to current law and practice at the time of preparation. However, municipalities and authorities are cautioned to seek legal advice from a qualified employment attorney before adopting any employment policies and procedures.
- **All bold and italicized print in the Final NJDOT CDL policy is mandatory under federal law.** Provisions that are not shown in bold and italicized print are optional.
- **The entire NON-CDL policy is optional.** If you decide to adopt a policy of this type, there are many options available to you including the establishment of a “zero tolerance” policy with respect to marijuana (medical or recreational). Please make sure you discuss the options with your municipal attorney and your governing body prior to adoption of any policy.
- One of the essential elements of the policies is the requirement to name a **Designated Employer Representative (DER)**. An alternate DER should also be named in the event the primary DER is unavailable.
- Joint Insurance Funds throughout the State will be scheduling informational webinars and training sessions on the templates and DER Training classes. They will be announced in future communications from each Joint Insurance Fund’s Safety Director. It is critical that you send the identified DER and alternate DER to DER Training.

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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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2019 To 3/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Progressive Insurance Atlantic I - Township of Gloucester	City Boat Show c/o NMMA 231 S. La Salle St., Ste. 2050 Chicago, IL 60604	NMMA, The Atlantic City Boat Show, and Atlantic City Convention are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the NMMA - Progressive Insurance Atlantic City Boat Show, Event Dates: 02/23/2019 - 03/05/2019 Including move in and move out	2/22/2019 #2113594	GL AU EX WC
H - Burlington County Board of I - Borough of Medford Lakes	Chosen Freeholders, Attn: Insurance & Risk Mgmt, 49 Rancocas Rd. PO Box 6000 Mt. Holly, NJ 08060	Evidence of insurance with respects to Shared Services Agreement	2/27/2019 #2117574	GL AU EX WC OTH
H - Audubon Board of Education I - Borough of Audubon	350 Edgewood Ave Audubon, NJ 08106	Evidence of insurance as respects to use of premises for Borough's Green Team wellness event on 6/8/19.	3/7/2019 #2123806	GL AU EX WC
H - Simon Preit Gloucester I - Township of Gloucester	Development, LLC Gloucester Township Premium Outlets 100 Premium Outlets Drive Blackwood, NJ 08012	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the tenant-lease agreement for 2019.	3/8/2019 #2124280	GL AU EX WC
H - US Government I - Township of Gloucester	Joint Military Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	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 by the Gloucester Township Police Department for fire arms training throughout 2019.	3/8/2019 #2124281	GL AU EX WC
H - Black Horse Pike Regional School I - Township of Gloucester	District 17 Erial Road Blackwood, NJ 08012	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 Timber Creek High School, located at 501 Jarvis Road, Sicklerville, NJ 08081, by the Gloucester Township Police Department for the 2019 Awards Ceremony on 4/10/19	3/8/2019 #2124282	GL AU EX WC
H - Camden County Department of I - Township of Gloucester	Parks 1301 Park Blvd Cherry Hill, NJ 08002	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Gloucester Township Police	3/8/2019 #2124283	GL AU EX WC

03/26/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2019 To 3/22/2019

		Department participating in the Dog Walker Watch Event on 5/18/19 at Timber Creek Dog Park.		
H - Black Horse Pike Regional School I - Township of Gloucester	District 580 Erial Road Erial, NJ 08081	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 Timber Creek High School for the Gloucester Township Police Department Special Response Team Retest P.T. on 3/13/19.	3/12/2019 #2126328	GL AU EX WC
H - G.T. Point Erial School I - Township of Gloucester	2900 Erial Road Erial, NJ 08081	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract respects to the use of facilities for the Gloucester Township Preschool Program and Township Sponsored Events throughout 2019.	3/12/2019 #2126583	GL AU EX WC
H - Delaware Port Authority of PA & I - Township of Haddon	NJ One Port Center, 2 Riverside Dr, PO Box 1949 Camden, NJ 08101	Evidence of Insurance with respect to 2019 Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont on April 27, 2019 from 10am - 2pm. Setup to begin at 8am	3/12/2019 #2126596	GL AU EX WC OTH
H - Black Horse Pike Regional School I - Township of Gloucester	District Timber Creek High School 580 Erial Road Sicklerville, NJ 08081	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 facilities for testing by the Gloucester Township Police Department Special Response Team throughout 2019.	3/12/2019 #2126612	GL AU EX WC
H - G.T. Recreation Center I - Township of Gloucester	80 Broadacres Drive Lindenwold, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for the Gloucester Township Preschool Program and Township Sponsored Events throughout 2019	3/13/2019 #2127325	GL AU EX WC
H - Sterling High School District I - Borough of Magnolia	801 Preston Ave. Suite B Somerdale, NJ 08083	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 facilities for the Miss Magnolia Pageant on May 10, 2019	3/14/2019 #2127411	GL AU EX WC OTH
H - Delaware Port Authority of PA & I - Township of Haddon	NJ One Port Center, 2 Riverside Dr, PO Box 1949	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 2019 Earth Day	3/14/2019 #2127433	GL AU EX WC OTH

03/26/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2019 To 3/22/2019

	Camden, NJ 08101	"Go Green" event at the PATCO passenger station parking lots located in Westmont on April 27, 2019 from 10am - 2pm. Setup to begin at 8am		
H - Department of Treasury I - City of Camden	Division of Property Management and Construction 33 W. State St. Trenton, NJ 08625-0990	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 retention for Workers' Compensation, \$750,000 retention for General and Automobile Liability RE: Former Riverfront State Prison Site - Block 79, Lot 13, Camden NJ New Jersey Economic Development Authority is included as an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	3/18/2019 #2132162	GL AU EX WC
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 respects to the use of parking lot for the Townships Earth Festival on 05/04/2019.	3/19/2019 #2132834	GL AU EX WC
H - NJ Public Defenders Office I - Parking Authority of the City of Camden	PO Box 850 Trenton, NJ 08625-0850	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Walter Rand Transportation Center located at One So. Broadway, Camden, NJ 08103.	3/20/2019 #2133611	GL AU EX WC
H - NJ Department of Department of I - Parking Authority of the City of Camden	Community Affairs 101 Haddon Ave Camden, NJ 08103	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 101 Haddon Ave Camden NJ 08103 use of 12 parking spaces	3/21/2019 #2134486	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) using the High School on 10/5/19 for the Collingswood Book Festival if it rains.	3/22/2019 #2136351	GL AU EX WC
Total # of Holders: 19				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$481,293.06	\$221,604.32	\$259,688.74	53.96%
April				
May				
June				
July				
August				
September				
October				
November				
December				
TOTAL 2019	\$896,203.07	\$409,195.29	\$487,007.78	54.34%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	176	562
PPO Bills	164	498
PPO Bill Penetration	93.18%	88.61%
PPO Charges	\$435,636.47	\$793,382.89
Charge Penetration	90.51%	88.53%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$124,659.34	\$69,324.73	\$55,334.61	44.39%
February	\$253,456.20	\$143,327.94	\$110,128.26	43.45%
March	\$354,267.37	\$177,085.96	\$177,181.41	50.01%
April	\$190,175.65	\$113,631.20	\$76,544.45	40.25%
May	\$320,945.65	\$184,833.62	\$136,112.03	42.41%
June	\$143,090.79	\$61,613.44	\$81,477.35	56.94%
July	\$226,480.08	\$109,335.10	\$117,144.98	51.72%
August	\$127,796.47	\$67,743.69	\$60,052.78	46.99%
September	\$335,814.84	\$174,608.08	\$161,206.76	48.00%
October	\$272,204.82	\$125,446.24	\$146,758.58	53.91%
November	\$443,360.10	\$220,594.86	\$222,765.24	50.24%
December	\$198,595.33	\$89,561.51	\$109,033.82	54.90%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden County Municipal JIF

1st Quarter 2019 - Workers' Comp Injury Review

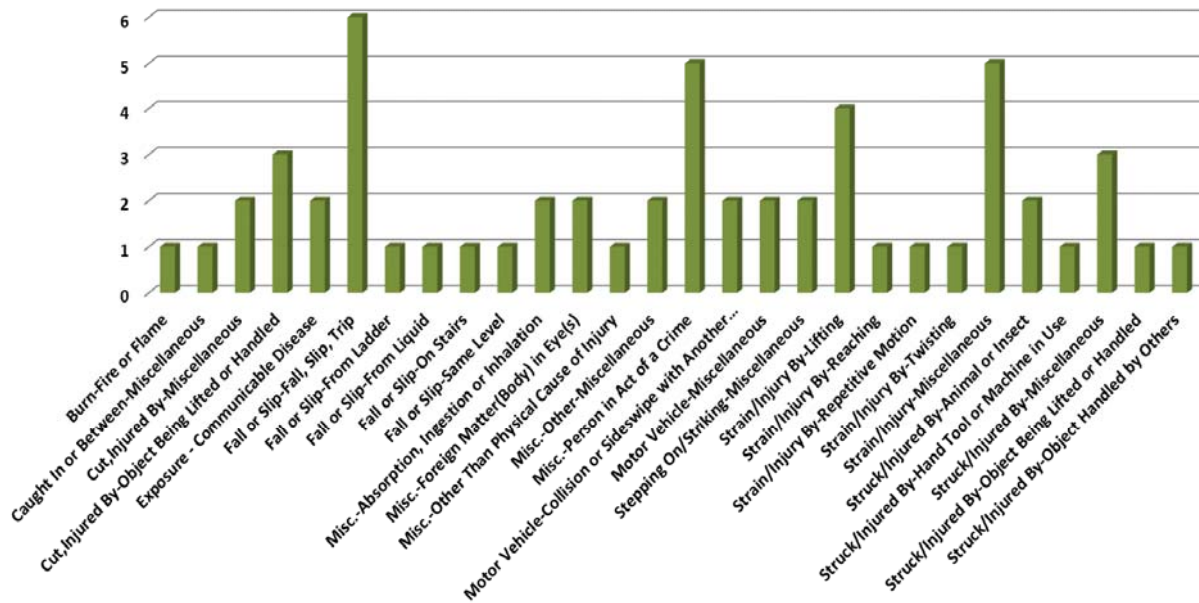
Claims Reported:

	2019	2018			
	1st Quarter	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Report Only	12	14	12	15	13
Medical Treatment	45	55	61	70	48
Total FROI's	57	69	73	85	61

Claim Statistics:

- **22** Open and actively treating; **14** are currently working and/or had no missed days
- **3** Employees remain out of work; **5** are able to work but Transitional Duty was not accommodated
- An average of **21** Transitional Duty days were accommodated on **12** claims
- An average of **33** TD Lost Opportunity Days occurred on **9** claims

Cause/Nature of Injuries



APPENDIX I – MINUTES

March 25, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 25, 2019
ELIZABETH’S CATERING, GLOUCESTER CITY 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 2019 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
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read Brandon Tracy
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Claims Service	AmeriHealth Casualty Cheryl Little, Paulette Kelly
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew
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FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Jason Asuncion, City of Camden
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Mark Godfrey, Magnolia
Lorraine Azzarano, Winslow Township Fire District
Patrick Keating, Gloucester City
Ethel Kemp, Camden City Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Sherry Conkin	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners, LLC

WELCOME: Mayor Dan Spencer welcomed everyone to the Gloucester City

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 25, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 25, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: None

2019 PRIMA CONFERENCE: The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Please notify the Fund office if you are interested in attending.

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

2019 MEL & MR HIF EDUCATIONAL SEMINAR: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 am at the National Conference Center in East Windsor, NJ. The seminar qualified for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal

Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Attached on Page 3 is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces the member's assessment by \$250 for each municipal elected official who completes the course by May 1, 2019. This year's elected officials training program focus is on "Employment Practices Liability". The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available online; instructions are enclosed on Page 4.

LEAGUE MAGAZINE: Enclosed on Page 5 is the latest in the series of "Power of Collaboration" to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service.

The advertisement highlights the Bergen and South Bergen JIFs collaboration with the County of Bergen to finance a mobile driving simulator for training emergency services personnel.

NEW JERSEY SUSTAINABLE ENERGY MEETING (NJSEM): - NJSEM is a DCA approved Joint Meeting of NJ public entities with the desire to control energy costs and reduce greenhouse gases. Formed in 2009, the NJSEM was established by members of the MEL to produce electric and gas as a large buying group. NJSEM has saved the tax payers of its 200+ governmental entities approx. \$34.5 million in gas and electric costs.

FINANCIAL DISCLOSURES: Commissioners should anticipate the outline filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any multiple related positions that require filing. We have been asked by the Division of Local Government Services to update the 2019 Fund Commissioner roster and expect a notice to be issued shortly.

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 December 31, 2019 with \$10.8 million in surplus which is an \$87,858 increase over this time period last year. Executive Director also reviewed the Expected Loss Ratio Analysis as of January 31, 2019 where the actuary projected us at 1.27% we are currently at 1.24%. Executive Director reviewed last five years which show the actual ratio was lower than the actuary projected in every year. The Lost Time Accident Frequency as of January 31st at 1.02 with 3 new accidents for the month of January. The Camden JIF is at 91.89% compliance for EPL Compliance with three new members we hope to have those new members in compliance by July 1st to reach the 100% compliance.

Executive Director discussed the Cyber Risk Management Program Check List that was previously sent to all member and requested members to complete to lower your deductible in the event of a claim. We have not had a good response with only five responses received thus

far. We will send it out again and some of these items are very easily achievable and this will lower the member deductible to \$5,000 for Tier 1.

Executive Director introduced Brandon Tracy our new PERMA team member and will be working with us in Marlton soon to be Camden.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-12 March 2019 Vouchers

CLOSED	-\$55,901.00
TOTAL 2019	\$199,411.84
TOTAL	\$143,510.80

Confirmation of January 2019 Claims Payments/Certification of Claims Transfers:

Closed	(315.00)
2015	22,592.32
2016	37,797.26
2017	147,113.19
2018	191,080.59
2019	631.42
TOTAL	398,899.78

MOTION TO APPROVE RESOLUTION 19-12 APPROVING VOUCHER PAYMENTS FOR MARCH 2019:

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Roll Call Vote: 7 Ayes - 0 Nays

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed excessive force cases that were decided in the last week or so. These two cases involved Winslow Township and Berlin Borough and our attorneys did a

very good job on both of these cases and it is important for us to recognize their hard work on these cases.

Attorney Nardi discussed Elected Officials training and said Managers and Supervisors can attend but would like to get a consensus from the members as to the scheduling time for our Elected Officials. It would probably be more appropriate to hold Elected Officials in the evening but we will still offer a few sessions in the afternoon so that Managers and Supervisors can attend if the town would like them to attend. A schedule will be sent to members once dates and times have been confirmed.

SAFETY DIRECTOR: Glenn Prince reviewed the Safety Director's report. The Annual Safety Breakfast will be on March 26th at the Scottish Rite and the Safety Coordinator's Round Table will be held on a separate date.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 1/22/19 to 2/21/18 is included in the agenda packet with 22 Certificates being issued. Executive Director noted page 34 includes a page from the October certificate report - please disregard this page since this was previously reported.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2019 where there was a savings of 54.43% for the month and a total of 50.68% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs. Claims Administrator thanked the Committee for their reappointment for 2019.

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

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 6:00 PM

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

APPENDIX II – MEL, RCF & EJIF



Municipal Excess Liability Joint Insurance Fund

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

Date: March 29, 2019
To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: Executive Director's Report

MEL Annual Retreat: The meeting began with presentations from each MEL Sub-Committee; reports were provided to the Board with a summary of their activities since the 2018 retreat.

- **Management Committee.** Committee talked about marketing efforts, branding, the mobile app and membership growth and retention. In addition, Committee provided an update on the Risk Management Information System (RMIS). The Underwriting Section is fully operational and the Claims Section is nearing completion. Claims Committee for RCF and MEL was able to produce multiple reports from the RMIS.
- **Legislative Committee.** Committee provided an update on efforts to secure amendments to the “sexual molestation” bill and the “firefighters presumption” bill. Without amendments, the financial impact of these bills on municipalities will be significant. Fund Attorney reported the MEL submitted two amicus curiae briefs on matters related to workers’ compensation.
- **Coverage Committee.** Coverage Committee provided an overview of their historical efforts to modify coverage to meet member needs.
- **Investment Committee.** Committee provided an update on the status of forming the MEL’s Joint Cash Management Program – which is expected to be operational by July. In the first year, the statewide JIFs – MEL, RCF, EJIF, MR HIF and the Sustainable Energy Joint Meeting will be the first participants.
- **Safety and Education Committee.** Committee highlighted the continued improvement in member JIF’s Lost Time Accident Frequency, increased usage of “safety briefings” additions to leadership training and updates to the MEL Media Library. Also highlighted was the service enhancements of adding Law Enforcement Risk Control staff and MEL Safety Institute, which is in its 16th year of existence providing instructor-led training to over 425,000 municipal employees and online training to 99,000 employees.
- **Cyber Risk Control Task Force.** In 2017, Task Force rolled out a “Minimum Standards Risk Control Program”; compliance levels has been low so Task Force is increased its focus with members. Task Force is in the process of developing standards to consider for IT personnel. Cyber Risk is continuing to evolve.
- **Marketing.** Marketing Managers provided an update on the MEL’s webpage, mobile app and membership growth and retention.
- **Claims Committee.** Claims Committee provided a summary of MEL claim activity.
- **Audit Committee.** Committee talked about changes to its charter. In addition, Committee Chairman said Charter requires the Committee to have frank conversation with Fund Auditor on performance of Fund Professionals. Committee briefly described the Internal Audits performed during the last year.
Local JIF Initiatives. Local JIF representatives were provided the opportunity to share their JIF’s recent objectives or success stories. Chairman Hirsch of Longport provided a brief review of the

Atlantic JIF's Wellness Incentive Program, which is designed to assist members in meeting their wellness objectives by providing financial reimbursement of wellness related items or programs. Commissioner Northgrave, Central JIF, highlighted a recent story involving a Woodbridge Township police officer that responded to a 911 call made by an autistic child whose teddy bear had gone missing. The officer received training from POAC Autism Services, supported by the Central Jersey JIF - which provides on-site training to improve law enforcement's response to individuals with special needs.

Management Committee: Committee met via teleconference on March 19th to review the report on the MEL's procurement procedures as issued by The Canning Group. Board of Fund Commissioners accepted the Public Procurement Review and Recommendations Report issued by the Canning Group. In addition, the Board accepted the recommendation of the Management Committee and adopted a resolution appointing The Canning Group to serve as the MEL's Qualified Purchasing Agent for an annual fee not to exceed \$15,000.

Audit Committee: Committee met on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting. Minutes of the meeting and copies of the report submitted to the Board of Fund Commissioners.

Fund Professional – Producer In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Producer and placed a 90-day termination clause based on potential personnel changes. Those personnel changes have subsequently been resolved and the Board of Fund Commissioners voted to withdraw the 90-day termination clause.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website. A response was received on 1/21/19 from BMS CAT/Fairfield.

Coverage Committee: The committee met on March 1, 2019; enclosed are the minutes of that meeting. The Committee is scheduled to meet next on May 23, 2019.

Legislative Committee: The committee met on February 22, 2019; enclosed are the minutes of the meeting for information. Committee is scheduled to meet next on April 26, 2019.

Safety & Education Committee: The committee met on February 22, 2019; minutes of the meeting distributed for information.

Claims Review Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019.

RCF: The RCF held its 2019 reorganization meeting on January 2, 2019; a copy of Commissioner Clarke's report of the meeting was distributed for information. Fund year 2014 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

June Meeting: As a reminder this meeting is scheduled for June 5, 2019 at 11:15AM at the Forsgate Country Club.



Municipal Excess Liability Residual Claims Fund

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

March 29, 2019

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

From: Commissioner Joseph Wolk

Re: RCF March Meeting

Fund Professional – Deputy Administrator: In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Deputy Administrator and placed a 90-day termination clause based on potential personnel changes. Executive Director reported those personnel changes have subsequently been resolved and recommended the Fund withdraw the 90-day termination clause. The Board of Fund Commissioners accepted the recommendation and adopted a resolution withdrawing the 90-day termination clause with Arthur J. Gallagher Risk Management Services.

MEL Annual Commissioner Retreat: The Executive Director reported that the MEL Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 at 9:40AM. Each of the MEL's sub-committee will be providing a report on their activities. Executive Director also reported that the Annual Activity Report for the RCF would be presented under New Business.

Claims Transfer- Fund Year 2014: In June 2018, the MEL Management Committee made a recommendation that local JIFs transfer their open liabilities to the RCF at 60 months development in order to allow claims to develop longer and provide greater certainty on reserves. The process would begin with Fund Year 2014, which has now been transferred to the RCF.

Executive Director reported in September 2018 all members of the RCF Fund were asked to adopt resolutions to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board of Fund Commissioners adopted a motion confirming the authorization of local JIF Members to Transfer their Fund Year 2014 Claim Liabilities to the RCF.

Membership Renewals: Executive Director reported that all current members of the RCF have renewed their membership on January 1, 2019 for a 3-year period.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers

associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Enclosed in the agenda was a registration form; an electronic fillable form was distributed via email to fund commissioners.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019; minutes of those meetings were enclosed under separate cover.

New Business: Ms. Robyn Walcoff, PERMA VP Claims led the presentation of the Annual Activity Report for the RCF presented under New Business along with Mr. Chris Healy, Qual-Lynx Claims Adjustor. Copies of a chart and report noting total claim count for RCF and Claims Committee was distributed. Ms. Walcoff reported the total RCF claim count is 317,475 RCF with \$1.7 million net paid and \$1.8 million net incurred covering the period of December 31, 2014 and prior. Ms. Walcoff reported out of the total RCF claim count 316,024 are closed, 805 are open and 649 are re-opened claims. Mr. Healy provided an overview of a 2003 claim to highlight the life of a claim as it progresses through the local JIF, the MEL and ultimately into the RCF.

Next Meeting: The next meeting of the RCF is scheduled for June 5, 2019 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 29, 2019
TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2018.

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION- The revised 2019 budget and Resolution #14-19 were included in the agenda. The revisions reflect new members added to the local JIFs for 2019 and associated professional fee contract increases. A motion was passed approving the revisions to the 2019 budget. In addition, Resolution #14-19 was adopted amending the contracted amounts of certain professionals and service organizations.

CAMDEN CITY UST COVERAGE - The City of Camden became a member of the Camden Municipal JIF effective 1/4/19 and requested UST coverage effective as of 1/1/2019. The Executive Board previously approved the GAP coverage for the member's EJIF UST policy from January 1 to January 4 and memorialized the approval by way of a motion.

38 LAGOON DRIVE PROPERTY LISTING – Resolution #15-19 was adopted approving the Extension of the Realtor's Listing Agreement for the 38 Lagoon Drive Property.

FUND QPA APPOINTMENT – After a discussion lead by the Fund's attorney, Resolution #16-19 was adopted authorizing the award of professional services contract without competitive bidding to the Canning Group, Inc., to serve as the Fund's Qualified Purchasing Agent for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 5, 2019 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND										
2019 CERTIFIED BUDGET BASED ON 2010 CENSUS										
3/25/2019 14:32	2019 Adopted	Millstone - New Member	Spring Lake Heights - New Member	Gloucester Twp - New Member	Winslow Twp FD #1	Metuchen - New Member	Middlesex - New Member	South Orange Village - New Member	Camden City - New Member	2019 Revised
TOTAL	Monmouth JIF	Monmouth JIF	Camden JIF	Camden JIF	Camden JIF	Central JIF	Central JIF	Morris JIF	Camden JIF	TOTAL
I. Claims and Excess Insurance										
Claims										
1 Third Party (Non-Site Specific)	425,660	1,073	479	5,821		1,378	1,385	1,645	6,466	443,907
2 On Site Cleanup (Site Specific)	246,435	622	277	3,372		799	802	953	3,746	257,006
3 Legal Defense	-	-	-	-		-	-	-	-	-
4 PO Pollution Liability	179,225	451	201	2,448		580	582	692	2,720	186,899
5 Tank Systems	224,031	565	252	3,066		726	729	867	3,406	233,642
6 DMA Waste Sites (Superfund Buyout)	1,164,963	2,937	1,310	15,932		3,773	3,790	4,502	17,698	1,214,905
7 LFC	25,424	64	28	346	2,500	82	82	98	384	29,008
8 Total Loss Fund	2,265,738	5,712	2,547	30,985	2,500	7,338	7,370	8,757	34,420	2,365,367
9										
10 II. Expenses, Fees & Contingency										
11 Professional Services										
12 Actuary	62,500									62,500
13 Attorney	78,749	199	89	1,077		255	256	304	1,196	82,125
14 Auditor	16,278									16,278
15 Executive Director	290,759	733	327	3,979		942	947	1,124	4,420	303,231
16 Treasurer	20,077									20,077
17 Legislative Agent	45,000									45,000
18 Underwriting Managers	230,291	581	259	3,151		746	750	891	3,501	240,170
19 Environmental Services	438,184	1,115	497	6,047		1,432	1,439	1,709	6,718	429,533
20 Claims Administration	27,218	69	31	374		89	89	106	416	28,392
21										
22 Subtotal - Contracted Prof Svcs	1,209,056	2,697	1,203	14,628	-	3,464	3,481	4,134	16,251	1,227,306
23										
24 Non-Contracted Services										
25 Postage	5,518									5,518
26 Printing	4,285									4,285
27 Telephone	2,444									2,444
28 Expenses contingency	14,933									14,933
29 Member Testing	8,233									8,233
30										
31 Subtotal - Non-contracted svcs	35,413	-	-	-	-	-	-	-	-	35,413
32										
33 Subtotal-Contracted/Non-contracted s	1,244,469	2,697	1,203	14,628	-	3,464	3,481	4,134	16,251	1,262,719
34										
35 Excess Aggregate Insurance	568,906									568,906
36										
37 General Contingency	64,926	2,039	911	11,063		2,620	2,632	3,126	12,289	149,290
38										
39 Total Exp, Fees & Contingency	1,878,301	4,736	2,114	25,691	-	6,084	6,113	7,260	28,540	1,958,839
40										
41 TOTAL JIF APPROPRIATIONS	4,144,039	10,448	4,661	56,676	2,500	13,422	13,483	16,017	62,960	4,324,206

Environmental Alert



NJDEP's Municipal Stormwater Permit: Hot Topics from the Latest Update

By now, pretty much all of New Jersey has heard that NJDEP issued a new municipal stormwater permit (renewals) for Tier A and B municipalities which became effective January 1, 2018. In addition, many of our municipalities seem to have grappled with some of the new permit requirements, while also working to maintain the old requirements. Now, more than a year into the new permit cycle, is perhaps a good time to reflect and see where everyone stands in catching up to some of these new requirements. The following is a list of some of the most commonly asked about topics regarding the new permit. For a deeper dive into these requirements, we urge all EJIF members to review the full permit by visiting http://www.nj.gov/dep/dwq/msrp_home.htm.

Note that during your review of the permit conditions, "Attachment A" is a handy eleven-page guide to requirements for the Tier A permit, as opposed to a mere four pages for the Tier B permit. What is handy is the right column which will quickly notify you if a requirement is new, consistent with the existing permit, or modified slightly from the existing permit. For example, it has historically been a requirement that a municipality be able to provide a copy of the current Stormwater Pollution Prevention Plan (SPPP) or Stormwater Management Plan (SMP) to the public upon request. What is new as of January 2018 is the requirement that these plans must now be posted on the municipality's website.

As such, here are a few of the most asked about changes for the Tier A permit (Tier B has fewer changes, so feel free to ask us as they are not covered in this document):

Public Involvement and Participation, Including Public Notice

As mentioned, municipalities must now post their SPPP and SMP plans on the municipal website. The deadline stipulated by NJDEP was March 31, 2018 (90 days after the permit authorization date of January 1, 2018).

Local Education and Outreach

Municipalities' previous education and outreach efforts were measured on a point system, with different stormwater events being listed with different point values. Under the new permit, the total required points increased from 10 to 12 points for each year of the permit. What was probably less noticeable was an additional requirement that municipalities must publicly advertise these events – either on the municipal website, local newspaper, or a direct mailing – and that copies of these advertisements must be kept with the SPPP. The deadline for this was January 1, 2019 (12 months after

March 2019

the permit authorization date). Remember, the annual permit certification report will ask permittees to certify compliance with these items by May 1st of each year for activities from the year before.

Outfall Pipe Mapping, Illicit Discharge and Scouring Detection and Control

NJDEP is looking to establish a database of statewide stormwater utilities. Although outfall mapping is not new (it was part of the initial permit), what is new is that Tier A permit holders were required to submit an outfall map to NJDEP by January 1, 2019. In addition, NJDEP is further requiring that this map be resubmitted by to them "using the Department's designated electronic submission service" by December 21, 2020. To assist in this, NJDEP has provided mapping assistance which can be found here: https://www.nj.gov/dep/dwq/msrp_map_aid.htm.

Employee Training

Training for municipal employees involved with stormwater related activities remains an annual requirement. The EJIF-developed stormwater training program is still accepted by NJDEP but is admittedly not fully up to date with these new requirements. What is new as of January 1, 2018 is additional training for the following:

- Stormwater Management Design Review Training – for municipal engineers and designers to understand and enforce compliance with stormwater management rules and best management practices (BMPs); required once every five years.
- Municipal Board and Governing Body Member Related Training – for municipal board and council members that review and approve development and redevelopment projects. Must complete training posted under NJDEP's website within six months of permit issuance or six months of commencing duties and once per term of service, thereafter.

Review Total Maximum Daily Loads (TMDLs) to Identify Stormwater Related Pollutants

In short, a TMDL is a calculation of the maximum amount of a pollutant that can be allowed to enter a waterbody without significantly impairing that waterway. The new permit requires that a municipality annually review TMDL reports using the TMDL Look-Up Tool to prioritize areas with known water quality problems, with the hope that the permittee can identify sources of that contaminant which may be controlled and reduced by the municipality before it is exposed to stormwater and carried into the receiving body of water. You can find the NJDEP TMDL Look-Up Tool here: <https://www.nj.gov/dep/dwq/msrp-tmdl-rh.htm>.

And Many Others!

Without noting all eleven pages of requirements, we would also like to briefly mention that this new permit makes changes to Stormwater Facilities Maintenance, Good Housekeeping for DPW facilities (specifically the storage of aggregate materials and construction debris), Roadside Vegetation Management, a Major Development Stormwater Summary, and a bunch of new definitions at the beginning of the permit. And none of this includes the potential new requirements headed toward our municipal communities regarding green infrastructure and possible stormwater utilities, about which we will have more to say in a future bulletin.

Please note that this is only a brief look at some of the hot button topics under this new permit, not a comprehensive account of everything that may impact your community under this permit. Please visit NJDEP's website for more information or assistance. A good place to start would be at the following pages:

Tier A Permit Requirements: www.nj.gov/dep/dwq/tier_a.htm

Tier B Permit Requirements: www.nj.gov/dep/dwq/tier_b.htm

Stormwater Training Materials: www.njstormwater.org/training.htm

Stormwater Facility Maintenance Guidance: www.nj.gov/dep/stormwater/maintenance_guidance.htm

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Sunita Dhar of First Environment at erickson@firstenvironment.com and sdhar@firstenvironment.com, respectively, or 973.334.0003.