



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MARCH 25, 2019 – 5:15 PM

ELIZABETH'S CATERING
419 HIGHLAND BLVD
GLOUCESTER CITY, NJ 08030
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: MARCH 25, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: GLOUCESTER CITY**
- APPROVAL OF MINUTES:** February 25, 2019 Open Minutes **Appendix I**
February 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. 19-11 **Page 17**
Treasurer’s Report **Page 20**
Monthly Reports **Page 21**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 27**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 33**

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

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: April 22, 2019 – Cherry Hill Fire District**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: March 25, 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/RCF/EJIF March 29th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. We are working on securing a location. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.
- ❑ **2019 MEL & MR HIF Educational Seminar:** The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

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

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

This 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 procure 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.

NJSEM is free to join for any NJ governmental entity; Towns, Counties, MUA, Housing Authorities, Libraries, parking authorities, BOEs, etc. Members are given the opportunity to ‘opt-out’ of any auction. Enclosed on **pages 6 & 7** are flyers with NJSEM savings as compared to PSE&G.

- ❑ **Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal 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:**

Financial Fast Track	Page 8
Income Portfolio	Page 9
Loss Ratio Analysis	Page 10
Loss Time Accident Frequency	Page 11 & 12
POL/EPL Compliance Report	Page 13
Fund Commissioners	Page 14
Regulatory Affairs Checklist	Page 15
RMC Agreements	Page 16

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



MAKING SAFETY TRAINING AVAILABLE WHERE IT'S NEEDED

The Bergen and South Bergen Joint Insurance Funds worked together with Bergen County to develop and finance a mobile driving simulator for training fire, police and emergency medical services personnel. The simulator uses both typical and unusual hazards to teach emergency response driving skills. A trailer was purchased to transport the simulator directly to municipal first responders.

The program was developed by Rich Blohm, Bergen County Law and Public Safety Institute and Ken Schulz, a Senior Risk Control Consultant at JA Montgomery.

"The two MEL JIFs serve 61 towns in Bergen" said Chuck Cuccia, South Bergen MEL Commissioner. "We now have a cost effective resource that makes training much more convenient and accessible."



The power of collaboration: creating a culture of safety in communities throughout New Jersey

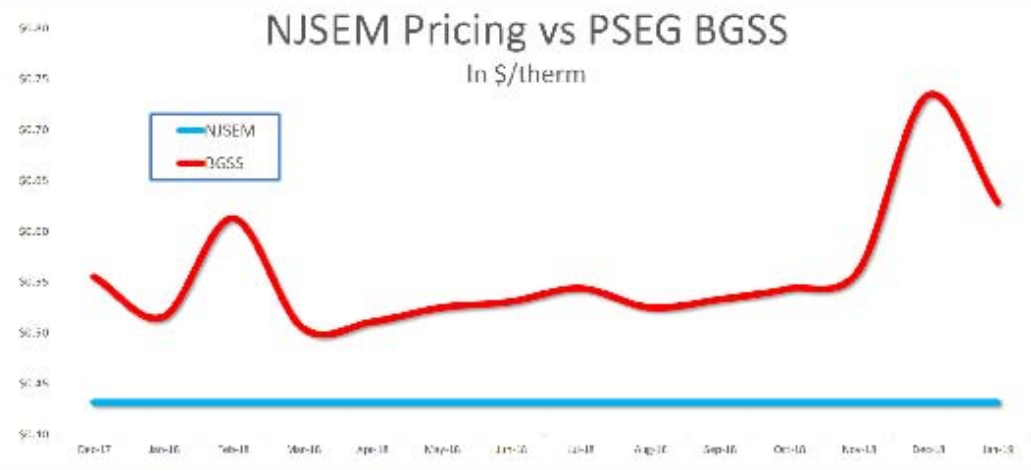
THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND

MEL

NJMEL.ORG

NJSEM

ATTENTION all participating NJSEM Members in
PUBLIC SERVICE ELECTRIC AND GAS (PSE&G) Service Territory:
Important information about your Natural Gas Supply
Contract Benefits!



The current NJSEM gas supply contract with Constellation New Energy, which commenced in December 2017 and runs until December 2019, has so far provided 25% savings off the PSE&G tariff price and has also provided cost stability and protection against market price volatility. NJSEM member savings under the current gas supply contracts exceed \$750 thousand to-date.



Feel free to contact us should you have any questions. You can reach Carol Friedman for all NJSEM questions and issues at carol.friedman@gabelassociates.com or by calling 732.296.0770.

Gas Program Savings Important Notice

*Public Service Electric and Gas customers save 25%.
NJSEM members save \$750 thousand to-date!*

As a result of a bid conducted in Fall 2017 NJSEM was able to lock-in favorable natural gas supply prices for a 24-month period for our members in Public Service Electric and Gas territory beginning December 2017. The chart below provides a comparison of the NJSEM contract price, which has been fixed for the entire 24-month term, and the utility's Basic Gas Supply Service ("BGSS") tariff price for gas supply which fluctuates with market conditions on a monthly basis.

The large majority of NJSEM member gas usage occurs during peak winter months, with approximately 70% of total usage occurring during the months December through March. Market-based tariff prices assessed by the utility can be quite volatile and have spiked during each of the past two winters; as shown in the chart above, the current NJSEM contract has provided price stability, protected members against price spike during the peak winter months, and provided considerable savings for members... gas supply cost savings have averaged about 25% for NJSEM members in PSE&G territory, and total NJSEM member savings over the first 14 months of the contract have already exceeded \$750 thousand.

The logo for NJSEM, featuring the letters 'NJ' in a dark blue font and 'SEM' in a white font, both set against a green background. The 'NJ' and 'SEM' are underlined with thin white lines.

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2018		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,039,723	12,731,038	217,500,702	230,231,740
2.	CLAIM EXPENSES				
	Paid Claims	335,872	4,267,424	95,631,693	99,899,117
	Case Reserves	(509,600)	1,464,985	3,429,634	4,894,619
	IBNR	409,064	413,974	4,543,398	4,957,372
	Recoveries	-	(33,409)	(297,749)	(331,158)
	TOTAL CLAIMS	235,336	6,112,974	103,306,976	109,419,950
3.	EXPENSES				
	Excess Premiums	307,945	3,949,645	59,553,523	63,503,169
	Administrative	173,030	2,168,953	38,702,484	40,871,437
	TOTAL EXPENSES	480,975	6,118,599	98,256,007	104,374,606
4.	UNDERWRITING PROFIT (1-2-3)	323,412	499,465	15,937,718	16,437,183
5.	INVESTMENT INCOME	113,865	338,393	10,291,459	10,629,852
6.	DIVIDEND INCOME	0	116,365	3,412,323	3,528,688
7.	STATUTORY PROFIT (4+5+6)	437,277	954,223	29,641,500	30,595,724
8.	DIVIDEND	0	866,365	18,893,809	19,760,174
9.	STATUTORY SURPLUS (7-8)	437,277	87,858	10,747,691	10,835,549
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	13,959	(709,702)	2,749,711	2,040,010
	Aggregate Excess LFC	15,509	153,076	563,250	716,327
	2014	36,463	(499,388)	2,198,980	1,699,592
	2015	92,488	(63,970)	1,570,700	1,506,731
	2016	66,395	295,696	2,114,015	2,409,711
	2017	170,060	225,391	1,551,033	1,776,425
	2018	42,404	686,754		686,754
	TOTAL SURPLUS (DEFICITS)	437,277	87,858	10,747,691	10,835,549
	TOTAL CASH				21,075,237
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	85,569,168	85,569,168
	FUND YEAR 2014				
	Paid Claims	13,893	507,527	3,508,689	4,016,216
	Case Reserves	(88,086)	66,306	617,275	683,580
	IBNR	50,915	(37,493)	273,345	235,852
	Recoveries	0	0	(133,908)	(133,908)
	TOTAL FY 2014 CLAIMS	(23,278)	536,340	4,265,400	4,801,740
	FUND YEAR 2015				
	Paid Claims	41,882	915,582	3,135,981	4,051,563
	Case Reserves	(67,938)	(355,722)	904,373	548,651
	IBNR	(54,884)	(450,115)	616,977	166,862
	Recoveries	0	(11,718)	(15,529)	(27,247)
	TOTAL FY 2015 CLAIMS	(80,941)	98,028	4,641,801	4,739,829
	FUND YEAR 2016				
	Paid Claims	28,337	333,253	2,214,328	2,547,580
	Case Reserves	(21,979)	(143,099)	928,483	785,384
	IBNR	(54,266)	(428,706)	898,803	470,097
	Recoveries	0	(4,962)	(53,346)	(58,308)
	TOTAL FY 2016 CLAIMS	(47,907)	(243,515)	3,988,268	3,744,753
	FUND YEAR 2017				
	Paid Claims	43,528	978,663	1,203,528	2,182,191
	Case Reserves	(68,054)	349,724	979,504	1,329,228
	IBNR	(128,305)	(1,507,063)	2,754,273	1,247,210
	Recoveries	0	(14,324)	(94,966)	(109,290)
	TOTAL FY 2017 CLAIMS	(152,831)	(193,000)	4,842,339	4,649,340
	FUND YEAR 2018				
	Paid Claims	208,231	1,532,399		1,532,399
	Case Reserves	(263,542)	1,547,776		1,547,776
	IBNR	595,604	2,837,351		2,837,351
	Recoveries	0	(2,405)		(2,405)
	TOTAL FY 2018 CLAIMS	540,293	5,915,121		5,915,121
	COMBINED TOTAL CLAIMS	235,336	6,112,974	103,306,976	109,419,950

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

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

				AS OF		January 31, 2019			
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	61 Actual	MONTH TARGETED	60 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	59.85%	100.00%	
GEN LIABILITY	1,405,625	1,648,943	117.31%	97.12%	118.16%	97.10%	107.97%	95.99%	
AUTO LIABILITY	350,875	368,753	105.10%	96.39%	105.81%	96.17%	95.15%	92.93%	
WORKER'S COMP	3,909,782	2,298,575	58.79%	99.90%	55.77%	99.88%	49.48%	99.46%	
TOTAL ALL LINES	6,257,782	4,670,289	74.63%	99.09%	72.98%	99.06%	66.16%	98.37%	
NET PAYOUT %	\$3,901,366		62.34%						
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	49 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	114.52%	100.00%	
GEN LIABILITY	1,412,638	1,122,605	79.47%	95.99%	79.47%	95.70%	46.11%	90.78%	
AUTO LIABILITY	335,860	228,725	68.10%	92.93%	68.10%	92.58%	18.47%	87.77%	
WORKER'S COMP	3,739,043	2,675,094	71.54%	99.46%	69.63%	99.40%	71.98%	98.27%	
TOTAL ALL LINES	6,028,749	4,644,765	77.04%	98.33%	75.85%	98.21%	66.75%	96.08%	
NET PAYOUT %	\$4,046,909		67.13%						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	37 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	490,882	448,750	91.42%	100.00%	91.42%	100.00%	89.09%	100.00%	
GEN LIABILITY	1,437,680	436,203	30.34%	90.78%	30.72%	90.15%	12.47%	80.55%	
AUTO LIABILITY	330,150	132,551	40.15%	87.77%	40.15%	87.18%	28.94%	77.72%	
WORKER'S COMP	3,689,848	2,423,110	65.67%	98.27%	61.08%	98.10%	64.49%	94.20%	
TOTAL ALL LINES	5,948,560	3,440,614	57.84%	96.02%	55.08%	95.73%	51.97%	90.46%	
NET PAYOUT %	\$2,528,895		42.81%						
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	25 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	566,229	506,218	89.40%	100.00%	74.08%	100.00%	78.00%	95.63%	
GEN LIABILITY	1,464,528	326,003	22.26%	80.55%	22.26%	79.39%	16.54%	62.24%	
AUTO LIABILITY	324,847	158,267	48.72%	77.72%	48.72%	76.44%	22.78%	54.16%	
WORKER'S COMP	3,837,435	2,505,995	65.30%	94.20%	65.15%	93.51%	37.43%	70.13%	
TOTAL ALL LINES	6,193,040	3,496,483	56.46%	90.64%	54.96%	89.87%	35.43%	69.76%	
NET PAYOUT %	\$2,215,730		35.78%						
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	13 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	600,000	408,377	68.06%	95.63%	64.04%	95.24%	2.88%	6.00%	
GEN LIABILITY	1,506,000	126,972	8.43%	62.24%	7.41%	60.18%	0.07%	1.00%	
AUTO LIABILITY	334,000	65,840	19.71%	54.16%	15.98%	51.17%	0.15%	1.00%	
WORKER'S COMP	3,840,000	3,015,500	78.53%	70.13%	66.03%	64.07%	0.64%	0.50%	
TOTAL ALL LINES	6,280,000	3,616,690	57.59%	69.83%	49.12%	65.43%	0.69%	1.17%	
NET PAYOUT %	\$1,724,167		27.45%						
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred Current	1 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED	-11 Actual	MONTH TARGETED	
			31-Jan-19		31-Dec-18		31-Jan-18		
PROPERTY	721,839	32,437	4.49%	6.00%	0.00%	0.00%	N/A	N/A	
GEN LIABILITY	1,678,668	501	0.03%	1.00%	0.00%	0.00%	N/A	N/A	
AUTO LIABILITY	388,565	9,095	2.34%	1.00%	0.00%	0.00%	N/A	N/A	
WORKER'S COMP	3,672,619	38,398	1.05%	0.50%	0.00%	0.00%	N/A	N/A	
TOTAL ALL LINES	6,461,691	80,431	1.24%	1.27%	0.00%	0.00%	N/A	N/A	
NET PAYOUT %	\$631		0.01%						

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		January 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
NJ PUBLIC HOUSING	0.00	2.02	2.21	2.03
PROF MUN MGMT	0.00	2.27	2.14	2.12
SOUTH BERGEN	0.00	1.82	1.73	1.70
MORRIS	0.17	1.57	1.35	1.40
CENTRAL	0.29	1.38	1.71	1.49
BURLINGTON	0.55	1.69	1.23	1.43
BERGEN	0.56	1.46	1.51	1.45
ATLANTIC	0.58	2.15	1.96	2.00
SUBURBAN ESSEX	0.60	1.93	1.88	1.87
SUBURBAN MUNICIPAL	0.70	1.51	1.22	1.34
MONMOUTH	0.90	1.48	1.79	1.61
OCEAN	0.97	2.28	2.44	2.30
TRI-COUNTY	1.01	1.83	2.02	1.88
CAMDEN	1.02	2.36	1.91	2.09
N.J.U.A.	1.16	2.03	2.04	2.00
AVERAGE	0.57	1.85	1.81	1.78

Camden Joint Insurance Fund									
2019 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF January 31, 2019									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	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	90 BELLMAWR		0	0	0.00	2.88	2.29	3 BELLMAWR	2.48
4	91 BERLIN BOROUGH		0	0	0.00	0.91	1.92	4 BERLIN BOROUGH	1.35
5	92 BERLIN TOWNSHIP		0	0	0.00	3.70	4.73	5 BERLIN TOWNSHIP	4.06
6	93 BROOKLAWN		0	0	0.00	1.72	1.55	6 BROOKLAWN	1.57
7	94 CHESILHURST		0	0	0.00	0.00	0.00	7 CHESILHURST	0.00
8	95 CLEMENTON		0	0	0.00	1.54	6.50	8 CLEMENTON	3.81
9	96 COLLINGSWOOD		0	0	0.00	1.47	0.52	9 COLLINGSWOOD	0.97
10	97 GIBBSBORO		0	0	0.00	0.00	2.53	10 GIBBSBORO	1.22
11	98 GLOUCESTER		0	0	0.00	3.15	1.88	11 GLOUCESTER	2.42
12	101 HADDONFIELD		0	0	0.00	2.33	5.36	12 HADDONFIELD	3.70
13	102 HI-NELLA		0	0	0.00	0.00	0.00	13 HI-NELLA	0.00
14	103 LAUREL SPRINGS		0	0	0.00	0.00	0.00	14 LAUREL SPRINGS	0.00
15	104 LAWNSIDE		0	0	0.00	7.69	1.89	15 LAWNSIDE	4.55
16	105 LINDENWOLD		0	0	0.00	2.78	5.41	16 LINDENWOLD	3.95
17	107 MEDFORD LAKES		0	0	0.00	1.89	0.00	17 MEDFORD LAKES	0.90
18	108 MERCHANTVILLE		0	0	0.00	1.32	4.23	18 MERCHANTVILLE	2.62
19	109 MOUNT EPHRAIM		0	0	0.00	3.15	6.50	19 MOUNT EPHRAIM	4.61
20	110 OAKLYN		0	0	0.00	4.20	0.00	20 OAKLYN	2.03
21	111 PINE HILL		0	0	0.00	1.82	0.00	21 PINE HILL	0.88
22	112 RUNNEMEDE		0	0	0.00	1.92	1.22	22 RUNNEMEDE	1.54
23	113 SOMERDALE		0	0	0.00	1.26	1.37	23 SOMERDALE	1.26
24	114 VOORHEES		0	0	0.00	4.32	1.39	24 VOORHEES	2.66
25	115 WINSLOW		0	0	0.00	4.20	0.94	25 WINSLOW	2.47
26	116 WINSLOW TOWNSHIP FIRE DISTRICT #1		0	0	0.00	***	***	26 WINSLOW TOWNSHIP I	0.00
27	117 WOODLYNNE		0	0	0.00	0.00	2.22	27 WOODLYNNE	1.11
28	451 TAVISTOCK		0	0	0.00	0.00	0.00	28 TAVISTOCK	0.00
29	457 PINE VALLEY		0	0	0.00	0.00	0.00	29 PINE VALLEY	0.00
30	564 CHERRY HILL		0	0	0.00	1.00	1.46	30 CHERRY HILL	1.17
31	565 CAMDEN PARKING AUTHORITY		0	0	0.00	2.63	0.00	31 CAMDEN PARKING AU'	1.14
32	584 CHERRY HILL FIRE DISTRICT		0	0	0.00	5.54	2.92	32 CHERRY HILL FIRE DIS	4.09
33	99 HADDON		1	1	8.25	4.26	1.42	33 HADDON	3.07
34	106 MAGNOLIA		1	1	10.17	0.94	0.99	34 MAGNOLIA	1.38
35	89 BARRINGTON		1	1	10.76	0.92	0.00	35 BARRINGTON	0.90
36	692 GLOUCESTER TWP	**						36 GLOUCESTER TWP	
37	695 CAMDEN CITY	**						37 CAMDEN CITY	
Totals:			3	3	1.02	2.36	1.91		2.09
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 January 30, 2018 0.41									

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			March 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	Yes		New Member	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2019 FUND COMMISSIONERS**

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2019 as of March 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 March 18, 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	2/8/2018	12/31/18
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/09/18	04/02/18	12/31/18
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/14/2019	02/05/18	12/31/19
BROOKLAWN	CONNER STRONG & BUCKELEW	2/12/2018	02/23/18	12/31/18
CHERRY HILL	CONNER STRONG & BUCKELEW	1/14/2019	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/9/2018	3/9/2018	12/31/18
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	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	02/09/18	01/02/18	12/31/18
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/26/18	02/26/18	12/31/18
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/11/2019	1/30/2019	12/30/19
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW			
HADDON	WAYPOINT INSURANCE SERVICES	2/28/2019	2/28/2019	12/31/19
HADDONFIELD	HENRY BEAN & SONS	01/02/18	01/02/18	12/31/18
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/14/19	02/14/19	12/31/19
LAWN SIDE	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		6/27/2018	05/31/19
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2019	1/17/2019	12/31/19
PINE HILL	CONNER STRONG & BUCKELEW	2/12/2018	2/23/2018	12/31/18
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	1/28/2019	12/31/19
RUNNEMEDE	CONNER STRONG & BUCKELEW	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		2/23/2018	12/31/18
VOORHEES	HARDENBERGH INSURANCE GROUP	02/28/19	2/28/2019	12/31/19
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2018	1/30/2019	12/31/19
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	12/28/2018	12/28/2018	12/31/19
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/26/2018	2/26/2018	12/31/18

RESOLUTION NO. 19-11

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

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>
001817			
001817	COLLINGSWOOD BOROUGH	VOID	-55,901.00
			-55,901.00

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001856			
001856	COMPSERVICES, INC.	GLOUCESTER TOWNSHIP SERVICES 3/19	1,291.67
001856	COMPSERVICES, INC.	CLAIMS ADMIN FEE 3/19	32,500.00
001856	COMPSERVICES, INC.	CHERRY HILL SERVICES 3/19	2,458.33
			36,250.00
001857			
001857	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING 3/19	2,410.00
001857	INTERSTATE MOBILE CARE INC.	DRUG&BREATH ALCHL- OAKLYN&RUNNEMEDE 2/19	192.00
			2,602.00
001858			
001858	4IMPRINT	ORDER#17450990-150	1,411.46
			1,411.46
001859			
001859	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/19	14,756.00
			14,756.00
001860			
001860	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/19	20.63
001860	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 3/19	36,911.50
			36,932.13
001861			
001861	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 3/19	4,311.00
			4,311.00
001862			
001862	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 2/19	2,014.00
001862	BROWN & CONNERY, LLP	ATTORNEY FEE 2/19	1,994.25
001862	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 2/19	79.75
			4,088.00

001863				
001863	ELIZABETH PIGLIACELLI	TREASURER FEE 3/19	1,910.92	
				1,910.92
001864				
001864	DAVID TARASCHI	1ST QTR EXEC COMM MTG 2019	450.00	
				450.00
001865				
001865	JACK LIPSETT	PRIMA CONFERENCE REGISTRATION 3/19	795.00	
001865	JACK LIPSETT	1ST QTR EXEC COMM MTG 2019	450.00	
				1,245.00
001866				
001866	M. JAMES MALEY	1ST QTR EXEC COMM MTG 2019	450.00	
				450.00
001867				
001867	NEAL ROCHFORD	1ST QTR EXEC COMM MTG 2019	150.00	
				150.00
001868				
001868	JOSEPH WOLK	PRIMA CONFERENCE 2019	1,161.60	
001868	JOSEPH WOLK	1ST QTR EXEC COMM MTG 2019	450.00	
				1,611.60
001869				
001869	MICHAEL MEVOLI	1ST QTR EXEC COMM MTG 2019	450.00	
				450.00
001870				
001870	TERRY KIERSZNOWSKI	1ST QTR EXEC COMM MTG 2019	300.00	
				300.00
001871				
001871	JOSEPH GALLAGHER	1ST QTR EXEC COMM MTG 2019	450.00	
				450.00
001872				
001872	FINIZIOS ITALIAN EATERY	CATERING FOR JIF MEETING 2/19	337.05	
				337.05
001873				
001873	COURIER POST	ACCT:254526 - ADS - 2/19	102.60	
				102.60
001874				
001874	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 3/19	1,083.00	
001874	MEDLOGIX LLC	MANAGED CARE SERVICES 3/19	9,688.58	
				10,771.58
001875				
001875	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/19	996.00	
				996.00
001876				
001876	COLLINGSWOOD FOUNDATION FOR	SAFETY BREAKFAST 3/19	3,620.00	
				3,620.00
001877				
001877	WALTER A. EIFE	RMC FEE 1ST HALF 2019 - HADDON TOWNSHIP	17,683.00	
				17,683.00

001878			
001878	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - SOMERDALE	6,983.00
001878	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - MEDFORD LAKES	5,705.00
001878	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - BELLMAWR	16,984.50
001878	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2019 - GLOUCESTER TOWN	28,411.00
			58,083.50
001879			
001879	LOUIS DiANGELO	1ST QTR EXEC COMM MTG 2019	450.00
			450.00
		Total Payments FY 2019	199,411.84

TOTAL PAYMENTS ALL FUND YEARS \$143,510.80

Chairperson

Attest:

Dated: _____

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

Treasurer

March 25, 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 February 28, 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 FEBRUARY:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for February totaled \$36,371.55.

- **RECEIPT ACTIVITY FOR FEBRUARY:**

Assessments	\$2,057,687.50	
Recovery	\$ 12,119.45	
Cherry Hill Deductible	<u>4,676.42</u>	
Total Receipts		<u>\$2,074,483.37</u>

- **CLAIM ACTIVITY FOR FEBRUARY:**

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

Property Liability Claims	\$ 164,007.73	
Workers Compensation Claims	270,781.06	
Administration Expense	<u>993,943.87</u>	
Total Claims/Expenses		<u>\$1,428,732.66</u>

- **CASH ACTIVITY FOR FEBRUARY:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,421,183.76 to a closing balance of \$24,108,490.72 showing an increase of \$687,306.96.

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: February**

	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	657,192.03	4,865,798.89	1,016,005.89	9,153,152.22	385,749.74	1,585,772.35	101,019.59	5,685,221.01	(21,385.98)	23,428,525.75
RECEIPTS										
Assessments	101,847.16	236,687.39	54,807.19	518,008.29	233,256.20	464,692.85	61,073.49	387,314.94	0.00	2,057,687.50
Refunds	2,500.00	0.00	0.00	9,774.45	0.00	0.00	0.00	0.00	4,676.42	16,950.87
Invest Pymnts	742.16	5,522.91	1,176.46	10,541.68	245.55	1,372.00	70.85	7,606.39	0.00	27,278.00
Invest Adj	197.83	1,374.61	287.02	2,585.79	117.06	447.98	30.31	1,740.61	0.00	6,781.21
Subtotal Invest	939.99	6,897.52	1,463.48	13,127.47	362.61	1,819.98	101.16	9,347.00	0.00	34,059.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	105,287.15	243,584.91	56,270.67	540,910.21	233,618.81	466,512.83	61,174.65	396,661.94	4,676.42	2,108,697.58
EXPENSES										
Claims Transfers	13,075.21	133,541.68	17,390.84	262,703.25	0.00	0.00	0.00	0.00	8,077.81	434,788.79
Expenses	0.00	0.00	0.00	0.00	597,797.50	0.00	0.00	396,146.37	0.00	993,943.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,075.21	133,541.68	17,390.84	262,703.25	597,797.50	0.00	0.00	396,146.37	8,077.81	1,428,732.66
END BALANCE	749,403.98	4,975,842.12	1,054,885.72	9,431,359.18	21,571.05	2,052,285.18	162,194.24	5,685,736.58	(24,787.37)	24,108,490.67

REPORT STATUS SECTION

Report Month: February

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	February					
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	\$23,428,525.76	9,146,351.88	11,730.26 -	6,565.30	14,277,008.92	
Opening Interest Accrua	\$40,257.70	-	-	-	40,257.70	
1 Interest Accrued and/or	\$16,593.50	\$0.00	\$0.00	\$0.00	\$16,593.50	
2 Interest Accrued - discov	\$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	\$6,781.25	\$0.00	\$0.00	\$0.00	\$6,781.25	
5 Interest Paid - Cash Inst	\$18,697.95	\$18,420.29	\$122.92	\$154.74	\$0.00	
6 Interest Paid - Term Ins	\$14,281.20	\$0.00	\$0.00	\$0.00	\$14,281.20	
7 Realized Gain (Loss)	-\$5,701.15	\$0.00	\$0.00	\$0.00	-\$5,701.15	
8 Net Investment Income	\$36,371.55	\$18,420.29	\$122.92	\$154.74	\$17,673.60	
9 Deposits - Purchases	\$2,509,427.16	\$2,074,483.37	\$164,007.73	\$270,936.06	\$0.00	
10 (Withdrawals - Sales)	-\$1,863,521.45	-\$1,428,732.66	-\$164,007.73	-\$270,781.06	\$0.00	
Ending Cash & Investment	\$24,108,490.72	\$9,810,522.88	\$11,853.18	-\$6,255.56	\$14,292,370.22	
Ending Interest Accrual Bal	\$42,570.00	\$0.00	\$0.00	\$0.00	\$42,570.00	
Plus Outstanding Checks	\$1,295,882.22	\$998,852.87	\$91,282.66	\$205,746.69	\$0.00	
(Less Deposits in Transit)	-\$5,557.39	-\$360.00	\$0.00	-\$5,197.39	\$0.00	
Balance per Bank	\$25,398,815.55	\$10,809,015.75	\$103,135.84	\$194,293.74	\$14,292,370.22	

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	02/06/19	5,181.52				5,181.52	
2	02/06/19	46,517.55				46,517.55	
3	02/13/19	8,747.43				8,747.43	
4	02/13/19	59,232.00				59,232.00	
5	02/20/19	11,103.75				11,103.75	
6	02/20/19	97,262.53				97,262.53	
7	02/27/19	11,480.22				11,480.22	
8	02/27/19	190,188.40				190,188.40	
9	03/01/2019	5,197.39				5,197.39	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	434,910.79	-	-	-	434,910.79	
	Monthly Rpt	434,910.79				434,910.79	
	Variance	0.00	-	-	-	0.00	

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

Month	January								
Current Fund Year	2019								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	0.00	185.00	0.00	185.00	185.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	95.00	0.00	95.00	95.00	0.00	0.00	0.00
	Workers Comp	0.00	351.42	0.00	351.42	351.42	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	631.42	0.00	631.42	631.42	0.00	0.00	0.00
2018	Property	323,437.55	6,954.55	0.00	330,392.10	330,392.10	0.00	(9.90)	9.90
	Liability	39,157.40	9,875.96	0.00	49,033.36	49,033.36	0.00	0.00	0.00
	Auto	21,273.31	19,999.58	0.00	41,272.89	41,272.89	0.00	0.00	0.00
	Workers Comp	1,146,125.85	140,701.15	0.00	1,286,827.00	1,286,949.00	(122.00)	(122.00)	0.00
	Cherry Hill	4,831.45	13,549.35	1,982.90	16,397.90	16,519.90	(122.00)	(1,935.06)	1,813.06
	Total	1,534,825.56	191,080.59	1,982.90	1,723,923.25	1,724,167.25	(244.00)	(2,066.96)	1,822.96
2017	Property	385,094.48	0.00	4,245.71	380,848.77	380,848.77	(0.00)	0.00	(0.00)
	Liability	231,689.01	2,312.50	0.00	234,001.51	234,001.51	0.00	0.00	0.00
	Auto	102,541.40	2,006.50	0.00	104,547.90	104,547.90	0.00	0.00	0.00
	Workers Comp	1,353,576.33	141,016.30	0.00	1,494,592.63	1,494,592.63	0.00	0.00	0.00
	Cherry Hill	1,228.66	1,777.89	1,226.41	1,780.14	1,739.34	40.80	(340.50)	381.30
	Total	2,074,129.88	147,113.19	5,472.12	2,215,770.95	2,215,730.15	40.80	(340.50)	381.30
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	221,754.64	21,469.66	0.00	243,224.30	243,224.30	0.00	0.00	0.00
	Auto	89,030.12	0.00	0.00	89,030.12	89,030.12	0.00	0.00	0.00
	Workers Comp	1,772,039.54	14,945.33	0.00	1,786,984.87	1,786,984.70	0.17	0.17	0.00
	Cherry Hill	2,074.51	1,382.27	248.85	3,207.93	3,207.93	(0.00)	0.00	(0.00)
	Total	2,491,346.69	37,797.26	248.85	2,528,895.10	2,528,894.93	0.17	0.17	0.00
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	889,907.08	9,528.66	0.00	899,435.74	899,435.74	(0.00)	0.00	(0.00)
	Auto	186,180.60	1,645.20	0.00	187,825.80	187,825.80	0.00	0.00	0.00
	Workers Comp	2,363,813.11	11,418.46	0.00	2,375,231.57	2,375,231.57	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	4,024,316.23	22,592.32	0.00	4,046,908.55	4,046,908.55	0.00	0.00	0.00
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		(315.00)	0.00	(315.00)	0.00	(315.00)	0.00	(315.00)
	Auto		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
	Cherry Hill		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	(315.00)	0.00	(315.00)	0.00	(315.00)	0.00	(315.00)
TOTAL		10,124,618.36	398,899.78	7,703.87	10,515,814.27	10,516,332.30	(518.03)	(2,407.29)	1,889.26



Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
February 01, 2019 - February 28, 2019

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	\$44,937.72	\$42,043.83
Receipts		
Cash Receipts	-	-
Dividends	60.26	174.11
Intra-Account Transfers	-	-
Maturities	1,646,872.81	2,396,872.81
Net Interest	14,220.94	36,287.93
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,661,154.01	\$2,433,334.85
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Purchases	-1,682,558.65	-2,450,081.11
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,764.49
Total Disbursements	-\$1,682,558.65	-\$2,451,845.60
TOTAL CLOSING BALANCE	\$23,533.08	\$23,533.08
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	\$23,533.08	



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
February 01, 2019 - February 28, 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	82.50%	\$11,791,159.60	\$11,859,151.78	-\$67,992.18	\$37,298.70	\$11,828,458.30
Total Fixed Income	82.50%	\$11,791,159.60	\$11,859,151.78	-\$67,992.18	\$37,298.70	\$11,828,458.30
Cash & Equivalents						
Taxable	17.50	2,501,210.62	2,501,210.62	-	5,271.30	2,506,481.92
Total Cash & Equivalents	17.50%	\$2,501,210.62	\$2,501,210.62	-	\$5,271.30	\$2,506,481.92
TOTAL ASSETS	100%	\$14,292,370.22	\$14,360,362.40	-\$67,992.18	\$42,570.00	\$14,334,940.22

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

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

JIF SERVICE TEAM

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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Loss Control Survey on February 26
- Township of Gloucester Police Dept. – Conducted a Loss Control Survey on February 11
- Township of Winslow – Conducted a Loss Control Survey on February 21

MEETINGS ATTENDED

- Claims Meeting – February 22
- Executive Committee Meeting – February 25

UPCOMING EVENTS

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

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- February 14 - MEL Leadership Skills classes for Spring 2019
- February 19 - Did You Know? – MSI Training Schedule – Camden JIF, March 2019
- February 21 - Reminder - Below 100 Training Program - March 19, 2019
- February 25 - 2019 Safety Management Program

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 770+ 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 February

<u>Municipality</u>	<u># of Videos</u>
Borough of Lawnside	4
Borough of Magnolia	1

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 **March, April, and May 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
3/1/19	Township of Delran	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
3/5/19	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Evesham Twp. Fire District #1	CEVO-Fire	8:30 - 12:30 pm
3/8/19	Borough of Berlin	Landscape Safety	8:00 - 11:00 am
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/15/19	Township of Mantua	Ladder Safety/Walking-Working Surfaces	1:00 - 3:00 pm
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/25/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
3/26/19	Township of Winslow	BBP	8:00 - 9:00 am
3/26/19	Township of Winslow	Hearing Conservation	9:15 - 10:15 am
3/27/19	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/27/19	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/28/19	Borough of Pemberton	CEVO-Police	8:30 - 12:30 pm
3/29/19	Evesham Township #4	CMVO	8:30 - 12:30 pm
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
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/19/19	Borough of Collingswood	PPE	8:30 - 10:30 am
4/19/19	Borough of Collingswood	Shop & Tool Safety	10:45 - 11:45 am
4/22/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/22/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Deptford Township MUA	Employee Conduct/Violence Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm
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

DATE	LOCATION	TOPIC	TIME
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

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	



MEL Leadership Skills Classes

SPRING 2019 SCHEDULE OF CLASSES

Leadership Skills for New Supervisors

March 14, 21, and 28

Middletown (Monmouth County) Library

April 9, 16, and 23

Marlton (Burlington County) Conner Strong & Buckelew HQ

June 4, 11, and 18

Middle Township (Cape May County) MLK Community Center

If you are interested in attending or nominating a participant visit the MEL website (www.njmel.org) and complete the Registration form under the MEL Safety Institute menu, or e-mail Valerie Faliveno (vfaliveno@jamontgomery.com).

This class is designed for new supervisors or experienced managers of all municipal departments. The highly interactive learning experience provides instruction, insight, and group exercises in

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials, and water/wastewater operators.

NJMEL.ORG

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hale Trailer Brake & Wheel, Inc. I - Winslow Township	Attn: Suzanne Clark P. O Box 1400 Voorhees, NJ 08043	HALE TRAILER BRAKE & WHEEL INC is an Additional Insured ATIMA on the above-referenced Commercial General Liability, and Excess Liability Policies, and is included as a Loss Payee on the above-referenced Property Policy if required by written contract as respects to Trailer #21947 1998 storage container Serial#849434-2 Value \$2500.00 and to Trailer #21971, 2000 Storage Container, serial #402386-4, valued at \$2,650. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	1/23/2019 #2102090	GL AU EX WC OTH
H - City of Camden I - City of Camden	520 Market Street, City Hall, Room 419 Camden, NJ 08101	Evidence of Insurance with respect to Mae Shultz fields at the Malandra Hall Property Flood coverage is included within the MEL's property policy at a sublimit of \$50,000,000 for all locations outside of a Special Flood Hazard Area (SFHA). Locations within a Special Flood Hazard Area (SFHA) are subject to a sublimit of \$2,500,000.	1/30/2019 #2103778	GL AU EX WC
H - Bowman & Company LLP I - Township of Berlin	601 White Horse Road Voorhees, NJ 08043	Company B: Mel Excess Crime Policy Number: MEL01180187; Policy Term: 01/01/18 - 01/01/19; Policy Limits: \$950,000 XS \$40,000 Company B: Mel Stat Bond Policy Number: MEL01180187; Policy Term: 01/01/18 - 01/01/19; Policy Limits: \$1,000,000 Evidence of insurance for an audit.	1/31/2019 #2104379	GL AU EX WC OTH
H - Camden County College I - City of Camden	200 College Drive Camden, NJ 08102	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 City of Camden hosting a "Community Congress Meeting" at Camden County College on March 7, 2019	1/31/2019 #2104380	GL AU EX WC
H - Voorhees Township Board of I - Township of Voorhees	Education 329 Route 73 Voorhees, NJ 08043	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 Township bike path to be run through Voorhees Board of Education Property at 329 Route 73 (Block 222, Lot 22)	2/1/2019 #2106072	GL AU EX WC
H - Community Leasing Partners I - Borough of Mt. Ephraim	215 S. Seth Child Road Manhattan, KS 66502	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of One Scott 10 Hp BA Compressor, valued at \$24,121. Lease #62779.	2/12/2019 #2108787	GL AU EX WC OTH
H - Community First National Bank	215 S. Seth Child Road Manhattan, KS 66502	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss	2/12/2019	GL AU EX WC OTH

Camden County Municipal JIF Certificate of Insurance Monthly Report

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

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

11/21/2018

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

I - Borough of Mt. Ephraim		Payee on the Property Policy if required by written contract as respects to the lease of One Scott 10 Hp BA Compressor, valued at \$26,721. Lease #62779.	#2109067	
H - Winslow Township Board of I - Winslow Township	Education, 40 Cooper Folly Road Atco, NJ 08004	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 gym facilities at School 4 for the Township's special needs sports program on 4/20/19, 4/27/19, 5/4/19, 5/11/19, 5/18/19, and 5/25/19.	2/12/2019 #2109123	GL AU EX WC
H - Hale Trailer Brake and Wheel I - Winslow Township	PO Box 1400 Voorhees, NJ 08043	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2015 Storage Container, Trailer #30903, serial #1468632, valued at \$6,850, for the Winslow DPW.	2/12/2019 #2109125	GL AU EX WC OTH
H - Gloucester County Cultural & I - Borough of Collingswood	Heritage Commission 1400 Tanyard Road Sewell, NJ 08080	Evidence of insurance with respects to a grant.	2/12/2019 #2109129	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education, 40 Cooper Folly Road Atco, NJ 08004	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 gym facilities at School 4 and School 6 for the Township's special needs sports program on 4/20/19, 4/27/19, 5/4/19, 5/11/19, 5/18/19, and 5/25/19.	2/12/2019 #2109142	GL AU EX WC
H - Chesilhurst Borough I - Winslow Township Fire District #1	201 Grant Avenue Waterford, NJ 08089	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 shared services agreement	2/13/2019 #2109340	GL AU EX WC OTH
H - Bowman & Company LLP I - Borough of Somerdale	601 White Horse Road Voorhees, NJ 08043	Evidence of insurance for audit	2/13/2019 #2109796	GL AU EX WC OTH
H - Bowman & Company LLP	601 White Horse Road Voorhees, NJ 08043	Company A: Property Policy Number: CAM18060287; Policy Term: 01/01/18 - 01/01/19; Policy Limits: Real & PP - "All Risk" Company	2/13/2019	GL AU EX WC OTH

02/26/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

I - Borough of Somerdale		A: Auto Phy Dam Policy Number: CAM18060287; Policy Term: 01/01/18 - 01/01/19; Policy Limits: ACV \$2,500 com/col Evidence of insurance for audit	#2109798	
H - Haddonfield Board of Education I - Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033	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 high school building for a Borough Library lecture event on April 17, 2019	2/20/2019 #2112965	GL AU EX WC
H - Congregation Beth El I - Township of Voorhees	8000 Main Street Voorhees, NJ 08043	Evidence of Insurance re: School Resource Officer	2/20/2019 #2112979	GL AU EX WC
H - Kellman Brown Academy I - Township of Voorhees	1007 Laurel Oak Road Voorhees, NJ 08043	Evidence of Insurance re: School Resource Officer	2/20/2019 #2112980	GL AU EX WC
H - Posel Voorhees, LLC and Posel I - Township of Voorhees	Management 212 Walnut Street Philadelphia, PA 19106	Certificate Holder is included as additional insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of premises for the Voorhees Police Car Show on May 4, 2019 at Ritz Plaza, 900 Rt 561, Voorhees, NJ 08043.	2/20/2019 #2112981	GL AU EX WC
H - Sterling High School District I - Borough of Laurel Springs	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 use of facilities for the Miss Laurel Springs Pageant on June 6, 2019 and June 7, 2019.	2/20/2019 #2112989	GL AU EX WC
H - Subaru of America, Inc. I - Cherry Hill Fire District (BOFC District)	One Subaru Drive Camden, NJ 08103	Evidence of insurance with respects to the use of property at 2235 Route 70 West, Cherry Hill, NJ, by the Cherry Hill Fire District #13 for training on 2/21/19-2/22/19.	2/21/2019 #2113097	GL AU EX WC
H - Posel Voorhees, LLC and Posel	Management 212 Walnut Street	Certificate Holder is included as additional insured on the above-referenced Commercial General Liability and Excess Liability Policies	2/21/2019	GL AU EX WC

02/26/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 1/22/2019 To 2/22/2019

I - Township of Voorhees	Philadelphia, PA 19106	if required by written contract as respects to use of premises for the Voorhees Police Car Show on May 4, 2019 rain date of 5/5/2019 at Ritz Plaza, 900 Rt 561, Voorhees, NJ 08043.	#2113558	
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
Total # of Holders: 22				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$213,601.46	\$117,342.29	\$96,259.17	45.06%
February	\$319,244.37	\$145,475.97	\$173,768.40	54.43%
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
TOTAL 2019	\$532,845.83	\$262,818.26	\$270,027.57	50.68%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	185	389
PPO Bills	150	337
PPO Bill Penetration	81.08%	86.63%
PPO Charges	\$270,319.37	\$475,682.24
Charge Penetration	84.67%	89.27%

Savings History:

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

APPENDIX I – MINUTES

February 25, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 25, 2019
HADDON TOWNSHIP MUNICIPAL HALL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
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
Sharon McCullough, Haddonfield Alternate

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: James Mulroy welcomed everyone to the Haddon Township Municipal Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 28, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 28, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: Memo from PERMA – Executive Director said a memo was sent out regarding a cyber attack on Conner Strong & Buckelew and PERMA which essentially had us down for a full week without a network or email.

AMENDMENT TO THE 2019 BUDGET: At last month’s meeting, an amended 2019 Budget was introduced in the amount of \$14,623,733. With the addition of three new members, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which appears on Page 4.

MOTION TO OPEN THE PUBLIC HEARING

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

DISCUSSION: Executive Director said this is to amend the budget to \$14,623,733 due to the addition of three new members. Executive Director asked if there were any question or comments. With not questions or comments a motion would be in order to close the public hearing and amend the budget.

MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT THE AMENDED BUDGET

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Vote: Unanimous

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

MOTION TO ADOPT RESOLUTION 19-9 AUTHORIZING CONFERENCE ATTENDANCE

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

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 6 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 shortly online; instructions are enclosed on Page 7.

CYBER TASK FORCE: The MEL's Cyber Task Force met on February 4th to review next steps to address the evolving cyber risks faced by members. The task force reviewed the slow response of MEL members in submitting their minimum loss control program. Last week, the Fund office sent another copy of the Cyber Risk Management Program to member entities. Implementing the program provides members the opportunity to recover part of the policy deductible in the event of a loss. Executive Director said members have been pretty slow in getting their check lists in to lower their deductible. Our office sent out an email reminder last week with the check list and it does lower your deductibles down from \$10,000 to \$5,000 if you

meet certain criteria and have certain things in place so we would like to encourage everyone to take a look at that again and get the information in as soon as possible. Recently eight to ten MEL towns have been hit with a cyber-attack in the past three or four months. There is certainly a lot of action out there and we need to protect ourselves better.

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

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

Executive Director reviewed the Financial Fast Track and said we do not have our Financial Fast Track this month but we will have it for next month. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 65.00% we are currently at 49.00%. On the Lost Time Accident Frequency as of December 31st at 2.27 which is up from last year’s 1.91. Executive Director said for the year to date lost time accidents we had 76 and 3 new accidents for the month of December. At the last claims meeting we asked Denise Hall and Jen Goldstein to run some reports so claims committee can come back and report on what trends are out there. The Camden JIF is at 91.89% compliance for EPL Compliance with three new members we hope to have them wrapped up in the coming months and to reach the 100% compliance. Executive Director thanked the JIF for the re-appointment for the coming year.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports that were a supplemental hand out at the meeting this month.

Approving Payment of Resolution 19-10 February 2019 Vouchers

TOTAL 2018	\$34.35
TOTAL 2018	\$993,909.52
TOTAL	\$993,909.52

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 19-10 APPROVING VOUCHER PAYMENTS FOR FEBRUARY 2019:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a new case that came down from the New Jersey Supreme Court with a significant change in the temporary disability payments that are available to volunteer fire personnel. Since 1952 the statute has always been interpreted that volunteer fire personnel that were not employed at the time of their injury, responding to a fire, would not be entitled to temporary disability payments. The Supreme Court last Tuesday changed that and the appellate division unanimously said from this point forward they would be entitled. It was decided on February 19, 2019 and the name of the case was Jennifer Kocanowski vs. the Township of Bridgewater if anyone would like to read the case.

SAFETY DIRECTOR: Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. A MEL Safety Bulletin is included in the agenda packet on ADA Accessible Websites for Public Entities, Best Practices for Snow Emergencies, Facial Hair and Fit-Testing for Firefighters and NJPEOSH Recordkeeping – Annual Reminder. 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 10/22/18 to 11/21/18 and 11/21/2018 to 12/22/2018 which was included in the agenda last month but needed further review since a few certificates that appeared on the report were for other JIFs. The report has been revised and is included in the agenda packet.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2018 where there was a savings of 45.06% for the month and a total of 45.06 % for the year. Chairman Mevoli said as the Executive Director said we will be reviewing the open claims February 25, 2019

with Jennifer Goldstein and Denise Hall to see where we stand with claims and what areas may need more attention.

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 Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Lipsett said on Sunday March 4th Gloucester City will be holding their 4th Annual Irish Parade which goes right down Monmouth Street and is getting bigger every year.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Maley
Vote: Unanimous

MEETING ADJOURNED: 5:48 PM

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