

MEETING AGENDA MAY 20, 2019 – 5:15 PM

VOORHEES TOWNSHIP 2400 VOORHEES TOWN CENTER VOORHEES, NJ 08043 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 <u>Courier Post</u>
- **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: MAY 20, 2019

 □ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ □ FLAG SALUTE - MOMENT OF SILENCE □ ROLL CALL OF 2019 EXECUTIVE COMMITTEE □ WELCOME: VOORHEES TOWNSHIP □ APPROVAL OF MINUTES: April 22, 2019 Open Minutes
□ CORRESPONDENCE – NONE
REPORTS
□ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services Executive Director's Report
□ TREASURER – Elizabeth Pigliacelli Monthly Vouchers - Resolution No. 19-15
☐ ATTORNEY – Joseph Nardi, Esquire
□ SAFETY DIRECTOR – J.A. Montgomery Risk Control Monthly ReportPage 26
□ UNDERWRITING MANAGER – Conner Strong & Buckelew Monthly Certificate Holding ReportPage 33
□ MANAGED CARE – Medlogix Monthly ReportPage 40
□ CLAIMS SERVICE – AmeriHealth Casualty
□ OLD BUSINESS □ NEW BUSINESS □ PUBLIC COMMENT □ MEETING ADJOURNED □ NEXT MEETING: JUNE 24, 2019 – Haddonfield Borough

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216 Parsippany, NJ 07054

Date: Memo to:		May 20, 2019			
		Executive Committee Camden County Municipal Joint Insurance Fund			
Fro	om:	PERMA Risk Management Services			
Sul	bject:	Executive Director's Report			
 ■ MEL Membership Renewal: The Fund is scheduled to renew their MEL member effective July 1, 2019. Enclosed in the agenda on Page 3 is Resolution 19-14 renew the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for period of July 1, 2019 through June 30, 2022. ■ MOTION TO ADOPT RESOLUTION 19-14 AND EXECUTE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE FUND TO THE PUND TO THE PUND					
	Elected Officials elected officials	OF JULY 1, 2019 THROUGH JUNE 30, 2022. Training Course: Every year, the MEL holds training seminars for and reduces a member's assessment by \$250 for each d official completing the course by June 15 th .			
		ere held earlier this month. Mr. Nardi's office will be scheduling one or in the next few weeks. This course is available online; instructions are 5.			
☐ MEL Helpline: The MEL Safety Institute has established the new MEL Employeractices Helpline (EPL); a dedicated resource to guide members on employment issues. Enclosed on Page 6 is a copy of that announcement. We will be contacting me to identify 2 representatives per town that will have access to the Helpline.					
	Senate bill no. S-actions for sexual early as May 201 entity immunities Title 59 immuniti government emplo	MEL, NJ League of Municipalities and NJAC have been monitoring 477 for some time. The bill extends the statute of limitations in civil abuse claims. Recently the bill was fast tracked and could be approved as 9. In late April, the draft bill was amended whereas eliminating public under Title 59. The implications of this bill if not amended to add back es for public entities, public officials, elected officials and all levels of oyees are significant.			
	The MEL is worki	ing on a comprehensive loss control program to address this.			

- □ Auditor and Actuary Year-End Reports: The financial audit for the period ending December 31, 2018 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.
- □ 2019 Safety Expo: The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on June 28th at the Middlesex Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly. (Page 7)

□ 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

RESOLUTION NO. 19-14

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION TO RENEW MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, the Camden County Municipal Joint Insurance Fund, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to <u>N.J.S.A.</u> 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with <u>N.J.S.A.</u> 40A:10-36 <u>et seq.</u>, a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the Camden County Municipal Joint Insurance Fund has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be July 1, 2019 and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,

- 3) Excess Property, including Crime.
- **BE IT FURTHER RESOLVED** that the **Camden County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

BY:	
MI	CHAEL MEVOLI, CHAIRMAN
ATTEST	٦.
	M. JAMES MALEY, JR., SECRETARY
DATED:	



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.nimel.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 MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Discrimination
- Termination
- · Promotion/Demotion
- Harassment
 And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MELEPL HELPLINE: 732-583-7474

Jodi Howlett Cleary Giacobbe Alfieri Jacobs LLC 955 State Route 34, Suite 200 Matawan, NJ 07747955

MEL EPL HELPLINE: 609-522-5599

David S. DeWeese The DeWeese Law Firm 3200 Pacific Avenue Wildwood, New Jersey 082 60

MEL EPL HELPLINE: 973-334-1900

Fred Semrau Dorsey & Semrau 714 Main Street Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



SAVE THE DATE

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND AND

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND MEMBERS

SAFETY EXPO 2019 <u>June 28, 2019</u> Middlesex County Fire Academy Savreville, NJ

September 27, 2019
Camden County Emergency Services Training Center
Blackwood, NJ

The New Jersey Utility Authorities JIF (NJUA JIF) Executive Safety Committee and the Municipal Excess Liability Joint Insurance Fund are pleased to announce the training courses that are planned for the 2019 Safety Expos.

Please consider which date and location works best for your authority or municipality. You may also want to consider sending some employees to the June Expo while sending other employees to the September Expo.

You will receive registration forms, course descriptions and other relevant information in the next few weeks. The course schedule is being finalized with 2019 course offerings listed below.

COURSE TITLES

- Supervisor Roles & Responsibilities in a Changing Environment **Full Day Session** This four hour workshop will use Dr. John P. Kotter's 8 Step Process of Change to lead a discussion on being an agent for positive change in an organization.
- Safety Fast Track –Blood Borne Pathogens, Lockout/Tagout, Fire Safety and Hazardous Communications with GHS
- Designated Person Indoor Air Quality Training Program ** Full Day Session** This
 four hour workshop will introduce the basic requirements of IAQ compliance, the
 environmental conditions and potential health issues.
- Focus Four Track **Full Day Session** This full day program will focus on the four leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between.

The Expo Committee is presently seeking approval for NJ DEP training contact hours (TCH). The registration brochure will have more details. Please post this notice and discuss at your next Safety Committee Meeting. Registration packets will be sent mid May.

		FINANCIAL FA	AST TRACK REPORT		
		AS OF	February 28, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
. UN	DERWRITING INCOME	1,204,823	2,437,543	230,231,740	232,669,28
	IM EXPENSES				
	Paid Claims	426,556	809,061	100,684,641	101,493,70
	Case Reserves IBNR	(79,362) 688,567	472,250 331,718	4,211,039 4,721,520	4,683,28 5,053,28
	Recoveries	(12,119)	(16,365)	(197,249)	(213,6
	TAL CLAIMS	1,023,642	1,596,664	109,419,950	111.016.61
_	ENSES	2,020,012	2,050,001	203,123,300	111,010,01
	Excess Premiums	443,597	887,133	63,503,169	64,390,3
	Administrative	197,252	393,668	40,871,437	41,265,1
TO	TAL EXPENSES	640,849	1,280,801	104,374,606	105,655,40
UNI	DERWRITING PROFIT (1-2-3)	(459,667)	(439,922)	16,437,183	15,997,2
INV	ESTMENT INCOME	36,372	89,490	10,629,852	10,719,3
DIVI	DEND INCOME	0	0	3,528,688	3,528,6
STA	TUTORY PROFIT (4+5+6)	(423,296)	(350,431)	30,595,724	30,245,29
DIVI	DEND	0	0	19,760,174	19,760,1
. STA	ATUTORY SURPLUS (7-8)	(423,296)	(350,431)	10,835,549	10,485,11
		CLIDDLLIC /	DEELCITS) BY ELIND VEA	,	
Clos	ed	7,556	DEFICITS) BY FUND YEAR 19,922	3,739,602	3,759,5
	regate Excess LFC	14,759	30,149	716,327	746,4
201	_	(81,022)	(97,199)	1,506,731	1,409,5
201		(261,744)	(265,399)	2,409,711	2,144,3
201	7	(214,376)	(203,574)	1,776,425	1,572,8
201	8	(35,606)	(22,150)	686,754	664,6
201	9	147,138	187,820		187,8
OTAL	SURPLUS (DEFICITS)	(423,296)	(350,431)	10,835,549	10,485,11
OTAL	. CASH				24,108,49
		CLAIM AN	ALYSIS BY FUND YEAR		
тот	AL CLOSED YEAR CLAIMS	CLAIM AN	ALYSIS BY FUND YEAR	90,370,908	90,370,9
FUN	ID YEAR 2015	0	0		
FUN	ID YEAR 2015 Paid Claims	96,766	0 119,359	4,051,563	4,170,9
FUN	ID YEAR 2015 Paid Claims Case Reserves	96,766 (50,038)	0 119,359 (832)	4,051,563 548,651	4,170,9 547,8
FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR	96,766 (50,038) 37,694	0 119,359 (832) (12,306)	4,051,563 548,651 166,862	4,170,9 547,8 154,5
FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries	96,766 (50,038) 37,694	0 119,359 (832) (12,306) 0	4,051,563 548,651 166,862 (27,247)	4,170,9 547,8 154,5 (27,2
FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2015 CLAIMS	96,766 (50,038) 37,694	0 119,359 (832) (12,306)	4,051,563 548,651 166,862	4,170,9 547,8 154,5 (27,2
TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2015 CLAIMS ID YEAR 2016	96,766 (50,038) 37,694 0 84,423	0 119,359 (832) (12,306) 0 106,221	4,051,563 548,651 166,862 (27,247) 4,739,829	4,170,5 547,8 154,5 (27,2 4,846,0
TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2015 CLAIMS	96,766 (50,038) 37,694	0 119,359 (832) (12,306) 0	4,051,563 548,651 166,862 (27,247)	4,170,5 547,8 154,1 (27,2 4,846,0
TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims	96,766 (50,038) 37,694 0 84,423	0 119,359 (832) (12,306) 0 106,221	4,051,563 548,651 166,862 (27,247) 4,739,829	4,170,5 547,6 154,5 (27,2 4,846,0 2,618,6 1,040,2
TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries TAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries	96,766 (50,038) 37,694 0 84,423 34,698 128,526	0 119,359 (832) (12,306) 0 106,221 71,113 254,862	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384	4,170,5 547,6 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5
TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642	119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358)	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097	4,170,5 547,6 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5
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TOT	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves ID YEAR 2017 Paid Claims Case Reserves IBNR	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637	119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977)	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2
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TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2017 CLAIMS ID YEAR 2017 CLAIMS ID YEAR 2017 CLAIMS	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1
TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries Paid Claims ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries Paid Claims Case Reserves IBNR Recoveries Pal FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries Paid Claims Case Reserves IBNR Paid Claims Case Reserves IBNR Recoveries Paid Claims Recoveries Paid Claims Recoveries Paid FY 2017 CLAIMS ID YEAR 2018 Paid Claims	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351	4,170,9 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,9 4,024,7 2,443,9 1,327,4 1,212,2 (113,5 4,870,1 1,861,9 1,617,1 2,484,5
TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 Paid Claims Case Reserves IBNR Recoveries IBNR Recoveries Recoveries Recoveries	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500)	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500)	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5
TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848)	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5
TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2018 Recoveries FAL FY 2018 CLAIMS ID YEAR 2018 Recoveries FAL FY 2018 CLAIMS	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5 5,958,6
TOT FUN TOT FUN TOT FUN TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2018 Recoveries FAL FY 2018 CLAIMS ID YEAR 2019 Paid Claims	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5 5,958,6
TOT FUN TOT FUN TOT FUN TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5 5,958,6
TOT FUN TOT FUN TOT FUN TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2018 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves IBNR Recoveries 'AL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves IBNR	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558 27,278 150,641 768,207	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,5 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,5 4,024,7 2,443,5 1,327,4 1,212,2 (113,5 4,870,1 1,861,5 1,617,1 2,484,5 (4,5 5,958,6
TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries FAL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries FAL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries FAL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	4,170,9 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,9 4,024,7 2,443,9 1,327,4 1,212,2 (113,5 4,870,1 1,861,9 1,617,1 2,484,5 5,958,6 27,2 150,6 768,2
TOT FUN TOT FUN TOT FUN	ID YEAR 2015 Paid Claims Case Reserves IBNR Recoveries AL FY 2015 CLAIMS ID YEAR 2016 Paid Claims Case Reserves IBNR Recoveries AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries AL FY 2016 CLAIMS ID YEAR 2017 Paid Claims Case Reserves IBNR Recoveries AL FY 2017 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries AL FY 2018 CLAIMS ID YEAR 2018 Paid Claims Case Reserves IBNR Recoveries AL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves IBNR Recoveries AL FY 2018 CLAIMS ID YEAR 2019 Paid Claims Case Reserves IBNR Recoveries	96,766 (50,038) 37,694 0 84,423 34,698 128,526 113,642 (9,619) 267,246 116,459 46,666 57,637 0 220,762 151,986 (275,357) 169,430 (2,500) 43,558 26,647 70,841 310,164 0	0 119,359 (832) (12,306) 0 106,221 71,113 254,862 (36,358) (9,619) 279,997 261,795 (1,809) (34,977) (4,246) 220,763 329,517 69,389 (352,848) (2,500) 43,558 27,278 150,641 768,207 0	4,051,563 548,651 166,862 (27,247) 4,739,829 2,547,580 785,384 470,097 (58,308) 3,744,753 2,182,191 1,329,228 1,247,210 (109,290) 4,649,340 1,532,399 1,547,776 2,837,351 (2,405)	90,370,9 4,170,9 547,8 154,5 (27,2 4,846,0 2,618,6 1,040,2 433,7 (67,9 4,024,7 2,443,9 1,327,4 1,212,2 (113,5 4,870,1 1,861,9 1,617,1 2,484,5 (4,9 5,958,6 27,2 150,6 768,2

	INT INSURANC				
Fixed Income Portfolio S	ummary and Rat				
	For Month End			3/31/2019	
				_	
	2026			Last	This
	2016	2017	2018	Month	Month
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	16.98	19.11	21.12	24.11	24.80
Fixed Income Portfolio					
Investments (millions), Book Value	9.99	12.35	12.35	14.34	14.35
Avge maturity (years)	0.24	1.60	2.31	1.54	1.50
Unrealized gain/(loss) (%)	0.09	0.01	-1.21	-0.47	-0.10
Purchase/Book yield (%)	0.62	1.22	1.46	1.56	1.49
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.71	1.23	0.25	1.09	1.39
M E L PORTFOLIO					
Total Cash Balance (millions)	61.94	59.15	62.76	62.94	65.44
Fixed Income Portfolio					
Investments (millions), Book Value	53.40	48.74	48.74	51.47	48.39
Avge maturity (years)	1.64	1.15	1.63	1.03	1.03
Unrealized gain/(loss) (%) ***	0.03	-0.21	-1.26	-0.64	-0.43
Purchase/Book yield (%)	0.82	1.11	1.80	1.79	1.74
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.85	0.90	0.54	1.15	1.31
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgnt Fund *	0.41	0.85	1.81	2.41	2.41
Investors Bank Deposits	-	-	1.64	2.28	2.28
Treasury Issues					
1 year bills	0.61	1.20	2.33	2.55	2.49
3 year notes	1.00	1.58	2.63	2.48	2.37
5 year notes	1.33	1.83	2.75	2.49	2.37
Merrill Lynch US Govt 1-3 years ^	0.89	0.44	1.60	0.37	0.98

			CLAIM	S MANAGEMENT I	REPORT			
				D LOSS RATIO A				
				AS OF	March 31, 201	9		
FUND YEAR 2014 LOS	SSES CAPPED	AT RETENTION	<u> </u>		, , , , , , , , , , , , , , , , , , , ,			
		Limited	63	MONTH	62	MONTH	51	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETE
		Current	31-N	far-19	28-Feb-19		31-M	ar-18
PROPERTY	591,500	354,018	59.85%	100.00%	59.85%	100.00%	59.85%	100.00%
GEN LIABILITY	1,405,625	1,790,423	127.38%	97.13%	116.70%	97.13%	105.43%	96.38%
AUTO LIABILITY	350,875	368,753	105.10%	96.77%	105.10%	96.59%	95.15%	93.62%
WORKER'S COMP	3,909,782	2,298,691	58.79%	99.95%	58.79%	99.93%	50.43%	99.57%
TOTAL ALL LINES	6,257,782	4,811,885	76.89%	99.14%	74.50%	99.12%	66.18%	98.56%
NET PAYOUT %	\$3,905,993		62.42%					
FUND YEAR 2015 LOS	SSES CAPPED	AT RETENTION Limited	51	MONTH	50	MONTH	39	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETE
	Duoget	Current		far-19	28-Feb-19	TARGETED		ar-18
						100.000/		
PROPERTY	541,208	618,341	114.25%	100.00%	114.25%	100.00%	114.52%	100.00%
GEN LIABILITY	1,412,638	1,169,342	82.78%	96.38%	82.76%	96.23%	58.96%	91.95%
AUTO LIABILITY	335,860	228,725	68.10%	93.62%	68.10%	93.27%	18.47%	88.81%
WORKER'S COMP	3,739,043	2,654,636	71.00%	99.57%	71.55%	99.52%	73.47%	98.57%
TOTAL ALL LINES	6,028,749	4,671,043	77.48% 69.33%	98.53%	77.82%	98.45%	70.69%	96.60%
NET PAYOUT %	\$4,179,630		69.33%					
ELIND VEAP 2014 I OS	CCEC CADDED	AT PETENTION	<i>a</i>					
FUND YEAR 2016 LOS	SSES CAPPED !	Limited	39	MONTH	38	MONTH	27	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETE
	Dudget	1		IARGETED	Actual 28-Feb-19	TARGETED	Actual 31-M	
DD ODED TIL	400.000	Current				100.000/		1
PROPERTY	490,882	448,750	91.42%	100.00%	91.42%	100.00%	90.67%	100.00%
GEN LIABILITY	1,437,680	440,119	30.61%	91.95%	31.08%	91.38%	16.76%	82.70%
AUTO LIABILITY	330,150	270,846	82.04%	88.81%	79.77%	88.30%	38.03%	80.03%
WORKER'S COMP	3,689,848	2,433,307	65.95%	98.57%	65.97%	98.43%	64.74%	95.33%
TOTAL ALL LINES	5,948,560 \$2,722,192	3,593,021	60.40%	96.55%	60.40%	96.29%	53.80%	91.81%
NET PAYOUT %			45.76%					
FUND YEAR 2017 LOS	SSES CAPPED	AT RETENTION						
FUND YEAR 2017 – LOS	SSES CAPPED	AT RETENTION	<u>v</u> 27	MONTH	26	MONTH	15	MONTH
FUND YEAR 2017 LOS	SSES CAPPED A			MONTH TARGETED	26 Actual	MONTH TARGETED	15 Actual	
FUND YEAR 2017 LOS		Limited	27 Actual				Actual	
		Limited Incurred	27 Actual	TARGETED	Actual		Actual	TARGETE
PROPERTY	Budget	Limited Incurred Current	27 Actual 31-N	TARGETED far-19	Actual 28-Feb-19	TARGETED	Actual 31-M	TARGETE
PROPERTY GEN LIABILITY	Budget 566,229	Limited Incurred Current 506,218	27 Actual 31-N 89.40%	TARGETED far-19 100.00%	Actual 28-Feb-19 89.40%	TARGETED	Actual 31-M 81.29%	TARGETE ar-18 96.43%
PROPERTY GEN LIABILITY AUTO LIABILITY	Budget 566,229 1,464,528	Limited Incurred Current 506,218 448,900	27 Actual 31-N 89.40% 30.65%	TARGETED [ar-19 100.00% 82.70%	Actual 28-Feb-19 89.40% 31.23%	100.00% 81.65%	Actual 31-M 81.29% 17.04%	TARGETE (ar-18 96.43% 66.07%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP	Budget 566,229 1,464,528 324,847 3,837,435	Limited Incurred Current 506,218 448,900 215,767 2,515,776	27 Actual 31-N 89.40% 30.65% 66.42% 65.56%	TARGETED far-19 100.00% 82.70% 80.03% 95.33%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63%	100.00% 81.65% 78.92% 94.80%	Actual 31-M 81.29% 17.04% 23.60% 45.24%	TARGETE 96.43% 66.07% 59.58% 78.67%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NEI PAYOUT %	Budget 566,229 1,464,528 324,847	Limited Incurred Current 506,218 448,900 215,767 2,515,776	27 Actual 31-N 89.40% 30.65% 66.42%	TARGETED [ar-19] 100.00% 82.70% 80.03%	Actual 28-Feb-19 89.40% 31.23% 66.42%	TARGETED 100.00% 81.65% 78.92%	Actual 31-M 81.29% 17.04% 23.60%	TARGETE (ar-18 96.43% 66.07% 59.58%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662	27 Actual 31-W 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED far-19 100.00% 82.70% 80.03% 95.33%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63%	100.00% 81.65% 78.92% 94.80%	Actual 31-M 81.29% 17.04% 23.60% 45.24%	TARGETE 96.43% 96.607% 59.58% 78.67%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662	27 Actual 31-W 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09%	100.00% 81.65% 78.92% 94.80% 91.33%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74%	TARGETE iar-18 96.43% 66.07% 59.58% 78.67% 76.31%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited	27 Actual 31-3 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED Iar-19 100.00% 82.70% 80.03% 95.33% 91.97% MONTH	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09%	100.00% 81.65% 78.92% 94.80% 91.33%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred	27 Actual 31-M 89.40% 89.40% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09%	100.00% 81.65% 78.92% 94.80% 91.33%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 SSES CAPPED	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19]	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08%	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239	27 Actual 31-N 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764	27 Actual 31-λ 89.40% 30.65% 66.42% 65.56% 59.53% 38.04%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4,91%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 68.59% 11.30% 25.98% 79.20%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 14.67%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 3.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 6,280,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764	27 Actual 31-λ 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-λ 68.59% 11.30% 25.98% 79.20% 59.08%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96%	Actual 31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4,91%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NEI PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 68.59% 11.30% 25.98% 79.20%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 14.67%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 3.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY AUTO LIABILITY TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 3,840,000 3,840,000 6,280,000 \$1,976,297	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 68.59% 11.30% 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 14.67%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 3.00%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY AUTO LIABILITY TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 3,840,000 3,840,000 6,280,000 \$1,976,297	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931	27 Actual 31-3 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-3 31-3 68.59% 11.30% 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67% 76.33%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 14.67% 10.80%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 3.00% 5.79%
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY AUTO LIABILITY TOTAL ALL LINES NET PAYOUT %	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 3,840,000 3,840,000 6,280,000 \$1,976,297	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931	27 Actual 31-M 89.40% 69.40% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 68.59% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66%	100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 14.67% 10.80%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 5.79% MONTH TARGETE ARGETE
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2019 LOS FUND YEAR 2019 LOS	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 6,280,000 \$1,976,297 Budget Budget	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 68.59% 11.30% 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED [ar-19]	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66% 2 Actual 28-Feb-19	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39% MONTH TARGETED	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 10.80%	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 3.00% 5.79% MONTH TARGETE
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2019 LOS PROPERTY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 3,840,000 \$1,976,297 Budget Budget 721,839	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current 127,714	27 Actual 31-3 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-3 68.59% 11.30% 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED [ar-19] AND TH TARGETED [ar-19] AND TH TARGETED [ar-19] 23.00%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66% 2 Actual 28-Feb-19 10.79%	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39% MONTH TARGETED	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 10.80% -9 Actual 31-M N/A	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 5.79% MONTH TARGETE
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2019 LOS PROPERTY GEN LIABILITY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 6,280,000 \$1,976,297 Budget Particular See CAPPED Budget 721,839 1,678,668	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current 127,714 7,104	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED far-19 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED MONTH TARGETED 6.00%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66% 2 Actual 28-Feb-19 10.79% 0.24%	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39% MONTH TARGETED	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 10.80% 10.80% -9 Actual 31-M N/A N/A	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 6.00% 5.79% MONTH TARGETE ar-18
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2019 LOS PROPERTY GEN LIABILITY AUTO LIABILITY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 6,280,000 \$1,976,297 Budget 721,839 1,678,668 388,565	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current 127,714 7,104 28,783	27 Actual 31-M 89.40% 65.56% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 51-M 68.59% 11.30% 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED [ar-19] 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED [ar-19] 23.00% 6.00% 6.00%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66% 2 Actual 28-Feb-19 10.79% 0.24% 5.05%	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39% MONTH TARGETED 13.00% 2.50% 2.50%	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 3 Actual 31-M 14.82% 4.91% 10.80% -9 Actual 31-M N/A N/A	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 3.00% 5.79% MONTH TARGETE ar-18 N/A N/A N/A
PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2018 LOS PROPERTY GEN LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2019 LOS PROPERTY GEN LIABILITY	Budget 566,229 1,464,528 324,847 3,837,435 6,193,040 \$2,356,039 Budget 600,000 1,506,000 334,000 3,840,000 6,280,000 \$1,976,297 Budget Particular See CAPPED Budget 721,839 1,678,668	Limited Incurred Current 506,218 448,900 215,767 2,515,776 3,686,662 AT RETENTION Limited Incurred Current 411,560 170,239 86,764 3,041,368 3,709,931 AT RETENTION Limited Incurred Current 127,714 7,104	27 Actual 31-M 89.40% 30.65% 66.42% 65.56% 59.53% 38.04% 15 Actual 31-M 25.98% 79.20% 59.08% 31.47%	TARGETED [ar-19] 100.00% 82.70% 80.03% 95.33% 91.97% MONTH TARGETED far-19 96.43% 66.07% 59.58% 78.67% 76.33% MONTH TARGETED MONTH TARGETED 6.00%	Actual 28-Feb-19 89.40% 31.23% 66.42% 64.63% 59.09% 14 Actual 28-Feb-19 69.08% 9.09% 20.23% 74.91% 55.66% 2 Actual 28-Feb-19 10.79% 0.24%	TARGETED 100.00% 81.65% 78.92% 94.80% 91.33% MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.39% MONTH TARGETED	31-M 81.29% 17.04% 23.60% 45.24% 40.74% 40.74% 3 Actual 31-M 14.82% 0.66% 4.91% 10.80% 10.80% -9 Actual 31-M N/A N/A	TARGETE ar-18 96.43% 66.07% 59.58% 78.67% 76.31% MONTH TARGETE ar-18 23.00% 6.00% 6.00% 6.00% 5.79% MONTH TARGETE ar-18

		March 31, 2019		
	2040	2040	2047	TOTAL
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE*
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
CENTRAL	0.58	1.43	1.68	1.44
NJ PUBLIC HOUSING	0.88	2.13	2.21	2.02
SOUTH BERGEN	1.06	2.48	2.19	2.20
CAMDEN	1.13	2.60	1.91	2.13
SUBURBAN MUNICIPAL	1.17	1.63	1.22	1.39
SUBURBAN ESSEX	1.18	2.05	1.92	1.89
MONMOUTH	1.28	1.42	1.79	1.57
BERGEN	1.31	1.57	1.53	1.52
TRI-COUNTY	1.34	1.88	2.02	1.88
N.J.U.A.	1.36	2.22	2.04	2.04
BURLINGTON	1.48	1.69	1.23	1.47
MORRIS	1.61	1.67	1.36	1.53
PROF MUN MGMT	1.67	2.37	2.14	2.19
ATLANTIC	1.81	2.23	2.00	2.08
OCEAN	1.82	2.31	2.42	2.30
AVERAGE	1.31	1.98	1.84	1.84

TOTAL RATE	1 2 3 4 5 6 7 8	2017 LOST TIME FREQUENCY 0.00 0.00 1.92 4.73	2018 2018 LOST TIME FREQUENCY 0.00	2019 Lost time Frequency	Y.T.D. LOST TIME	# CLAIMS FOR	**			
MEMBER 2019 - 201 AUDUBON 0.00 AUDUBON PARK 0.00 BERLIN BOROUGH 1.26 BERLIN TOWNSHIP 3.76 BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	1 2 3 4 5 6 7 8	FREQUENCY 0.00 0.00 1.92	FREQUENCY 0.00	FREQUENCY		FOR	**			
AUDUBON 0.00 AUDUBON PARK 0.00 BERLIN BOROUGH 1.26 BERLIN TOWNSHIP 3.76 BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	1 2 3 4 5 6 7 8	0.00 0.00 1.92	0.00		ACCIDENTO					
AUDUBON PARK 0.00 BERLIN BOROUGH 1.26 BERLIN TOWNSHIP 3.76 BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	2 3 4 5 6 7 8	0.00 1.92			ACCIDENTS	3/31/2019	*	MEMBER	MEMBER_ID	
BERLIN BOROUGH 1.26 BERLIN TOWNSHIP 3.76 BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	3 4 5 6 7 8	1.92	0.00	0.00	0	0		AUDUBON	87	1
BERLIN TOWNSHIP 3.76 BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	4 5 6 7 8			0.00	0	0		AUDUBON PARK	88	2
BROOKLAWN 1.46 CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	5 6 7 8	4.73	0.91	0.00	0	0		BERLIN BOROUGH	91	3
CHESILHURST 0.00 CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	6 7 8		3.70	0.00	0	0		BERLIN TOWNSHIP	92	4
CLEMENTON 3.56 COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	7 8	1.55	1.72	0.00	0	0		BROOKLAWN	93	5
COLLINGSWOOD 0.90 GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	8	0.00	0.00	0.00	0	0		CHESILHURST	94	6
GIBBSBORO 1.14 GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83		6.50	1.54	0.00	0	0		CLEMENTON	95	7
GLOUCESTER 2.24 HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83		0.52	1.47	0.00	0	0		COLLINGSWOOD	96	8
HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	9	2.53	0.00	0.00	0	0		GIBBSBORO	97	9
HADDONFIELD 3.77 HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83	10	1.88	3.15	0.00	0	0		GLOUCESTER	98	10
HI-NELLA 0.00 LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83		5.36	3.10	0.00	0	0		HADDONFIELD		11
LAWNSIDE 4.18 LINDENWOLD 3.66 MEDFORD LAKES 0.83		0.00	0.00	0.00	0	0		HI-NELLA		12
LINDENWOLD 3.66 MEDFORD LAKES 0.83		1.89	7.69	0.00		0		LAWNSIDE		13
MEDFORD LAKES 0.83		5.41	2.78	0.00	0	0		LINDENWOLD		14
		0.00	1.89	0.00		0		MEDFORDLAKES		15
		4.23	1.32	0.00		0		MERCHANTVILLE		16
MOUNT EPHRAIM 4.97		6.50	4.72	0.00	0	0		MOUNT EPHRAIM		17
OAKLYN 1.89		0.00	4.20	0.00	0	0		OAKLYN		18
PINE HILL 0.81		0.00	1.82	0.00	_	0		PINEHILL		19
RUNNEMEDE 1.42		1.22	1.92	0.00	_	0		RUNNEMEDE		20
SOMERDALE 1.75		1.37	2.52	0.00	0	0		SOMERDALE		21
VOORHEES 2.68		1.39	5.04	0.00		0		VOORHEES		22
WINSLOW TOWNSHIP I 0.00		1.33	3.04	0.00	0	0		WINSLOW TOWNSHIP FIRE		23
WOODLYNNE 1.04		2.22	0.00	0.00	0	0		WOODLYNNE		24
TAVISTOCK 0.00		0.00	0.00	0.00	-	0		TAVISTOCK		25
PINE VALLEY 0.00		0.00	0.00	0.00	_	0		PINE VALLEY		25 26
CAMDEN PARKING AU 1.06		0.00	2.63	0.00	0	0				27
CHERRY HILL FIRE DIS 3.77		2.92	2.63 5.54	0.00	0	0		CAMDEN PARKING AUTHOR CHERRY HILL FIRE DISTRIC		28
					_					
CHERRY HILL 1.43		1.46	1.40	1.40		2		CHERRY HILL		29
VINSLOV 2.50		0.94	4.20	1.90	1	0		WINSLOW		30
HADDON 2.83		1.42	4.26	2.75		0		HADDON		31
MAGNOLIA 1.27		0.99	0.94	3.39		0		MAGNOLIA		32
BARRINGTON 1.25		0.00	1.83	3.59		0		BARRINGTON		
		0.00	0.00	10.67	1	U				
CAMDEN CITY	37						-	CAMDEN CITY	695	37
2.		1.91	2.60	1.13	10	3			Fotals:	_
BARRINGTON BELLMAWR LAUREL SPRINGS GLOUCESTER TWP CAMDEN CITY	34 35 36	2.29 0.00	3.46 0.00 2.60	6.56 10.67 1.13 DURS WORKEI	3 1 10 DJUSTED HO	1 0 3 IT * 200,000) / A D for Workers' Co	e FUNI d Reter	BAHRINGTON BELLMAWR LAUREL SPRINGS GLOUCESTER TWP CAMDEN CITY = ((Y.T.D. LOST TIME Alloes not participate in the last a higher Self Insurer By WAS NOT ACTIVE FOR	90 103 692 695 Totals: Frequency Member d	33 34 35 36 37

Data Valued As of :			May 7, 2019					
			, .,					
Total Participating Members	37		37					
Complaint			34					
Percent Compliant			91.89%					
				0.	1/01/19		2019	
	EPL Program	Checklist Submitted	Compliant		EPL		POL	Co-Insurance
Member Name	?	Cubillitica		De	ductible	De	eductible	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 100K
WINSLOW TOWNSHIP FIRE DISTRICT #1		. 55	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 COMMISSIONER COMMISSIONER Audubon David Taraschi John Ward Audubon Park Robert Fisher Berrington Berlington Terry Shannon Bellmawr Berlin Boro Millard Wilkinson Rick Miller Berlin Twp Catherine Underwood Berlin Twp Berlin Twp Catherine Underwood Brooklawn 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 Ferin Patterson Gill Ari Messinger Chesilhurst Michael Blunt Ferin Patterson Gill Ari Messinger Chesilhurst Michael Blunt Feith Hastings Collingswood M. James Maley Keith Hastings Gibbsboro Glenn Werner Anne Levy Gloucester City Jack Lipsett Patrick Keating Gloucester Township Tom Cardis Feddon Twp Haddon Twp James Mulroy		FUND	ALTERNATE
Audubon Park Barrington Berlington Bellmawr Louis. P. DiAngelo Berlin Boro Millard Wilkinson Berlin Twp Catherine Underwood Brooklawn Michael Mevoli Camden City Jason Asuncion Cherry Hill Erin Patterson Gill Cherry Hill Fire District John Foley Chesilhurst Michael Blunt Clementon Jenai Johnson Collingswood M. James Maley Gibbsboro Glenn Werner Gloucester City Jack Lipsett Patrick Keating Gloucester Township Haddon Twp Haddonfield M. Neal Rochford Hi-Nella Phyllis Twisler Laurel Springs Ken Cheeseman Lawnside Lindenwold Magnolia Mark Godfrey Medford Lakes Dr. Robert J. Burton Merchantville Edward Brennan Mt. Ephraim M. Joseph Wolk Oaklyn Bonnie Taft Chris Waltria Berkin Hill Patricia Hendricks Pine Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	MEMBER		
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 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	Audubon	David Taraschi	John Ward
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	Audubon Park	Robert Fisher	
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	Barrington	Terry Shannon	
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	Bellmawr	Louis. P. DiAngelo	
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	Berlin Boro	Millard Wilkinson	Rick Miller
Camden City	Berlin Twp	Catherine Underwood	
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	Brooklawn	Michael Mevoli	
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	Camden City	Jason Asuncion	Sharon Eggleston
Cherry Hill Fire District Chesilhurst Clementon Collingswood M. James Maley Gibbsboro Glenn Werner Gloucester City Jack Lipsett Patrick Keating Gloucester Township Haddon Twp James Mulroy Haddonfield M. Neal Rochford Sharon McCullough Hi-Nella 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	Camden City Parking Authority	Willie Hunter	Ethel Kemp
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	Cherry Hill	Erin Patterson Gill	Ari Messinger
Clementon Collingswood M. James Maley 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	Cherry Hill Fire District	John Foley	
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	Chesilhurst	Michael Blunt	
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	Clementon	Jenai Johnson	
Gloucester City 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 Patricia Hendricks Pine Valley Runnemede Eleanor Kelly James D'Auria	Collingswood	M. James Maley	Keith Hastings
Gloucester Township 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 Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	Gibbsboro	Glenn Werner	Anne Levy
Haddon Twp 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 Runnemede Eleanor Kelly James D'Auria	Gloucester City	Jack Lipsett	Patrick Keating
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	Gloucester Township	Tom Cardis	
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	Haddon Twp	James Mulroy	
Laurel Springs 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	Haddonfield	M. Neal Rochford	Sharon McCullough
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	Hi-Nella	Phyllis Twisler	
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	Laurel Springs	Ken Cheeseman	
MagnoliaMark GodfreyMedford LakesDr. Robert J. BurtonMerchantvilleEdward BrennanMt. EphraimM. Joseph WolkOaklynBonnie TaftChris WaltersPine HillPatricia HendricksPine ValleyRobert MatherRunnemedeEleanor KellyJames D'Auria	Lawnside	Angelique Rankins	
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	Lindenwold	Craig Wells	Dawn Thompson
MerchantvilleEdward BrennanMt. EphraimM. Joseph WolkOaklynBonnie TaftChris WaltersPine HillPatricia HendricksPine ValleyRobert MatherRunnemedeEleanor KellyJames D'Auria	Magnolia	Mark Godfrey	
Mt. Ephraim M. Joseph Wolk Oaklyn Bonnie Taft Chris Walters Pine Hill Patricia Hendricks Pine Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	Medford Lakes	Dr. Robert J. Burton	
Oaklyn Bonnie Taft Chris Walters Pine Hill Patricia Hendricks Pine Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	Merchantville	Edward Brennan	
Pine Hill Patricia Hendricks Pine Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	Mt. Ephraim	M. Joseph Wolk	
Pine Valley Robert Mather Runnemede Eleanor Kelly James D'Auria	Oaklyn	Bonnie Taft	Chris Walters
Runnemede Eleanor Kelly James D'Auria	Pine Hill	Patricia Hendricks	
· · · · ·	Pine Valley	Robert Mather	
Somerdale M. Gary Passante	Runnemede	Eleanor Kelly	James D'Auria
Joiner date W. Gary Fassante	Somerdale	M. Gary Passante	
Tavistock Terry Shannon	Tavistock	Terry Shannon	
Voorhees Lawrence Spellman Jason Ravitz	Voorhees	Lawrence Spellman	Jason Ravitz
Winslow Joseph Gallagher	Winslow	·	
Winslow Township Fire Dist. #1 Lorraine Azzarano Marc Rigberg	Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne Jerald Fuentes	•	Jerald Fuentes	

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

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

AS OF May 13, 2019				
,		Resolution	Agreement	Contract
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Received	Received	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	5/10/2019	5/10/2019	12/31/19
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		5/6/2019	12/31/19
		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	04/29/19	04/29/19	12/31/19
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
H-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
AUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/14/19	02/14/19	12/31/19
AWNSIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
INDENWOLD	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
DAKLYN	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
AVISTOCK	CONNER STRONG & BUCKELEW			12/31/18
OORHEES	HARDENBERGH INSURANCE GROUP	02/28/19	2/28/2019	12/31/19
VINSLOW	CONNER STRONG & BUCKELEW		1/30/2019	12/31/19
VINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2019	3/27/2019	12/31/19
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			12/31/18

RESOLUTION NO. 19-15

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

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

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

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

FUND YEAR 2019 Check Number	Vendor Name	Comment	Invoice Amount
001940			
001940	COMPSERVICES, INC.	CHERRY HILL SERVICES 5/19	2,458.33
001940	COMPSERVICES, INC.	CLAIMS ADMIN FEE 5/19	32,500.00 34,958.33
001941			,
001941	RESOLUTION GROUP INTERNATIONAL	CONFLICT RESOLUTION TRAINING 5/19	449.10 449.10
001942			
001942	INTERSTATE MOBILE CARE INC.	DRUG&ALCOHOL TESTING 4/19	3,220.00
001942	INTERSTATE MOBILE CARE INC.	DRUG&BREATH ALCHL-OAKLYN&RUNNEMED	274.00
			3,494.00
001943			
001943	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 5/19	14,756.00
001943	J.A. MONTGOMERY RISK CONTROL	2019 AWARDS BREAKFAST 3.26.19	652.98
			15,408.98
001944			
001944	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/19	38.75
001944	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 5/19	36,911.50
			36,950.25
001945			
001945	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 5/19	4,311.00
			4,311.00
001946			
001946	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 4/19	1,994.25
001946	BROWN & CONNERY, LLP	ATTORNEY 4/19	1,197.00
001946	BROWN & CONNERY, LLP	EXPENSE 4/19	42.76
			3,234.01
001947	ELIZADEMI DIGI IA GELLI	TREACHRED FEE 5/10	1.010.00
001947	ELIZABETH PIGLIACELLI	TREASURER FEE 5/19	1,910.92
001948			1,910.92
001948	THE TORTILLA PRESS	MEETING 4.22.19 - COST SPLIT	455.00
001948	THE TORTILLA PRESS	MEETING 4.22.19 - COST SPLIT	455.00 455.00
001949			455.00
001949	CONNELL CONSULTING LLC	POLICE SUP TRAINING 5/19	200.00
001545	CONNELL CONSOLTING LLC	TODICE BUT TRAINING 5/15	200.00
001950			200.00
001950	MEDLOGIX LLC	MANAGED CARE SERVICES CHERRY HILL 5/19	1,083.00
001950	MEDLOGIX LLC	MANAGED CARE SERVICES 5/19	9,688.58
			10,771.58
001951			,
001951	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 5/19	996.00
001951	CONNER STRONG & BUCKELEW	POSITION BOND 5/19	2,465.00
			3,461.00
001952			,
001952	ASSOCIATED INSURANCE PARTNERS,	RMC FEE - WOODLYNNE BOR - 1ST HALF 2019	2,699.00
001952	ASSOCIATED INSURANCE PARTNERS,	RMC FEE - AUDUBON PARK - 1ST HALF 2019	943.00
			3,642.00
		Total Payments FY 2019	119,246.17

TOTAL PAYMENTS ALL FUND YEARS \$119,246.17

Chairperson	
Attest:	Dated:
I hereby certify the availabili	ty of sufficient unencumbered funds in the proper accounts to fully pay the above claims
	Treasurer

May 27, 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 April 30, 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 APRIL:

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 \$46,753.94.

• RECEIPT ACTIVITY FOR APRIL:

Cherry Hill Deductible \$18,460.87
Total Receipts

\$18,460.87

• CLAIM ACTIVITY FOR APRIL:

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

Property Liability Claims \$ 138,607.58
Workers Compensation Claims 326,339.16
Administration Expense 2,880,760.91

Total Claims/Expenses \$3,345,707.65

CASH ACTIVITY FOR APRIL:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,800,848.85 to a closing balance of \$21,528,155.49 showing a decrease of \$3,272,693.36.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

						DINT INSURANCE FUND				
			SUMMA	RY OF CASH TRA	NSACTIONS - A	ALL FUND YEARS COMBIN	ED			
Current Fund Year:	2019									
Month Ending:	April									
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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)	24,800,848.9
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,460.87	18,460.8
Invest Pymnts	1,585.85	10,519.21	2,129.86	19,943.29	340.36	3,892.80	302.01	13,562.88	0.00	52,276.2
Invest Adj	131.32	813.65	154.87	1,531.87	29.64	372.34	32.69	996.10	0.00	4,062.4
Subtotal Invest	1,717.17	11,332.86	2,284.73	21,475.16	370.00	4,265.14	334.70	14,558.98	0.00	56,338.7
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
TOTAL	1,717.17	11,332.86	2,284.73	21,475.16	370.00	4,265.14	334.70	14,558.98	18,460.87	74,799.6
EXPENSES										
Claims Transfers	42,361.41	66,300.30	29,945.87	306,342.41	0.00	0.00	0.00	0.00	19,996.75	464,946.7
Expenses	0.00	0.00	0.00	0.00	998,788.50	1,559,508.74	0.00	322,463.67	0.00	2,880,760.9
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,785.29	0.00	1,785.2
TOTAL	42,361.41	66,300.30	29,945.87	306,342.41	998,788.50	1,559,508.74	0.00	324,248.96	19,996.75	3,347,492.9
END BALANCE	737,163.25	5,030,963.11	940,441.76	9,290,518.01	(841,713.82)	772,205.83	198,376.92	5,420,197.35	(19,996.80)	21,528,155.6
	REPORT STAT	US SECTION								
	Report Month:	<u>April</u>								
						Balance Differences				
	Opening Balanc		Opening Balance	s are equal		\$0.00				
	Imprest Transfer	s:	Imprest Totals ar	e equal		\$0.00				
	Investment Bala	nces:	Investment Paym	ent Balances are eq	ual	\$0.00				
			Investment Adjus	stment Balances are	equal	\$0.00				
	Ending Balance	s:	Ending Balances	are equal		\$0.00				
	Accural Balance	es:	Accural Balance	s are equal		\$0.00				

	MMARY OF CASH A	ND INVESTMENT INS	TRUMENTS			
C.	AMDEN COUNTY MUN	VICIPAL JOINT INSU	JRANCE FUND			
ΑI	L FUND YEARS COM	BINED				
CI	URRENT MONTH	April				
С	URRENT 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:				
	4	TOTAL for All				
Oı	pening Cash & Investn		10,445,630.75	11,998.84	6,134.76	14,349,354.02
	pening Interest Accrua		_	-	-	58,223.39
	8	000,000				
1	Interest Accrued and/or	\$18,084.97	\$0.00	\$0.00	\$0.00	\$18,084.97
2	Interest Accrued - disco	\$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	\$4,062.50	\$0.00	\$0.00	\$0.00	\$4,062.50
_	Interest Paid - Cash Inst		\$18,234.42	\$89.50	\$105.50	\$0.00
5		\$18,429.42	\$18,234.42 \$0.00	\$89.50 \$0.00	\$105.50 \$0.00	
5	Interest Paid - Cash Inst	\$18,429.42				\$27,669.74
5	Interest Paid - Cash Inst Interest Paid - Term Ins	\$18,429.42 \$27,669.74 \$6,177.05	\$0.00	\$0.00	\$0.00	\$27,669.74 \$6,177.05
5 6 7 8	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss)	\$18,429.42 \$27,669.74 \$6,177.05	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$27,669.74 \$6,177.05 \$28,324.52
5 6 7 8	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94	\$0.00 \$0.00 \$18,234.42	\$0.00 \$0.00 \$89.50	\$0.00 \$0.00 \$105.50	\$27,669.74 \$6,177.05 \$28,324.52 \$0.00
5 6 7 8 9	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income Deposits - Purchases (Withdrawals - Sales)	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94 \$483,407.61 -\$3,812,439.68	\$0.00 \$0.00 \$18,234.42 \$18,460.87 -\$3,345,707.65	\$0.00 \$0.00 \$89.50 \$138,607.58	\$0.00 \$0.00 \$105.50 \$326,339.16	\$27,669.74 \$6,177.05 \$28,324.52 \$0.00 -\$1,785.29
5 6 7 8 9 10	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income Deposits - Purchases (Withdrawals - Sales) ding Cash & Investment	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94 \$483,407.61 -\$3,812,439.68 \$21,528,155.49	\$0.00 \$0.00 \$18,234.42 \$18,460.87	\$0.00 \$0.00 \$89.50 \$138,607.58 -\$138,607.58	\$0.00 \$0.00 \$105.50 \$326,339.16 -\$326,339.16	\$27,669.74 \$6,177.05 \$28,324.52 \$0.00 -\$1,785.29 \$14,385,478.02
5 6 7 8 9 10 En	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income Deposits - Purchases (Withdrawals - Sales) ding Cash & Investment ding Interest Accrual Bal	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94 \$483,407.61 -\$3,812,439.68 \$21,528,155.49	\$0.00 \$0.00 \$18,234.42 \$18,460.87 -\$3,345,707.65 \$7,136,618.39	\$0.00 \$0.00 \$89.50 \$138,607.58 -\$138,607.58	\$0.00 \$0.00 \$105.50 \$326,339.16 -\$326,339.16	\$27,669.74 \$6,177.05 \$28,324.52 \$0.00 -\$1,785.29 \$14,385,478.02 \$48,638.62
5 6 7 8 9 10 En	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income Deposits - Purchases (Withdrawals - Sales) ding Cash & Investment ding Interest Accrual Bal as Outstanding Checks	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94 \$483,407.61 -\$3,812,439.68 \$21,528,155.49 \$48,638.62 \$476,547.67	\$0.00 \$0.00 \$18,234.42 \$18,460.87 -\$3,345,707.65 \$7,136,618.39 \$0.00	\$0.00 \$0.00 \$89.50 \$138,607.58 -\$138,607.58 \$12,088.34 \$0.00 \$44,625.74	\$0.00 \$0.00 \$105.50 \$326,339.16 -\$326,339.16 -\$6,029.26 \$0.00 \$188,098.67	\$27,669.74 \$6,177.05 \$28,324.52 \$0.00 -\$1,785.29 \$14,385,478.02 \$48,638.62 \$0.00
5 6 7 8 9 10 En Ph (L	Interest Paid - Cash Inst Interest Paid - Term Ins Realized Gain (Loss) Net Investment Income Deposits - Purchases (Withdrawals - Sales) ding Cash & Investment ding Interest Accrual Bal	\$18,429.42 \$27,669.74 \$6,177.05 \$46,753.94 \$483,407.61 -\$3,812,439.68 \$21,528,155.49 \$48,638.62	\$0.00 \$0.00 \$18,234.42 \$18,460.87 -\$3,345,707.65 \$7,136,618.39 \$0.00 \$243,823.26	\$0.00 \$0.00 \$89.50 \$138,607.58 -\$138,607.58 \$12,088.34 \$0.00	\$0.00 \$0.00 \$105.50 \$326,339.16 -\$326,339.16 -\$6,029.26 \$0.00	\$0.00 \$27,669.74 \$6,177.05 \$28,324.52 \$0.00 -\$1,785.29 \$14,385,478.02 \$48,638.62 \$0.00 \$0.00 \$14,385,478.02

APRIL Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
	1 4/3/2019	25,742.09		1010100	- Logostinanto	25,742.09	Comment
	2 4/3/2019	55,669.41				55,669.41	
	3 4/10/2019	29,784.21				\$29,784.21	
	4 4/10/2019	62,947.29				62,947.29	
	5 4/17/2019	1,315.71				1,315.71	
	6 4/17/2019	3,234.60				3,234.60	
	7 4/17/2019	48,854.54				48,854.54	
	8 4/24/2019	32,105.69				32,105.69	
	9 4/24/2019	42,611.05				42,611.05	
1	0 4/30/2019	17,813.67				17,813.67	
	1 4/30/2019	144,868.48				144,868.48	
1:		· ·				-	
1							
1-	4						
1.						-	
1	6					-	
1	7					-	
1	_					-	
19						-	
2						-	
2						-	
2:						-	
2:						-	
2							
2						-	
2							
2							
2						-	
3						-	
	Total	464,946.74		-		464,946.74	
	Monthly Rpt	464,946.74				464,946.74	
	Variance	-		-		-	

		CERII			TION OF CLAIMS NICIPAL JOINT I				
Month		April							
Current I	und Year	2019							
		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	April	April	April	April	Reconciled	Variance From	Month
2019	Property	21,520.07	34,219.47	0.00	55,739.54	55,739.54	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	11,682,42	500.00	0.00	12.182.42	12.182.42	0.00	0.00	0.00
	Workers Comp	38,686.30	172,286.81	0.00	210,973.11	210,973.11	0.00	0.00	0.00
	Cherry Hill	4.052.03	6.071.61	4.052.03	6.071.61	6.071.61	(0.00)	-	(0.00)
	Total	75,940.82	213,077.89	4,052.03	284,966.68	284,966.68	0.00	0.00	0.00
2018	Property	352,616.49	6,743.74	0.00	359,360.23	359,360.23	0.00	0.00	0.00
2010	Liability	57,575.87	277.50	0.00	57.853.37	57.853.37	0.00	0.00	0.00
	Auto	· ·			,	66,763.72		0.00	
		49,359.95	17,403.77	0.00	66,763.72	-	0.00		(0.00)
	Workers Comp	1,504,016.06	73,815.75	0.00	1,577,831.81	1,577,831.81	(0.00)	(0.00)	0.00
	Cherry Hill	12,653.48	13,925.14	12,653.48	13,925.14	13,925.14	0.00	(75.00)	75.00
	Total	1,976,221.85	112,165.90	12,653.48	2,075,734.27	2,075,734.27	(0.00)	(75.00)	
2017	Property	380,848.77	1,398.20	0.00	382,246.97	382,246.97	(0.00)	(0.00)	0.00
	Liability	267,346.32	17,504.09	0.00	284,850.41	284,850.41	0.00	0.00	0.00
	Auto	108,536.22	3,899.58	0.00	112,435.80	112,435.80	0.00	0.00	0.00
	Workers Comp	1,599,307.38	12,688.31	0.00	1,611,995.69	1,611,995.73	(0.04)		0.00
	Cherry Hill	0.04	0.00	0.00	0.04	0.00	0.04	0.04	0.00
2016	Total	2,356,038.73	35,490.18	0.00	2,391,528.91	2,391,528.91	(0.00)	, ,	
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability Auto	272,076.74 196,893.53	23,535.61 2,524.62	0.00	295,612.35 199,418.15	295,612.35 199,418.15	0.00	0.00	0.00
	Workers Comp	1,845,018.52	4,021.44	0.00	1,849,039.96	1,849,039.96	0.00	0.00	(0.00)
	Cherry Hill	1,843,018.32	4,021.44	1.755.36	(0.00)		(0.00)	(0.00)	0.00
	Total	2,722,192.03	30.081.67	1,755.36	2,750,518.34	2,750,518,34	0.00	0.00	(0.00)
2015	Property	584,415,44	0.00	0.00	584,415,44	584,415.44	0.00	0.00	0.00
2013	Liability	1,004,652.81	24,983.10	0.00	1,029,635.91	1.029.635.91	(0.00)	(0.00)	0.00
	Auto	195,483.70	5,617.90	0.00	201,101.60	201,101.60	0.00	0.00	0.00
	Workers Comp	2,395,078.15	43,530.10	0.00	2,438,608.25	2,438,608.25	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	4,179,630,10	74,131,10	0.00	4,253,761,20	4,253,761.20	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	(315.00)		(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	(315.00)		(315.00)	(315.00)	0.00
	TOTAL	11,309,708.53	464,946.74	18,460.87	11,756,194.40	11,756,509.40	(315.00)	(390.00)	75.00

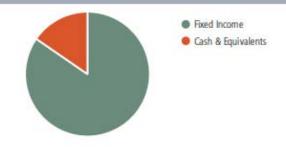


Relationship Summary 115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

April 01, 2019 - April 30, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,168,117.80	84.59%
Cash & Equivalents	2,217,360.22	15.41
TOTAL	\$14,385,478.02	100%



Accrued Income by Asset Class Summary

		Accrued	Market Value +	Estimated —		
Asset Class	Market Value	Income	Accrued Income	Annual Income	Yield (%)	
Fixed Income	\$12,168,117.80	\$39,327.49	\$12,207,445.29	\$168,193.75	1.38%	
Cash & Equivalents	2,217,360.22	9,311.13	2,226,67135	54,507.88	2.46	
TOTAL	\$14,385,478.02	\$48,638.62	\$14,434,116.64	\$222,701.63	1.55%	



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUNDApril 01, 2019 - April 30, 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	84.59%	\$12,168,117.80	\$12,176,231.47	-\$8,113.67	\$39,327.49	\$12,207,445.29
Total Fixed Income Cash & Equivalents	84.59%	\$12,168,117.80	\$12,176,231.47	-\$8,113.67	\$39,327.49	\$12,207,445.29
Taxable	15.41	2,217,360.22	2,217,360.22		9,311.13	2,226,671.35
Total Cash & Equivalents	15.41%	\$2,217,360.22	\$2,217,360.22		\$9,311.13	\$2,226,671.35
TOTAL ASSETS	100%	\$14,385,478.02	\$14,393,591.69	-\$8,113.67	\$48,638.62	\$14,434,116.64



CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners

FROM: J. A. Montgomery Risk Control, JIF Safety Director

DATE: May 10, 2019

JIF SERVICE TEAM

Keith Hummel Associate Director Public Sector, Camden JIF	Glenn Prince Associate Director Public Sector		
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Office: 656-552-4902	Fax: 732-393-8034		

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- City of Camden Fire Department Conducted a Loss Control Survey on April 29
- Township of Haddon Conducted a Loss Control Survey on April 17

MEETINGS ATTENDED

- Police Ad Hoc Committee Meeting April 2
- Claims Meeting April 19

UPCOMING EVENTS

- Claims Meeting May 17
- Executive Committee Meeting May 20
- Executive Safety Committee Meeting May 29
- Regional Roundtable Debbie Schiffer Wellness and the Safety Director) June 18

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- April 2 Updated Bulletin Playground Inspection Best Practices
- April 22 Did You Know? MSI Training Schedule Camden JIF, May 2019
- April 30 Safety Bulletin: May 6 10 is National Stand-Down to Prevent Falls

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.nimel.org or email the media library at melvideolibrary@jamontgomery.com.

The following members utilized the Media Library during the month of April

<u>Municipality</u> Borough of Brooklawn # of Videos

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 May, June, and July 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 <u>www.njmel.org</u> website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.

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

DATE	LOCATION	TOPIC	TIME
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

DATE	LOCATION	TOPIC	TIME
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
5/31/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/31/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
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
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
6/19/19	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
		Seasonal (Summer) Employee	
7/10/19	Township of Burlington #3	Orientation	8:00 - 12:00 pm
7/12/19	Borough of Collingswood	Jetter / Vacuum Safety	8:30 - 10:30 am
7/12/19	Borough of Collingswood	Fall Protection Awareness	10:45 - 12:45 pm
7/16/19	Pemberton Township BOE	Playground Safety Inspections	8:30 - 10:30 am
7/16/19	Pemberton Township BOE	LOTO	10:45 - 12:45 pm
7/18/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/26/19	Township of Bordentown	Flagger/Work Zone Safety	9:00 - 1:00 pm

05111-66		- LE W L- M	
MSI Course		ublics Works Managers	CE !!- (C-4
Accident Investigation	2 / M	HazCom with Globally Harmonized System	CEU's/Cat.
Advanced Safety Leadership	10/M	Hazardous Materials Awareness w/ HazCom & GHS	3/T
Asbestos, Lead & Silica Industrial Health Overview	1/T.G	Hazard Identification - Making Your Observations Count	1/T.M
Back Safety/Material Handling	1/T	Hearing Conservation	1 / T.G
Bloodborne Pathogens Training	1/G	Heavy Equipment Safety	1/G-2/T
Bloodborne Pathogens Administrator Training	1/T.M	Hoists, Cranes and Rigging	2/T
BOE Safety Awareness	3/T	Housing Authority Safety Awareness	3/T
CDL – Supervisors Reasonable Suspicion	2/M	Jetter Safety	2/T
CDL - Drivers' Safety Regulations	2/G	Landscape Safety	2/T
Coaching the Maintenance Vehicle Operator	2/T.M	Leaf Collection Safety Awareness	2/T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2/T
Confined Space Awareness	1/T,G	Personal Protective Equipment (PPE)	2/T
Defensive Driving-6-Hour	6/M	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
,	1/T		2/T
Fire Extinguisher Fire Safety	.5/T5/G	Snow Plow Safety Special Events Management	2/T
Flagger / Workzone Safety		Shift Briefing Essentials	1/M
		•	I / IVI
		red Municipal Clerks	
MSI Course		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
TCI		ater/ Wastewater	
MSI Course		MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/HazCom & GHS	3/8
Advanced Safety Leadership	10/S	Heavy Equipment Safety	3/\$
Asbestos, Lead & Silica Industrial Health Overview	1/S	Housing Authority Safety Awareness	3/\$
Back Safety / Material Handling	1/S	Hazard Identification - Making your Observations Count	1.5/8
Bloodborne Pathogens Training	1/S	Hearing Conservation	1/S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2/8
BOE Safety Awareness	3/\$	Jetter Safety	2/\$
CDL - Supervisors Reasonable Suspicion	1.5/\$	Ladder Safety/Walking Working Surfaces	2/\$
CDL - Drivers' Safety Regulations	2/S	Landscape Safety	2/\$
Confined Space Awareness	1/S	Leaf Collection Safety Awareness	2/\$
Confined Space Entry - Permit Required	3.5 / \$	Lockout Tagout	2/\$
Defensive Driving-6-Hour	5.5 / \$	Shop and Tool Safety	1/8
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/\$
Excavation Trenching & Shoring	4/S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2/8	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4/S	Seasonal Public Works Operations	3/\$
Fire Extinguisher	1/5	Shift Briefing Essentials	1.5 / S
Fire Safety	1/5	Snow Plow Safety	2/\$
Flagger / Workzone Safety	2/S	Special Event Management	2/5
	4510	Special Event Management	2/3
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Off	icers
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
	110.1		
CEU's for Certified Recycling Profess		CEU's for Qualified Purchasing Ager	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety	CEU's/Cat. 1 / CRP		
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count	CEU's/Cat. 1 / CRP 2 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count	CEU's/Cat. 1 / CRP 2 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession	CEU's/Cat. 1/CRP 2/CRP 3/CRP 2/CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP 2 / CRP	MSI Course	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and Rec Professionals)	CEU's/Cat. 1/CRP 2/CRP 3/CRP 2/CRP	MSI Course Employee Conduct and Violence in the Work Place	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and Rec Professionals) ****Categories	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP 2 / CRP	MSI Course Employee Conduct and Violence in the Work Place ***Categories(cont.)	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and Rec Professionals) ""Categories E - Ethics	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP 2 / CRP	MSI Course Employee Conduct and Violence in the Work Place ****Categories(cont.) Non S - Non Safety (Management)	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and Rec Professionals) "Categories E-Ethics T-Technical	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP 2 / CRP	MSI Course Employee Conduct and Violence in the Work Place ""Categories(cont.) Non S - Non Safety (Management) P - Professional Development	CEU's/Cat.
MSI Course Fire Extinguisher Safety Hazard Recognition-Making your Observations Count Heavy Equipment Sanitation and Recycling Safety CEU's for Park and Rec Profession MSI Course Playground Safety Inspections (CEUs for all Park and Rec Professionals) ""Categories E - Ethics	CEU's/Cat. 1 / CRP 2 / CRP 3 / CRP 2 / CRP 2 / CRP	MSI Course Employee Conduct and Violence in the Work Place ****Categories(cont.) Non S - Non Safety (Management)	CEU's/Cat.



MEL SAFETY INSTITUTE BULLETIN

April 2019

National Safety Stand-Down to Prevent Falls in Construction

The 2019 National Stand-Down is the week of May 6-10. Falls from heights continue to be among the most dangerous hazards to workers, nationally and within the MEL / JIF system. Falls can be prevented if leaders plan the job properly, provide the right equipment, and train and retrain workers on the proper use of the equipment and safety best practices. Work sites that involve working at heights should be visited frequently by crew leaders.

The Safety Director encourages all members to participate in the National Stand-Down.

OSHA has provided a number of resources to help employers participate in the Stand-Down.

- There is a series of fall safety videos at https://www.osha.gov/dts/vtools/construction.html. These are 2 4 minutes, suitable for morning Briefings, and cover topics such as fixed scaffolds, and leading-edge work.
- OSHA has a more general video, 5 Ways to Prevent Workplace Falls, also available on their YouTube channel https://www.youtube.com/watch?v=Qpowg5Ynh0w&feature=youtu.be
- OSHA has developed a number of QuickCardsTM and Fact Sheets on ladders, scaffolding, and working
 on roofs and other elevated surfaces. Go to their website www.osha.gov and enter the topic you wish to
 cover in the search engine at the top of the page.

These resources on OSHA's Stand-Down home page https://www.osha.gov/StopFallsStandDown/. The site also includes ideas on how employers around the nation have effectively used the resources in their organizations. There is even a Certificate of Participation available.

The MEL Safety Institute offers two classes that can be attended as part of your Stand-Down activities; Ladder Safety / Walking & Working Surfaces and Fall Protection Awareness. Upcoming classes are provided below.

Ladder Safety / Walking & Working Surfaces

May 6, 2019	Township of Hamilton	Town Hall, Court Room	8:30 a.m.
May 17, 2019	Township of Stafford	Municipal Building	8:30 a.m.
May 21, 2019	Township of East Hanover	Fire Department	8:00 a.m.
June 3, 2019	Borough of Fort Lee	Fire House #3	8:00 AM

Fall Protection Awareness

May 7, 2019	Township of Barnegat #1	Fire House	8:30 a.m.
June 5, 2019	Evesham Township MUA	Woodstream Wastewater Treatment Plant	10:45 a.m.

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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MEL SAFETY INSTITUTE BULLETIN

April 2019

Comprehensive Playground Inspection and Maintenance Programs

As spring approaches, now is a great time inspect playgrounds and to review the maintenance program for your playgrounds. A comprehensive maintenance program consists of inspections at three basic frequencies.

Annual Audits

Document the condition of each piece of playground equipment and the surrounding areas by taking pictures. A comprehensive annual playground risk management program starts with an audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs.

Periodic (weekly to monthly) Inspections

Define the frequency of inspections in the written Playground Maintenance Program. Many departments begin to ramp-up the inspection program's frequency rate beginning in the Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more.

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

Daily Inspections

Instruct workers to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. Paperwork is not needed unless a deficiency is found.

Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected. The maintenance program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

Record even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees.

Document all repairs to playground equipment. Repairs should be made using manufacturer's parts. Use tamper-resistant hardware. Have a stock of spare hardware on hand.

Hold a Safety Briefing to remind employees what to look for, what deficiencies should be addressed immediately, and how to report deficiencies that cannot be corrected on the spot. A sample Safety Briefing lesson plan is provided on page 2 of this Bulletin.

Please use the bolded italicized items above as an Action Plan to ready your playgrounds for the summer season. We also want to remind our members of three other resources;

- 1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
- 2. The MSI has an online Playground Safety Inspection class for Public Works and Recreation.
- 3. Your Safety Consultant is ready to assist with any aspect of your program.

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Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected [INSERT FREQUENCY] by [INSERT DEPARTMENT OR NAME OF INDIVIDUAL]. But we are in, or driving past, playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- · Damaged playground equipment
- Broken glass
- Graffiti
- [ADD ADDITIONAL OR LOCAL CONCERNS]

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it [Describe HOW - write it down where or call it in to who.]. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call [WHO] at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact [WHO] for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call [Police or WHO - department and / or the police on their non-emergency number].

What questions do you have?

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above- referenced Commercial Auto, General Liability and Excess Liability Policies when required by written contract with respects to an Agreement for parking lot use. PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37 acres), Block 81.04, Proposed Lot 1.01 (.90 acres) on behalf of the NJ Economic Development Authority (NJEDA), Lots 10 & 11	3/25/2019 #2137331	GL AU EX WC
H - New Jersey Aquarium, LLC Camden I - Parking Authority of the City of Camden	Aquarium, LLC 4016 Towns Fair Way, Suite 201 Columbus, OH 43219	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) Lots 7,8 located at Delaware Ave, between Federal & Cooper Sts, Camden, NJ. Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	3/25/2019 #2137332	GL AU EX WC
H - GHD Services I - Township of Haddon	2055 Niagara Falls Boulevard Niagra Falls, NY 14304	Evidence of Insurance	3/25/2019 #2137965	GL AU EX WC
H - Saint Teresa of Calcutta Parish I - Township of Haddon	McDaid Hall, Holy Savior 50 Emerald Avenue Haddon Township, NJ 08108	Haddon Township will utilize McDaid Hall for a Senior Bingo event on April 2, 2019 and a Spring Fling on May 7, 2019.	3/25/2019 #2138039	GL AU EX WC
H - Delaware River Port Authority, I - Borough of Collingswood	Port Authority of PA & NJ One Port Center, 2 Riverside Dr., PO Box 1949 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 Collingswood Farmers Market held from May through November 2019	3/26/2019 #2138943	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

H - Delaware River Port Authority, I - Borough of Collingswood	Port Authority of PA & NJ One Port Center 2 Riverside Drive 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 Collingswood Farmers Market held from May through November 2019	3/26/2019 #2139315	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	New Jersey Economic Development Authority (NJEDA)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)Lots 7,8, & 10 located at Delaware Ave, between Federal & Cooper Sts, Camden, NJ. Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	3/27/2019 #2139969	GL AU EX WC
H - U.S. Bank Equipment Finance	1310 Madrid Street Marshall, MN 56258	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 three (3) 2015 Chevy Volts, vin #0107, vin #8864, and vin #9136, each valued at \$33,808. Contract #077-0019719-001.	3/28/2019 #2141708	GL AU EX WC OTH
H - Camden County College I - Township of Gloucester	200 College Drive Blackwood, NJ 08012	Evidence of insurance with respects to the use of facilities by the Gloucester Township Police Department for the 2019 Awards Ceremony on 5/2/19.	3/28/2019 #2141714	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	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)Lots 7 & 8 located at Delaware Ave, between Federal & Cooper Sts, Camden, NJ. Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	#2141761	GL AU EX WC
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	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 an Agreement for parking lot use. PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37), Block 81.04, Proposed Lot 1.01 (.90 acres), Lots 10 & 11 on behalf of the NJ Economic Development Authority	3/28/2019 #2141762	GL AU EX WC
H - Black Horse Pike Regional School	District	Evidence of insurance with respects to the use of facilities at Timber	3/29/2019	GL AU EX

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

I - Township of Gloucester	17 Erial Road Blackwood, NJ 08012	Creek High School, located at 501 Jarvis Road, Erial, NJ 08081, for the Gloucester Township Police Department L.E.A.D. Celebration on 5/11/19.	#2141847	wc
H - 111 LLC, 241 White Horse Pike I - Borough of Barrington	dba Time Out Sports Bar 241 White Horse Pike Barrington, NJ 08007	Evidence of insurance with respects to the use of property/parking lot by the Barrington Police Department for monthly motor vehicle checkpoints throughout 2019	3/29/2019 #2142076	GL AU EX WC
H - Borough of Stratford I - Borough of Magnolia	307 Union Avenue Stratford, NJ 08084	Evidence of insurance with respects to the shared services agreement for mechanical repair and maintenance of municipal vehicles and public works equipment.	4/2/2019 #2143467	GL AU EX WC
H - Black Horse Pike Regional School I - Township of Gloucester	District 17 Erial Road Blackwood, NJ 08012	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 at Timber Creek High School, located at 501 Jarvis Road, Erial, NJ 08081, for the Gloucester Township Police Department L.E.A.D. Celebration on 5/11/19.	4/2/2019 #2143499	GL AU EX WC
H - To Whom it May Concern I - Borough of Barrington		Evidence of insurance for the Barrington Ambulance Association. NJTIN/FEIN: 222 266 808 000	4/3/2019 #2145378	GL AU EX WC
H - Cherry Hill Equity, LLC I - Township of Cherry Hill	Needleman Management Co., Inc 1060 North Kings Hwy, Suite 250 Cherry Hill, NJ 08034	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) with respects to the use of parking lot at 1040 North Kings Hwy, Cherry Hill, NJ for overflow parking for the following dates: 5/18/19, 6/15/19, and 8/8/19	#2145386	GL AU EX WC
H - Dept of Treasury I - City of Camden	Division of Property Management & Construction 33 W. State St. Trenton, NJ 08625	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	4/4/2019 #2145720	GL AU EX WC

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Camden County Municipal JIF

From 3/22/2019 To 4/22/2019

Certificate of Insurance Monthly Report

		Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.		
H - Bowman & Company LLP I - Borough of Pine Hill	6 N. Broad Street, Suite 201 Woodbury, NJ 08096	A JIF Crime CAM180602-87 01/01/2018 01/01/2019 \$50,000 B MEL Excess MEL01190187 01/01/2018 01/01/2019 \$950,000 XS \$50,000 C POL/EPL QJD0100503 01/01/2018 01/01/2019 \$2,000,000 EA/AGG A MEL Stat Bond CAM180602-87 01/01/2018 01/01/2019 \$1,000,000 Deductible: \$1,000 Evidence of insurance for audit	4/9/2019 #2147748	GL AU EX WC OTH
H - Wolfson Group, Inc., I - Borough of Audubon	Meeting House Business Center 120 W. Germantown Pike Suite 120 Plymouth Meeting, PA 19462	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 use of premises at 120 Black Horse Pike, Audubon Crossings Shopping Center, Audubon, NJ for Fire Department training from April through December 2019.	4/9/2019 #2147757	GL AU EX WC
H - US Government I - Township of Cherry Hill	Joint Base McGuire-Dix-Lakehurst JBMDL 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 as respects to the use of facilities by the Cherry Hill Township Police Department for training throughout 2019.	4/11/2019 #2148582	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	Lincoln Avenue Haddonfield, NJ 08033	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 use of middle school gym by the Haddonfield police and fire departments for fitness activity on April 14, 2019.	4/12/2019 #2148708	GL AU EX WC
H - Camden County Regional Training I - Winslow Township Fire District #1	Center PO Box 200 401 Woodbury Turnersville Rd Blackwood, NJ 08012	Evidence of Insurance.	4/15/2019 #2149201	GL AU EX WC
H - Camden County Regional Emergency I - City of Camden	Training Center 410 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respects to the use of facilities for training by the City of Camdens Firefighters.	4/16/2019 #2149848	GL AU EX WC
H - Camden County Regional Training I - Borough of Runnemede	Center 410 Woodbury-Turnersville Rd 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 by the Runnemede Fire Department.	4/16/2019 #2149980	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

H - Camden County Regional Emergency I - Borough of Collingswood	Training Center 410 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respects to the use of facilities for training by the Collingswood Fire Department.	4/16/2019 #2149981	GL AU EX WC
H - Burlington County Emergency	Services Training Center 53 Academy Dr Westampton, NJ 08060	Evidence of insurance with respects to the Gloucester City Fire Department	4/16/2019 #2150004	GL AU EX WC
H - Camden County College Regional	Emergency Training Center 402 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respects to the Gloucester City Fire Department	4/16/2019 #2150005	GL AU EX WC
H - Rowan College at Gloucester	County 53 Academy Dr Westampton, NJ 08060	Evidence of insurance with respects to the Gloucester City Fire Department	4/16/2019 #2150006	GL AU EX WC
H - Camden County Board of Chosen I - Borough of Collingswood	Freeholders, County of Camden Department of Parks 600 Market Street Camden, NJ 08102	Re: Boroughs fireworks display being shot over Newton Lake Park on 7/4/19 rain date 7/5/19. 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 Boroughs fireworks display being shot over Newton Lake Park on 7/4/19 rain date 7/5/19.	4/16/2019 #2150009	GL AU EX WC
H - Collingswood Board of Education - Borough of Collingswood	200 Lees Ave 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) use of property for the July 4, 2019 fireworks display. Rain date July 5, 2019	4/16/2019 #2150010	GL AU EX WC
H - The Knight Park Trustees I - Borough of Collingswood	713 Atlantic Ave. 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	4/16/2019 #2150011	GL AU EX WC

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Camden County Municipal JIF

From 3/22/2019 To 4/22/2019

Certificate of Insurance Monthly Report

		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) use of property for the July 4, 2019 fireworks display. Rain date July 5, 2019		
H - Camden County Regional Emergency I - Borough of Laurel Springs	Training Center 420 Woodbury-Turnersville Rd. 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 use of premises for emergency response training.	4/16/2019 #2150012	GL AU EX WC
H - Dept of Treasury I - City of Camden	Division of Property Management & Construction 33 W. State St. Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 retention for Workers' Compensation and Employer's Liability, \$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.		GL AU EX WC
H - Camden County College Regional I - Borough of Berlin	Emergency Training Academy 420 Woodbury/Turnersville Rd. Blackwood, NJ 08012	RE: For use of training grounds for Fire Dept.	4/16/2019 #2150027	GL AU EX WC
H - Camden County College Regional I - Borough of Somerdale	Emergency Training Center 420 Woodbury/Turnersville Road Blackwood, NJ 08012	Evidence of insurance with respects to the Somerdale Fire Department for training.	4/16/2019 #2150030	GL AU EX WC
H - Camden County College Regional I - Borough of Audubon	Emergency Training Center 420 Woodbury - Turnersville Rd. Blackwood, NJ 08012	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 emergency response training.	4/16/2019 #2150190	GL AU EX WC
H - Camden County College Regional I - Township of Voorhees	Emergency Training Center 420 Woodbury - Turnersville Rd. Blackwood, NJ 08012	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 emergency response training.	4/16/2019 #2150191	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2019 To 4/22/2019

H - Camden County College Regional I - Borough of Somerdale	Emergency Training Center 420 Woodbury Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respects to the use of facilities for training by the Somerdale Fire Department on 4/22/19.	4/17/2019 #2150510	GL AU EX WC
H - The Woods II I - Township of Cherry Hill	c/o Target Property Management 2215 Old Mariton Pike East Mariton , NJ 08053	Evidence of Insurance with respects to Woods II ARHAT Unit #1965 and Unit #1802 owned by the Township. Camden JIF and MEL JIF Limits are in excess of the Twp. of Cherry Hill's \$50,000 deductible on WC.	4/21/2019 #2152325	GL AU EX WC OTH
H - Park Place Condominium I - Township of Cherry Hill	Association 527 Park Place Drive #A Cherry Hill, NJ 08002	Evidence of insurance with respects to Park Place ARHAT Units #110 and #506 owned by the Township. Camden JIF and MEL JIF Limits are in excess of the Twp. of Cherry Hills \$50,000 deductible on WC.	4/21/2019 #2152326	GL AU EX WC OTH
Total # of Holders: 42				

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<u>CAMDEN JIF</u> 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	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May				
June				
July				
August				
September				
October				
November				
December				
TOTAL 2019	\$1,226,827.90	\$559,076.14	\$667,751.76	54.43%

Monthly & YTD Summary:

MOTION A TID COMMITTELY.		
PPO Statistics	<u>April</u>	<u>YTD</u>
Bills	179	740
PPO Bills	164	662
PPO Bill Penetration	91.62%	89.46%
PPO Charges	\$357,253.57	\$1,150,636.46
Charge Penetration	97.46%	93.79%

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

April 22, 2019 Meeting

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND OPEN MINUTES

MEETING – APRIL 22, 2019

COLLINGSWOOD SENIOR COMMUNITY CENTER 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	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher Winslow Township Present
David Taraschi Borough of Audubon Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator PERMA, Risk Management Services

Bradford Stokes, Karen A. Read

Attorney Brown & Connery

Gina Roswell, Esquire

Claims Service AmeriHealth Casualty

Denise Hall, Cheryl Little

Safety Director J.A. Montgomery Risk Control

Glenn Prince

Treasurer Elizabeth Pigliacelli

Managed Care Consolidated Services Group

Jennifer Goldstein

Underwriting Manager Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro Robert Mather, Pine Valley Sharon Eggleston, City of Camden Glenn Werner, Gibbsboro Edward Hill, Lawnside Ethel Kemp, Camden City Parking Authority John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone
Roger Leonard
Conner Strong & Buckelew
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

Peter DiGiambattista Associated Insurance Partners, LLC

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

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

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

Motion: Commissioner Wolk Second: Commissioner DiAngelo

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 & 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 MEL/RCF/EJIF MARCH 29TH MEETING & 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 is 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.

Commissioner Wolk reported on the RCF Meeting and said that all current members of the RCF have renewed their memberships for a three year period, PERMA's claims consultant reported that the total claim count for the RCF is 317,475 and of those, 805 are open and 649 are re-opened claims. The next RCF meeting will be held on June 5th at Forsgate.

Commissioner Wolk reported on the EJIF meeting and said that the 2019 Budget was amended to adjusted professional fees to reflect 7 new member entities in MEL affiliated JIFs. The EJIF appointed The Canning Group to contract to serve as the Fund's Qualified Purchasing Agent. The next EJIF meeting will be held on June 5th at Forsgate.

Commissioner Wolk reported on the MEL meeting and said the MEL's Annual Retreat featured presentations from each of the MEL's 9 sub-committees. The MEL appointed The Canning Group to a contract to serve as the Fund's Qualified Purchasing Agent. The MEL's Joint Cash Management Program is expected to be operational by July. The next meeting will be held on June 5th at Forsgate.

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 1st. This year's elected officials training program focus is on "Employment Practices Liability". The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available online; instructions are enclosed on Page 4.

LEAGUE MAGAZINE: Enclosed on Page 5 & 6 are copies of the latest in the series of "Power of Collaboration" to appear in 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. Chairman Mevoli said he was on the website last night and it was easy to maneuver through the form if you have filed in previous years.

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 – 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 January 31, 2019 with \$10.9 million in surplus which is a gain of \$72,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of February 28, 2019 where the actuary projected us at 3.39% we are currently at 2.75%. The Lost Time Accident Frequency as of February 28, 2019 at 1.19 with 7 lost time accidents for the year. 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.

PROPERTY SURVEYS: Executive Director said as you may recall three years ago the Camden JIF instituted a Property Appraisal Program for all members for all property valued at \$150,000 or more was appraised by Asset Works. Executive Director requested permission to survey the three new members, Camden City, Gloucester Township and Winslow Township Fire District. It was a very worthwhile project when it was completed three years ago. The cost would be approximately \$10,000 and there is enough funds in the miscellaneous line item. Executive Director said he would like to seek the Commissioners approval to authorize the Fund office to solicit quotes. In response to Chairman Mevoli, Executive Director said this will be rolled out the next few months.

MOTION TO AUTHORIZE PROPERTY SURVEYS FOR NEW MEMBERS CAMDEN CITY, GLOUCESTER TOWNSHIP AND WINSLOW FIRE DISTRICT WITH COST NOT TO EXCEED \$10,000.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-12 April 2019 Vouchers

CLOSED	\$919,431.99
TOTAL 2018	\$100,427.00
TOTAL 2019	\$1,818,853.92
TOTAL	\$2,838,712.91

Approving Payment of Resolution 19-13 Supplemental Vouchers

TOTAL 2019	\$60,048.00
TOTAL	\$60,048.00

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

Closed	0.00
2015	35,955.08
2016	170,789.26
2017	25,783.48
2018	111,575.34

2019	48,662.86
TOTAL	392,766.02

MOTION TO APPROVE RESOLUTION 19-12 AND 19-13 APPROVING VOUCHER PAYMENTS FOR APRIL 2019:

Motion: Commissioner Shannon Second: Commissioner DiAngelo

Roll Call Vote: 8 Ayes - 0 Nays

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Gina Roswell said as reported by the Executive Director the Attorney's office is in the process of scheduling the Elected Officials training and a notice will be sent to members shortly.

SAFETY DIRECTOR: Glenn Prince reviewed the Safety Director's report. All MSI training is scheduled on pages 29 through 31. Mr. Prince said regional trainings are being scheduled for Preparing for Work Place Violence and a Health and Wellness Seminar as soon as the dates have been finalized members will be notified.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 2/22/19 to 3/22/19 is included in the agenda packet with 19 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2019 where there was a savings of 53.96% for the month and a total of 54.34% for the year. Ms. Goldstein reviewed the 1st Quarter 2019 Workers Comp Injury Review. Executive Director said at our last claims meeting Mike Avalone reported on a comparison to another JIF on transitional duty. Executive Director called on Mike Avalone to report on transitional duty comparison. Risk Manager Mike Avalone said he was able to benchmark the great use of transitional duty by Camden JIF Fund members and we are operation on a ratio of 4 days being used to one day not being used and benchmarking other funds they are operating at about 50/50 or two and a half days used and 2 and half days not being used. We are performing at a very high level in terms of the mechanism of modified duty which has many benefits financially as well as psychologically. In response to Chairman Mevoli, Mike Avalone said out of a five day work week

the Camden JIF is using four days transitional duty where other JIFs are using 2 and half days, which is 80% for the Camden JIF versus 25% by other JIFs.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs.

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 Wolk Second: Commissioner DiAngelo

Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi Second: Commissioner Shannon

Vote: Unanimous

MEETING ADJOURNED: 5:49 PM

Karen A. Read, Assisting Secretary for

M. JAMES MALEY, SECRETARY