



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA JUNE 24, 2019 – 5:15 PM

BOROUGH OF HADDONFIELD
242 KINGS HIGHWAY EAST
HADDONFIELD, NJ 08033
AGENDA AND REPORTS

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JUNE 24, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: HADDONFIELD BOROUGH**
- APPROVAL OF MINUTES:** May 20, 2019 Open Minutes **Appendix I**
May 20, 2019 Closed Minutes.....**To Be Distributed**

- CORRESPONDENCE – NONE**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 19-17 **Page 26**
Treasurer’s Report **Page 29**
Monthly Reports **Page 30**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 36**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 42**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 46**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: JULY 22, 2019 – Borough of Pine Hill**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: June 24, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Audit Report as of December 31, 2018** – The Auditor’s Report as of December 31, 2018 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Mr. Jim Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 19-16 approving year end financials along with the Group Affidavit. **(Pages 4-6)**

❑ **Motion to Approve Year-End Financials as of December 31, 2018 as Presented, Adopt Resolution 19-16 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected official completing the course by June 30th.

This course is available online; instructions are enclosed on **Page 7**.

❑ **Legislation:** The MEL, NJ League of Municipalities and NJAC have been monitoring Senate bill no. S-477 for some time. The bill extends the statute of limitations in civil actions for sexual abuse claims. In late April, the draft bill was amended whereas eliminating public entity immunities under Title 59. The implications of this bill if not amended to add back Title 59 immunities for public entities, public officials, elected officials and all levels of government employees are significant.

The joint effort of the MEL, LOM, and NJAC and with the help of other parties, the sponsor agreed to amend the Bill to bring back common law immunities and case law immunities for public entities. Although we could not get Title 59 immunities reinstated, this is a better result than having public entities in a “strict liability” situation. This Bill goes into effect 12/31/19.

Over the past week, the Firefighter Presumption Bill we have previously discussed was fast tracked through the Assembly. The MEL, with assistance from other parties, were able get the sponsor to amend the Bill as follows:

- (1) Change the WC presumption to “preponderance of evidence” in lieu of “clear and convincing proof”.
- (2) Narrow the types of cancers eligible for WC to those that may result from smoke inhalation and
- (3) Limiting the Presumption to age 75 or 20 years from retirement.

- ❑ **Residual Claims Fund** – The RCF met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report is attached in Appendix II.
- ❑ **EJIF**- The EJIF met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioners Wolk’s report is attached in Appendix II.
- ❑ **MEL JIF** – The MEL met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report is attached in Appendix II.
- ❑ **2019 Coverage Documents** – The fund office will begin distributing the 2019 coverage documents to all Fund Commissioners and Risk Managers via email in the next few weeks.
- ❑ **The MEL App** – The Fund office recently sent out a reminder and invitation to sign up for the MEL App to get the latest news, bulletins and to get easy access to MEL resources. Please see **Page 8** for the notice.
- ❑ **MEL Website Cyber Page** - A new Cyber Risk Control page has been developed for the MEL’s webpage that makes navigation much easier. The page includes model programs, videos and many resources that are available to members. **Pages 9-11**
- ❑ **NJUA Safety Expo 2019** - The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) have announced training courses for the 27th annual Safety Expo. Courses are planned for June 28th at the Middlesex Fire Academy in Sayreville, and September 27th at the Camden County Emergency Services Training Center in Blackwood. Attendance is open to all MEL JIF members. The registration packet was sent and appears on **Pages 12-16**.
- ❑ **August Meeting Location Change** – The August 26th meeting location will be changed from Barrington to Mt. Ephraim. The meeting will take place at the Charles Dougherty Senior Community Centre at 508 Lambert Avenue.

☐ **Due Diligence Reports:**

Financial Fast Track	Page 17
Income Portfolio	Page 18
Loss Ratio Analysis	Page 19
Loss Time Accident Frequency	Page 20-21
POL/EPL Compliance Report	Page 22
Fund Commissioners	Page 23
Regulatory Affairs Checklist	Page 24
RMC Agreements	Page 25

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2018

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2018 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION
PASSED AT THE MEETING HELD ON JUNE 24, 2019.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2018.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.



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

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

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

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

CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

The Camden JIF invites you to put the power of MEL at your fingertips. Get the latest news, bulletins and easy access to MEL resources.

Download the FREE **NJ MEL** App today

Download on the App Store | ANDROID APP ON Google play

NEW Cyber Risk Control Page Design



Claim Reporting

Step 1

Notice of incident or claim made to the JIF claims administrator.

Step 2

Call the 24/7 Data Breach Hotline at 1-855-566-4724 for immediate triage assistance.

Please note:

Contacting the Data Breach Hotline does not satisfy the notification requirements of your policy.



Cyber Claim Flowchart (PDF)

Security & Privacy

FIRST PARTY

Includes coverage for cyber-related Business Interruption, Data Recovery, and Cyber Extortion

THIRD PARTY LIABILITY

Includes coverage for Privacy and Security events suffered by third parties for your wrongful acts, and Privacy Regulatory Defense, Awards, and Fines

DATA BREACH RESPONSE AND CRISIS MANAGEMENT

Includes costs you incur for data breach response providers (legal, forensics, etc.) arising from a data breach.

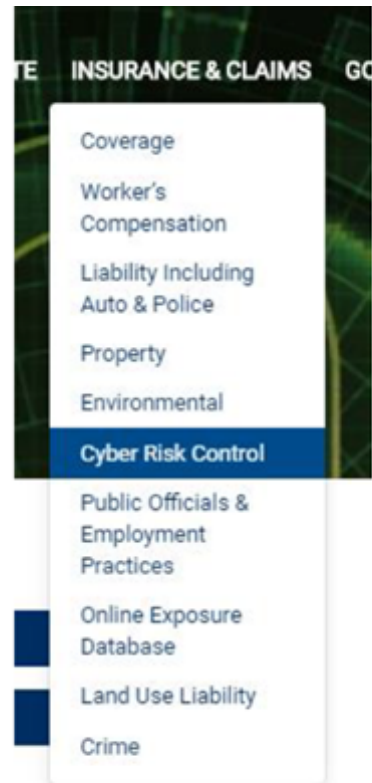
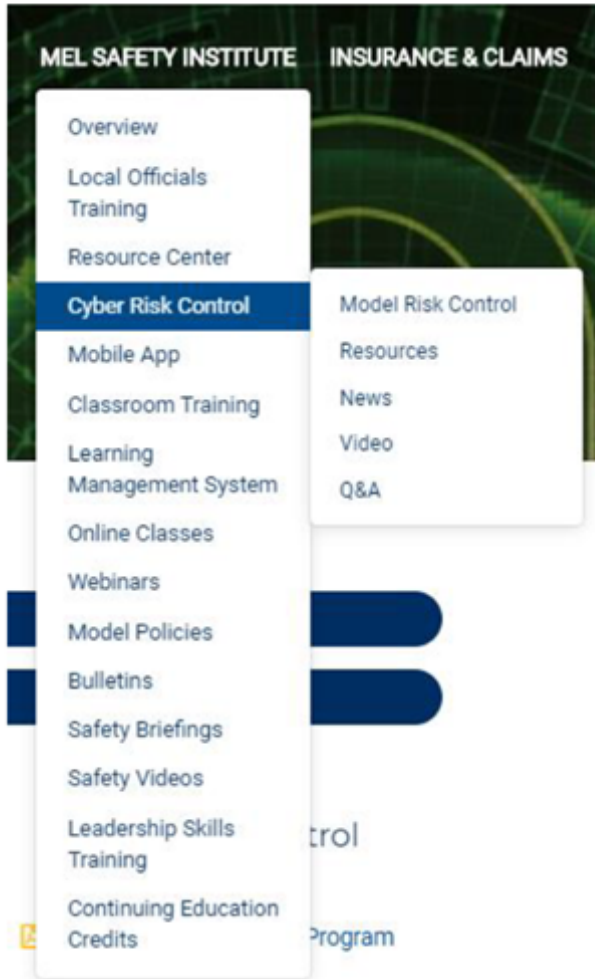
Model Risk Control

 Cyber Risk Management Program



Mel Cyber Insurance Reimbursement Plan (JPG)

NEW Navigation Access



stem

Bulletins & Briefings

The Institute releases periodic safety bulletins and briefings on a wide range of topics.

- Bulletins
- Briefings

Cyber Risk Control

- Access to all resources & materials

Members to enroll in classes, run training history.

Public Safety

- Pedestrians
- Seniors
- Sports
- Playgrounds
- Bicycle Safety

Public Property

- Webinar
- Americans with Disabilities Act (ADA)
- Decisions

Cyber Issues

- Cyber Risk Control
- Model Risk Control Program
- Resources
- News
- Q&A
- Video

NEW Page Designs



- CYBER RISK CONTROL
- MODEL RISK CONTROL
- RESOURCES
- NEWS
- VIDEO
- Q&A



Cyber Task Force Security Update

New Ransomware – Ryuk

The MEL saw a number of cyber claims at the very end of 2019. While the holiday season is a very popular time of year for cyber criminals, the number of claims was unusually high. As the incidents are being dissected, the MEL is noticing most of the claims containing a new strain of ransomware, called Ryuk.

The New Jersey Cyber Communications and Integration Cell (NJCCIC) reported that Ryuk is very advanced, killing many processes and embedding itself deep into the system, in addition to deleting backup files, making it difficult to successfully overcome.

Check Point's initial publication on Ryuk

Beware of Tax Season Scams

Cyber criminals are certainly aware it's tax season, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- Is the email Right?
- Is that link Right?
- Is that company Hang find only?

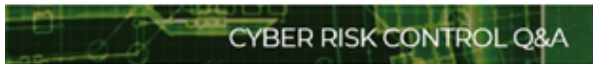


- CYBER RISK CONTROL
- MODEL RISK CONTROL
- RESOURCES
- NEWS
- VIDEO
- Q&A

- Cyber Security Tips for Tax Season
- NEW! Q&A on Cyber Issues, Policies and Procedures
- Cyber Risk Control Video
- MEL Coverage Bulletin 17-26
- Data Privacy Day Information
- XL Cyber's Online Cyber Risk Portal
- The New Jersey Cybersecurity & Communications Integration Cell
- Government Technology
- PivotPoint Security | Information Security Blog
- KnowBe4 Threat
- KnowBe4 Blog
- Nat Diligence
- Dwell Dots & Doris PDF

CYBER TASK FORCE BULLETINS

- FREE Cybersecurity Member Resource Links
- Preparedness: Ransomware in the City Atlanta, 18-01
- Threats: Russia-backed Malicious Activity & New "Bad" Ransomware Strains, 18-02
- New Ransomware – Ryuk, 19-01



- CYBER RISK CONTROL
- MODEL RISK CONTROL
- RESOURCES
- NEWS
- VIDEO
- Q&A

How do I select an employee training vendor?

See the Cyber Hygiene Training Vendor guide on our website.

Where can I find policies to comply with the MEL Cyber Risk Management Program?

Template versions of all of the policies needed for compliance can be found in the plan. Additional template policies can be found on our insurer's (AXA XL) Cyber website: <https://www.cyberriskconnect.com>, use 10446 as the Access Code when registering for the first time.

What do I do when I have (potentially have) a cyber incident?

Report the incident to your JIF Claims Administrator and call the AXA XL Breach Hotline at 855-566-4734. Also enact your Incident Response Plan, which should include getting in touch with your risk manager (if applicable). You can also review the Cyber Incident Roadmap to see all steps you will be taken through: <https://njmel.org/wp-content/uploads/2017/11/cyber-incident>

When resolving the claim incident, can I be reimbursed employees allocated to the incident?

Via the Business Interruption and Extra Expense coverage of the Cyber policy, only the payroll and expenses above and beyond the normal hours can be recovered, such as overtime. In addition, most additional costs for an outside IT provider (should you not have one on staff) cannot be recovered.

I don't process credit cards or store confidential data, so why should I bother with the risk management plan?

Over 90% of the MEL's members' cyber claims have not had to do with credit cards or sensitive data. Rather they are mostly dealing with business interruption and loss of data from ransomware, and loss of funds from social engineering. Also, despite not storing confidential data, you may still be responsible for protection of the data, please consult your counsel.



REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE

27th ANNUAL
2019 SAFETY EXPOS
TO BE HELD ON

JUNE 28, 2019

At The
Middlesex Fire Academy, Sayreville, NJ

AND ON

SEPTEMBER 27, 2019

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

- **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.*

NJUA SAFETY EXPO – 2019 COURSE DESCRIPTIONS

Track #1 (Must attend full track for TCH/CEU)

Supervisor Role's & Responsibilities in a Changing Environment: Change is not easy, but it is one of the most critical work and life skills needed by everyone in your organization. The current rate of change is creating unprecedented uncertainty. Today's supervisors must not only manage change, but lead change in order to meet the changing demands of our stakeholders. 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. Participants will explore internal and external factors that drive change and how change impacts the organization and its people. Dr. Kotter's Change Model provides a step-by-step approach for staying focused and positive, set the right things in motion the right way, and avoid pitfalls while navigating the team through uncertain times. Change does not have to be the enemy. **Credits: 4.0 TCH Water/Wastewater-Technical or 4.0 CPWM Management CEU**

Target audience: New and Senior Supervisors

Track #2

Fast Track Safety Short Courses: Four one-hour classes that provide the basics:

- **Bloodborne Pathogens:** This one-hour presentation looks at what are Bloodborne Pathogens, the likelihood of job exposure, safety procedures and PPE to prevent BBP exposure and post-exposure care. **Credits: 1.0 TCH Water/Wastewater-Technical or 1.0 CPWM Government CEU or 1.0 RMC-Professional Development**
- **Lockout/Tagout:** When servicing or repairing equipment, the unexpected or unplanned release of hazardous energy can lead to an injury. Learn the key steps to stay safe in this one-hour training that includes types of hazardous energy, employee designations, and LO/TO procedures and equipment. **Credits: 1.0 TCH Water/Wastewater-Technical or 1.0 CPWM Technical CEU**
- **Fire Safety:** Being ready for fires and other emergencies can be the difference between life and death. This one-hour training has important information as to fires and their hazards, emergency evacuation plans, portable fire extinguishers as well as fire safety at home. **Credits: 1.0 TCH Water/Wastewater-Technical or 0.5 Government or 0.5 CPMW Technical CEU**
- **Hazard Communication with GHS: To keep** employees safe from hazardous materials, a good understanding of chemical characteristics and properties is needed. This one-hour program is geared for the non-chemist, and takes an in-depth look at the boiling point, flash point, vapor density, pH, vapor pressure and reactivity to better appreciate how hazardous materials act in routine and non-routine activities. **Credits: 1.0 TCH Water/Wastewater-Technical or 1.0 CPWM Technical CEU**

Target audience: Employees or Supervisors

Track #3 (Must attend full track for CEU)

Designated Person Indoor Air Quality Training Program: The Indoor Air Quality Standard is designed to protect public employees in New Jersey from the adverse health effects of poor quality indoor air resulting from improperly maintained buildings. It was established in recognition that health & safety standards designed to protect workers in manufacturing environments were not effective in office and educational facility environments. This four hour workshop will introduce the basic requirements of IAQ compliance, the environmental conditions and potential health issues it is designed to address, and the limitations inherent in

enforcement of the standard. We will also touch on asthma incidence, triggers and response, mold, green cleaning methods and development and implementation of a compliant IAQ program. We will end with the voice of experience from a Certified Education Facility Manager (CEFM) with decades of experience. **Credits: 4.0 CPWM Management CEU**

Target audience: Employees responsible for Indoor Air Quality program and responding to air quality complaints

Track #4 (Must attend full track for TCH)

Focus Four: This four hour program looks at the four leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between. The presentation consists of four one-hour training with emphasis on recognizing each Focus Four Hazard applicable to Utilities Authority jobs, Toolbox Safety Talks, Focus Four Specific Safe Work Procedures and PPE. In addition, the presentations discuss the importance of employee-to-employee Job Safety Observations for the Presence of Safety related to Focus Four Hazards. **Credits: 4.0 TCH Water/Wastewater-Safety**

Target audience: Employees or Supervisors

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.



How to Add Water/Wastewater License Numbers to Employees Records
Water/Wastewater License numbers must be entered in the MSI Learning Management System by March 30, 2018 in order to receive TCH credits for MSI classes attended

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at 866-661-5120.

1. Click the following link for the MEL Safety Institute's Learning Management System:

www.firstnetcampus.com/meljif

2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Administrator tab at the top of your screen.
4. Under 'User Administration', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. **Enter the Employee's numeric license number in the 'License #' field (7th field from the bottom). Do not enter a license code. If the employee has multiple licenses, only enter one license number.**
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.

* Do not forget to: [password field]
* Last Name: [Text]
* First Name: [Text]
Middle initial: [Text]
Suffix: [Text]
email: [Text]
EMailOther: [Text]
Title: [Text]
Organization: ADMINISTRATION
Address1: [Text]
Address2: [Text]
Address3: [Text]
City: [Text]
State: [Text]
Zip: [Text]
Phone: 866-661-5121
Phone Extension: x [Text]
Fax: [Text]
Country: [Text]
Job Title: [Text]
Water/Wastewater License Number: [Text]
* Employee Status: OFFICIAL
Work Address: 123 Main Street
Work City: Morriston
Work State: NJ
Work Zip: 08853
* Department: ADMINISTRATION
[Submit]

Please register online by visiting www.njmel.org and clicking on the MSI button in the upper right hand corner and click on “MSI LOGIN”. If this is your first time visiting a MSI Training Site and you do not have your user ID, please call the MSI Helpline at 1-866-661-5120 to obtain your user ID.

Time	Track 1	Track 2	Track 3	Track 4	Time
8:00	Registration, Continental Breakfast, & Opening Comments				8:00
	Supervisor	Fast Track	Designated Person IAQ	Focus Four	
8:30		Bloodborne Pathogens 1 hour		Electrocution 1 hour	8:30
9:30		Lockout/Tagout 1 hour		Falls 1 hour	9:30
10:30		Fire Safety 1 hour		Struck By 1 hour	10:30
11:30		Hazard Communication 1 hour		Caught Between 1 hour	11:30
12:30	LUNCH	LUNCH	LUNCH	LUNCH	12:30

*PLEASE CIRCLE THE DESIRED TRACK ABOVE					
*PLEASE CIRCLE DATE/LOCATION:					
June 28, 2019- Middlesex Fire Academy		September 27, 2019- Camden County Emergency Training Center			
*EMPLOYEE NAME:					DEPT.
*PHONE NUMBER:					LICENSE #
*AUTHORITY/MUNICIPALITY:					
* must be completed					
Class:			Time:		
For Pre-Registration return by June 14th for the June Expo OR by September 17th for the September Expo date to: Karen Read- kread@permainc.com					

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,218,771	4,875,086	230,231,740	235,106,826
2.	CLAIM EXPENSES				
	Paid Claims	444,950	1,636,394	100,684,641	102,321,035
	Case Reserves	143,986	633,565	4,211,039	4,844,604
	IBNR	(117,894)	268,641	4,721,520	4,990,161
	Recoveries	-	(16,365)	(197,249)	(213,615)
	TOTAL CLAIMS	471,042	2,522,235	109,419,950	111,942,185
3.	EXPENSES				
	Excess Premiums	443,566	1,774,265	63,503,169	65,277,434
	Administrative	201,724	803,774	40,953,864	41,757,638
	TOTAL EXPENSES	645,291	2,578,040	104,457,033	107,035,073
4.	UNDERWRITING PROFIT (1-2-3)	102,439	(225,188)	16,354,756	16,129,568
5.	INVESTMENT INCOME	46,754	229,178	10,629,852	10,859,030
6.	DIVIDEND INCOME	0	0	3,528,688	3,528,688
7.	STATUTORY PROFIT (4+5+6)	149,193	3,990	30,513,297	30,517,286
8.	DIVIDEND	0	0	19,760,174	19,760,174
9.	STATUTORY SURPLUS (7-8)	149,193	3,990	10,753,122	10,757,112
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	9,224	47,922	3,739,602	3,787,524
	Aggregate Excess LFC	15,079	61,778	716,327	778,104
	2015	3,906	(85,208)	1,506,731	1,421,523
	2016	6,358	(243,708)	2,409,711	2,166,003
	2017	7,534	(180,611)	1,776,425	1,595,814
	2018	9,236	19,014	604,327	623,341
	2019	97,856	384,803		384,803
	TOTAL SURPLUS (DEFICITS)	149,193	3,990	10,753,122	10,757,112
	TOTAL CASH				21,528,155
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	90,370,908	90,370,908
	FUND YEAR 2015				
	Paid Claims	74,131	229,445	4,051,563	4,281,008
	Case Reserves	(51,057)	(108,295)	548,651	440,356
	IBNR	(23,074)	(14,929)	166,862	151,933
	Recoveries	0	0	(27,247)	(27,247)
	TOTAL FY 2015 CLAIMS	(0)	106,221	4,739,829	4,846,050
	FUND YEAR 2016				
	Paid Claims	30,082	270,866	2,547,580	2,818,446
	Case Reserves	62,571	148,017	785,384	933,400
	IBNR	(92,653)	(131,021)	470,097	339,076
	Recoveries	0	(9,619)	(58,308)	(67,928)
	TOTAL FY 2016 CLAIMS	0	278,242	3,744,753	4,022,995
	FUND YEAR 2017				
	Paid Claims	35,490	322,873	2,182,191	2,505,065
	Case Reserves	(50,370)	(48,975)	1,329,228	1,280,253
	IBNR	14,880	(48,889)	1,247,210	1,198,321
	Recoveries	0	(4,246)	(109,290)	(113,536)
	TOTAL FY 2017 CLAIMS	0	220,763	4,649,340	4,870,103
	FUND YEAR 2018				
	Paid Claims	98,241	534,315	1,532,399	2,066,714
	Case Reserves	(126,685)	59,172	1,547,776	1,606,948
	IBNR	28,444	(560,159)	2,837,351	2,277,192
	Recoveries	0	(2,500)	(2,405)	(4,905)
	TOTAL FY 2018 CLAIMS	(0)	30,828	5,915,121	5,945,950
	FUND YEAR 2019				
	Paid Claims	207,006	278,895		278,895
	Case Reserves	309,527	583,646		583,646
	IBNR	(45,491)	1,023,639		1,023,639
	Recoveries	0	0		0
	TOTAL FY 2019 CLAIMS	471,043	1,886,180		1,886,180
	COMBINED TOTAL CLAIMS	471,042	2,522,235	109,419,950	111,942,185

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

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	4/30/2019			
					Last Month	This Month			
					2016	2017	2018		
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					16.98	19.11	21.12	24.80	21.53
Fixed Income Portfolio									
Investments (millions), Book Value					9.99	12.35	12.35	14.35	14.38
Avg maturity (years) ***					0.24	1.60	2.31	1.50	1.45
Unrealized gain/(loss) (%)					0.09	0.01	-1.21	-0.10	-0.06
Purchase/Book yield (%)					0.62	1.22	1.46	1.49	1.55
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.71	1.23	0.25	1.39	1.49
M E L PORTFOLIO									
Total Cash Balance (millions)					61.94	59.15	62.76	65.44	68.20
Fixed Income Portfolio									
Investments (millions), Book Value					53.40	48.74	48.74	48.39	46.14
Avg maturity (years) ***					1.64	1.15	1.63	1.03	1.04
Unrealized gain/(loss) (%) **					0.03	-0.21	-1.26	-0.43	-0.39
Purchase/Book yield (%)					0.82	1.11	1.80	1.74	1.71
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.85	0.90	0.54	1.31	1.32
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.41	0.85	1.81	2.41	2.42
Wells Fargo Treasury Plus 454/Sweep					0.01	0.47	1.43	2.06	2.06
Investors Bank Deposits					0.66	0.87	1.64	2.28	2.28
Treasury Issues									
1 year bills					0.61	1.20	2.33	2.49	2.42
3 year notes					1.00	1.58	2.63	2.37	2.31
5 year notes					1.33	1.83	2.75	2.37	2.33
3 month bills					0.32	0.95	1.97	2.45	2.43
Merrill Lynch US Govt 1-3 years ^					0.89	0.44	1.60	0.98	1.12

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

AS OF **April 30, 2019**

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	64	MONTH	63	MONTH	52	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	591,500	391,481	66.18%	100.00%	66.18%	100.00%	59.85%	100.00%
GEN LIABILITY	1,405,625	1,727,834	122.92%	97.12%	122.92%	97.13%	109.32%	96.51%
AUTO LIABILITY	350,875	311,103	88.66%	96.92%	88.66%	96.77%	92.98%	93.94%
WORKER'S COMP	3,909,782	2,243,485	57.38%	99.96%	57.38%	99.95%	56.33%	99.62%
TOTAL ALL LINES	6,257,782	4,673,903	74.69%	99.15%	74.69%	99.14%	70.62%	98.64%
NET PAYOUT %	\$3,938,321		62.93%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	52	MONTH	51	MONTH	40	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	541,208	631,465	116.68%	100.00%	116.68%	100.00%	114.52%	100.00%
GEN LIABILITY	1,412,638	1,144,913	81.05%	96.51%	81.05%	96.38%	58.96%	92.48%
AUTO LIABILITY	335,860	201,663	60.04%	93.94%	60.04%	93.62%	18.92%	89.30%
WORKER'S COMP	3,739,043	2,653,470	70.97%	99.62%	70.97%	99.57%	71.51%	98.70%
TOTAL ALL LINES	6,028,749	4,631,511	76.82%	98.61%	76.82%	98.53%	69.50%	96.83%
NET PAYOUT %	\$4,255,761		70.59%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	40	MONTH	39	MONTH	28	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	490,882	504,190	102.71%	100.00%	102.71%	100.00%	90.69%	100.00%
GEN LIABILITY	1,437,680	504,073	35.06%	92.48%	35.06%	91.95%	17.80%	83.56%
AUTO LIABILITY	330,150	181,407	54.95%	89.30%	54.95%	88.81%	45.15%	81.06%
WORKER'S COMP	3,689,848	2,433,482	65.95%	98.70%	65.95%	98.57%	64.82%	95.79%
TOTAL ALL LINES	5,948,560	3,623,152	60.91%	96.78%	60.91%	96.55%	54.50%	92.37%
NET PAYOUT %	\$2,754,217		46.30%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	28	MONTH	27	MONTH	16	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	566,229	474,365	83.78%	100.00%	83.78%	100.00%	79.26%	96.65%
GEN LIABILITY	1,464,528	462,101	31.55%	83.56%	31.55%	82.70%	17.44%	67.85%
AUTO LIABILITY	324,847	160,000	49.25%	81.06%	49.25%	80.03%	42.13%	62.03%
WORKER'S COMP	3,837,435	2,515,776	65.56%	95.79%	65.56%	95.33%	51.33%	81.73%
TOTAL ALL LINES	6,193,040	3,612,242	58.33%	92.51%	58.33%	91.97%	45.39%	78.77%
NET PAYOUT %	\$2,398,357		38.73%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	16	MONTH	15	MONTH	4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	600,000	472,050	78.67%	96.65%	78.67%	96.43%	14.18%	30.00%
GEN LIABILITY	1,506,000	166,639	11.06%	67.85%	11.06%	66.07%	0.71%	10.00%
AUTO LIABILITY	334,000	10,000	2.99%	62.03%	2.99%	59.58%	5.59%	10.00%
WORKER'S COMP	3,840,000	3,017,715	78.59%	81.73%	78.59%	78.67%	22.35%	6.00%
TOTAL ALL LINES	6,280,000	3,666,404	58.38%	78.78%	58.38%	76.33%	15.49%	9.46%
NET PAYOUT %	\$2,076,334		33.06%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	4	MONTH	3	MONTH	-8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Apr-19		30-Apr-19		00-Jan-00	
PROPERTY	721,839	269,017	37.27%	30.00%	37.27%	23.00%	N/A	N/A
GEN LIABILITY	1,678,668	18,004	1.07%	10.00%	1.07%	6.00%	N/A	N/A
AUTO LIABILITY	388,565	7,600	1.96%	10.00%	1.96%	6.00%	N/A	N/A
WORKER'S COMP	3,672,619	529,066	14.41%	6.00%	14.41%	3.00%	N/A	N/A
TOTAL ALL LINES	6,461,691	823,686	12.75%	9.96%	12.75%	6.19%	N/A	N/A
NET PAYOUT %	\$287,840		4.45%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

April 30, 2019

	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
FUND				
Central New Jersey	0.87	1.41	1.63	1.42
Camden County	1.00	1.79	1.34	1.48
Gloucester, Salem, Cumberland Counties	1.01	1.83	2.02	1.79
NJ Utility Authorities	1.02	1.92	1.59	1.65
Suburban Municipal	1.05	1.57	1.33	1.39
Bergen County	1.09	1.43	1.49	1.41
South Bergen County	1.12	2.17	1.89	1.90
NJ Public Housing Authority	1.15	2.06	1.97	1.89
Monmouth County	1.18	1.33	1.64	1.44
Suburban Essex	1.21	1.97	1.92	1.83
Morris County	1.21	1.57	1.25	1.38
Professional Municipal Management	1.25	2.17	2.04	1.98
Ocean County	1.32	2.11	2.20	2.03
Burlington County Municipal JIF	1.39	1.69	1.19	1.44
Atlantic County Municipal JIF	1.50	2.08	1.90	1.93
AVERAGE	1.16	1.81	1.69	1.66

Camden County JOINT INSURANCE FUND
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

		DATA VALUED AS OF April 30, 2019								
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017	
		*	4/30/2019							
1	87 Audubon			0	0	0.00	0.00	0.00	1 Audubon	0.00
2	88 Audubon Park			0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	91 Berlin Borough			0	0	0.00	0.00	0.96	3 Berlin Borough	0.41
4	92 Berlin Township			0	0	0.00	3.70	3.55	4 Berlin Township	3.11
5	93 Brooklawn			0	0	0.00	1.72	1.55	5 Brooklawn	1.41
6	94 Chesilhurst			0	0	0.00	0.00	0.00	6 Chesilhurst	0.00
7	95 Clementon			0	0	0.00	0.00	3.25	7 Clementon	1.38
8	96 Collingswood			0	0	0.00	0.49	0.00	8 Collingswood	0.22
9	97 Gibbsboro			0	0	0.00	0.00	5.06	9 Gibbsboro	2.19
10	98 Gloucester City			0	0	0.00	3.15	1.25	10 Gloucester City	1.89
11	101 Haddonfield			0	0	0.00	1.55	2.30	11 Haddonfield	1.65
12	102 Hi-Nella			0	0	0.00	0.00	0.00	12 Hi-Nella	0.00
13	104 Lawnside			0	0	0.00	5.77	1.89	13 Lawnside	3.21
14	105 Lindenwold			0	0	0.00	1.85	4.50	14 Lindenwold	2.75
15	107 Medford Lakes			0	0	0.00	1.89	0.00	15 Medford Lakes	0.79
16	108 Merchantville			0	0	0.00	0.00	1.41	16 Merchantville	0.58
17	109 Mount Ephraim			0	0	0.00	3.15	6.50	17 Mount Ephraim	4.10
18	110 Oaklyn			0	0	0.00	4.20	0.00	18 Oaklyn	1.82
19	111 Pine Hill			0	0	0.00	1.82	0.00	19 Pine Hill	0.78
20	112 Runnemede			0	0	0.00	0.96	0.00	20 Runnemede	0.45
21	113 Somerdale			0	0	0.00	2.52	1.37	21 Somerdale	1.68
22	114 Voorhees			0	0	0.00	3.60	1.39	22 Voorhees	1.98
23	116 Winslow Township Fire Distri			0	0	0.00	0.00	0.00	23 Winslow Township Fire	0.00
24	117 Woodlynne			0	0	0.00	0.00	2.22	24 Woodlynne	1.00
25	451 Tavistock			0	0	0.00	0.00	0.00	25 Tavistock	0.00
26	457 Pine Valley			0	0	0.00	0.00	0.00	26 Pine Valley	0.00
27	565 Camden Parking Authority			0	0	0.00	2.63	0.00	27 Camden Parking Autho	1.03
28	584 Cherry Hill Fire District			0	0	0.00	5.54	2.92	28 Cherry Hill Fire District	3.64
29	564 Cherry Hill			0	2	1.05	0.60	0.63	29 Cherry Hill	0.68
30	99 Haddon			0	1	2.06	2.13	0.71	30 Haddon	1.52
31	106 Magnolia			0	1	2.54	0.94	0.99	31 Magnolia	1.22
32	89 Barrington			0	1	2.69	0.00	0.00	32 Barrington	0.40
33	115 Winslow			2	3	4.27	3.26	0.94	33 Winslow	2.41
34	90 Bellmawr			0	3	4.92	1.73	1.72	34 Bellmawr	2.20
35	103 Laurel Springs			0	1	8.00	0.00	0.00	35 Laurel Springs	1.10
36	692 Gloucester Township	**		0	0				36 Gloucester Township	
37	695 Camden City	**		0	0				37 Camden City	
Totals:				2	12	1.00	1.79	1.34		1.48

EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			June 13, 2019			
Total Participating Members		37	37			
Complaint			34			
Percent Compliant			91.89%			
				01/01/19	2019	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/19
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY			New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP			New Member	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes		New Member	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2019 FUND COMMISSIONERS**

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

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

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF June 18, 2019				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/14/2019	2/14/2019	12/31/19
BELLMAWR	CONNER STRONG & BUCKELEW	5/10/2019	5/10/2019	12/31/19
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	05/23/19	05/23/19	12/31/19
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
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/11/19	12/31/18
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
COLLINGSWOOD	CONNER STRONG & BUCKELEW		04/08/19	12/31/19
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	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
HI-NELLA	CONNER STRONG & BUCKELEW	08/20/18	03/27/17	12/31/19
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/14/19	02/14/19	12/31/19
LAWN SIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/16/19	12/31/19
MAGNOLIA	CONNER STRONG & BUCKELEW	01/11/19	02/19/19	12/31/19
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/28/18	2/14/2019	12/31/19
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/18/2019	05/31/20
OAKLYN	HARDENBERGH INSURANCE GROUP	1/17/2019	1/17/2019	12/31/19
PINE HILL	CONNER STRONG & BUCKELEW	3/20/2019	3/27/2019	12/31/19
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	1/28/2019	12/31/19
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	2/14/2019	12/31/19
SOMERDALE	CONNER STRONG & BUCKELEW	02/12/18	2/19/2019	12/31/19
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/28/19	2/28/2019	12/31/19
WINSLOW	CONNER STRONG & BUCKELEW		1/30/2019	12/31/19
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2019	3/27/2019	12/31/19
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	6/18/2019		12/31/18

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

RESOLUTION NO. 19-17

**CAMDEN COUTNY 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 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001953			
001953	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 2018	21,970.00
			21,970.00
		Total Payments FY 2018	21,970.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001954			
001954	COMPSERVICES, INC.	GLOUCESTER TWP 6/19	1,291.67
001954	COMPSERVICES, INC.	CLAIMS ADMIN FEE 6/19	32,500.00
001954	COMPSERVICES, INC.	CHERRY HILL SERVICES 6/19	2,458.33
			36,250.00
001955			
001955	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 5/19	3,235.00
001955	INTERSTATE MOBILE CARE INC.	NON DOT DRUG 5/19	58.00
			3,293.00
001956			
001956	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 6/19	14,756.00
			14,756.00
001957			
001957	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/19	13.39
001957	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 6/19	36,911.50
			36,924.89
001958			
001958	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 6/19	4,311.00
			4,311.00
001959			
001959	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 5/19	3,648.00
001959	BROWN & CONNERY, LLP	EXPENSE 5/19	78.66
001959	BROWN & CONNERY, LLP	PREP FOR ELECTED OFF SEMINAR 6/19	5,207.00
001959	BROWN & CONNERY, LLP	ATTORNEY FEE 5/19	1,994.25
			10,927.91
001960			
001960	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 6/19	8,500.00
			8,500.00
001961			
001961	ELIZABETH PIGLIACELLI	TREASURER FEE 6/19	1,910.92
001961	ELIZABETH PIGLIACELLI	POSTAGE 4/19	55.00
			1,965.92
001962			
001962	BERLIN BOROUGH	JIF REORG MTG - SPLIT WITH HIF 5.16.19	240.59
			240.59
001963			
001963	DAVID TARASCHI	2ND QTR EXEC COMM MTG 2019	450.00
			450.00
001964			
001964	JACK LIPSETT	PRIMA CONFERENCE 6.8.19 - 6.12.19	1,735.58
001964	JACK LIPSETT	2ND QTR EXEC COMM MTG 2019	450.00
			2,185.58

001965			
001965	M. JAMES MALEY	2ND QTR EXEC COMM MTG 2019	300.00
			300.00
001966			
001966	NEAL ROCHFORD	2ND QTR EXEC COMM MTG 2019	300.00
			300.00
001967			
001967	JOSEPH WOLK	REIMBURSEMENT 6/19	1,099.35
001967	JOSEPH WOLK	2ND QTR EXEC COMM MTG 2019	450.00
			1,549.35
001968			
001968	MICHAEL MEVOLI	PRIMA REIMBURSEMENT - EXPENSES 6/19	1,067.26
001968	MICHAEL MEVOLI	2ND QTR EXEC COMM MTG 2019	450.00
			1,517.26
001969			
001969	TERRY KIERSZNOWSKI	2ND QTR EXEC COMM MTG 2019	450.00
			450.00
001970			
001970	JOSEPH GALLAGHER	2ND QTR EXEC COMM MTG 2019	450.00
			450.00
001971			
001971	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 5.31.19	81.60
001971	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 3.31.19	110.49
001971	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 4.30.19	81.60
			273.69
001972			
001972	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 6/19	1,083.00
001972	MEDLOGIX LLC	MANAGED CARE SERVICES 6/19	9,688.58
			10,771.58
001973			
001973	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/19	996.00
			996.00
001974			
001974	WALTER A. EIFE	RMC FEE - HADDON TOWN - 2ND HALF 2019	17,683.50
			17,683.50
001975			
001975	CONNER STRONG & BUCKELEW	TAVISTOCK - 1ST RMC FEE 2019	377.50
			377.50
001976			
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - OAKLYN BORO	6,186.00
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - LINDENWOLD BORO	18,093.00
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - VOORHEES TOWNSHIP	35,418.00
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - AUDUBON BORO	10,837.00
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - CLEMENTON BORO	7,365.00
001976	HARDENBERGH INSURANCE GROUP	RMC FEE 2ND 2019 - LAUREL SPRINGS BORO	3,521.00
			81,420.00
001977			
001977	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2019 - PINE VALLEY BORO	633.00
001977	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2019 - HADDONFIELD BORO	15,159.00
			15,792.00
001978			
001978	LEONARD O'NEILL INSURANCE AGY	RMC FEE 2ND - 2019 - GIBBSBORO	2,726.00
			2,726.00
001979			
001979	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2019 - CHESILHURST BORO	2,878.00
001979	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2019 - BERLIN BORO	12,322.00
			15,200.00
001980			
001980	LOUIS DiANGELO	2ND QTR EXEC COMM MTG 2019	450.00
			450.00
001981			
001981	ASSOCIATED INSURANCE PARTNERS,	RMC FEE - AUDUBON PARK - 2ND HALF 2019	943.00
			943.00
001982			
001982	PRINCETON STRATEGIC COMMUNICATIONS	JIF INFOGRAPHIC DESIGN 6/19	1,886.73
			1,886.73
		Total Payments FY 2019	272,891.50

TOTAL PAYMENTS ALL FUND YEARS \$294,861.50

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

June 24, 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 May 31, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for May totaled \$95,305.52.

- **RECEIPT ACTIVITY FOR MAY:**

Assessments	\$2,132,850.00	
Cherry Hill Deductible	<u>\$19,996.75</u>	
Total Receipts		<u>\$2,152,846.75</u>

- **CLAIM ACTIVITY FOR MAY:**

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

Property Liability Claims	\$ 150,038.70	
Workers Compensation Claims	167,614.68	
Administration Expense	<u>119,246.17</u>	
Total Claims/Expenses		<u>\$436,899.55</u>

- **CASH ACTIVITY FOR MAY:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$21,528,155.49 to a closing balance of \$23,344,607.66 showing an increase of \$1,816,452.17.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer

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

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

	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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)	21,528,155.61
RECEIPTS										
Assessments	105,567.40	245,333.02	56,809.17	536,929.92	241,776.50	481,666.99	63,304.36	401,462.65	0.00	2,132,850.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,996.75	19,996.75
Invest Pymnts	3,186.81	20,746.54	3,964.88	38,563.76	173.75	7,061.47	775.21	26,032.53	0.00	100,504.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,186.81	20,746.54	3,964.88	38,563.76	173.75	7,061.47	775.21	26,032.53	0.00	100,504.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	108,754.21	266,079.56	60,774.05	575,493.68	241,950.25	488,728.46	64,079.57	427,495.18	19,996.75	2,253,351.70
EXPENSES										
Claims Transfers	100,542.25	44,330.80	5,165.65	145,257.93	0.00	0.00	0.00	0.00	22,356.75	317,653.38
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,246.17	0.00	119,246.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	100,542.25	44,330.80	5,165.65	145,257.93	0.00	0.00	0.00	119,246.17	22,356.75	436,899.55
END BALANCE	745,375.21	5,252,711.87	996,050.15	9,720,753.76	(599,763.57)	1,260,934.28	262,456.49	5,728,446.36	(22,356.80)	23,344,607.76

REPORT STATUS SECTION

Report Month: May

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	May				
CURRENT FUND YEAR	2019				
Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investm	\$21,528,155.49	7,136,618.39	12,088.34 -	6,029.26	14,385,478.02
Opening Interest Accrua	\$48,638.62	-	-	-	48,638.62
1 Interest Accrued and/or	\$18,995.93	\$0.00	\$0.00	\$0.00	\$18,995.93
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$14,598.74	\$14,376.27	\$104.41	\$118.06	\$0.00
6 Interest Paid - Term Ins	\$24,195.34	\$0.00	\$0.00	\$0.00	\$24,195.34
7 Realized Gain (Loss)	\$61,710.85	\$0.00	\$0.00	\$0.00	\$61,710.85
8 Net Investment Income	\$95,305.52	\$14,376.27	\$104.41	\$118.06	\$80,706.78
9 Deposits - Purchases	\$2,470,500.17	\$2,152,846.75	\$150,038.74	\$167,614.68	\$0.00
10 (Withdrawals - Sales)	-\$754,552.93	-\$436,899.55	-\$150,038.70	-\$167,614.68	\$0.00
Ending Cash & Investment	\$23,344,607.66	\$8,866,941.86	\$12,192.79	-\$5,911.20	\$14,471,384.21
Ending Interest Accrual Bal	\$43,439.21	\$0.00	\$0.00	\$0.00	\$43,439.21
Plus Outstanding Checks	\$133,021.53	\$47,304.51	\$38,683.47	\$47,033.55	\$0.00
(Less Deposits in Transit)	-\$10,502.65	\$0.00	-\$6,887.50	-\$3,615.15	\$0.00
Balance per Bank	\$23,467,126.54	\$8,914,246.37	\$43,988.76	\$37,507.20	\$14,471,384.21
		\$0.00	0.0	\$0.00	

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	5/8/2019	24,879.92				24,879.92	
2	5/8/2019	88,331.19				88,331.19	
3	5/15/2019	8,537.17				8,537.17	
4	5/15/2019	24,936.33				24,936.33	
5	5/22/2019	33,580.78				33,580.78	
6	5/22/2019	88,131.28				88,131.28	
7	5/29/2019	12,702.06				12,702.06	
8	5/29/2019	25,953.00				25,953.00	
9	5/31/2019	6,887.50				6,887.50	
10	5/31/2019	3,714.15				3,714.15	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	317,653.38	-	-	-	317,653.38	
	Monthly Rpt	317,653.38				317,653.38	
	Variance	-	-	-	-	-	

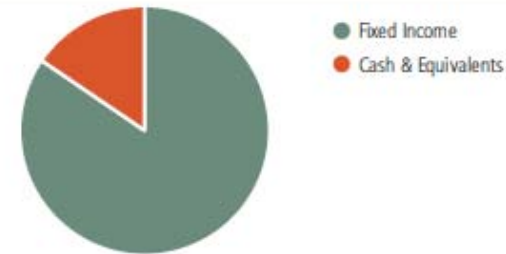
CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES											
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND											
Month		May									
Current Fund Year		2019									
		1.	2.	3.	4.	5.	6.	7.	8.		
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month		
2019	Property	55,739.54	42,779.75	0.00	98,519.29	98,519.29	0.00	0.00	0.00		
	Liability	0.00	500.00	0.00	500.00	500.00	0.00	0.00	0.00		
	Auto	12,182.42	2,054.23	0.00	14,236.65	14,236.65	0.00	0.00	0.00		
	Workers Comp	210,973.11	48,890.22	0.00	259,863.33	259,863.33	0.00	0.00	0.00		
	Cherry Hill	6,071.61	11,304.58	6071.61	11,304.58	11,304.58	(0.00)	(0.00)	(0.00)		
	Total	284,966.68	105,528.78	6,071.61	384,423.85	384,423.85	0.00	0.00	0.00		
2018	Property	359,360.23	227.50	0.00	359,587.73	359,587.73	0.00	0.00	0.00		
	Liability	57,853.37	9,333.29	0.00	67,186.66	67,186.66	0.00	0.00	0.00		
	Auto	66,763.72	3,030.97	0.00	69,794.69	69,794.69	0.00	0.00	0.00		
	Workers Comp	1,577,831.81	37,983.63	0.00	1,615,815.44	1,615,815.44	0.00	(0.00)	0.00		
	Cherry Hill	13,925.14	10,536.48	13,925.14	10,536.48	10,536.48	0.00	0.00	0.00		
	Total	2,075,734.27	61,111.87	13,925.14	2,122,921.00	2,122,921.00	0.00	(0.00)	0.00		
2017	Property	382,246.97	57,535.00	0.00	439,781.97	439,781.97	(0.00)	(0.00)	0.00		
	Liability	284,850.41	27,018.02	0.00	311,868.43	311,868.43	0.00	0.00	0.00		
	Auto	112,435.80	3,183.35	0.00	115,619.15	115,619.15	0.00	0.00	0.00		
	Workers Comp	1,611,995.69	47,719.39	0.00	1,659,715.08	1,659,715.08	(0.00)	(0.04)	0.04		
	Cherry Hill	0.04	145.50	0.00	145.54	145.54	(0.00)	0.04	(0.04)		
	Total	2,391,528.91	135,601.26	0.00	2,527,130.17	2,527,130.17	(0.00)	(0.00)	(0.00)		
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00		
	Liability	295,612.35	3,780.00	0.00	299,392.35	299,392.35	0.00	0.00	0.00		
	Auto	199,418.15	2,287.00	0.00	201,705.15	201,705.15	0.00	0.00	0.00		
	Workers Comp	1,849,039.96	6,516.51	0.00	1,855,556.47	1,855,556.47	0.00	0.00	0.00		
	Cherry Hill	(0.00)	370.19	0.00	370.19	370.19	(0.00)	(0.00)	0.00		
	Total	2,750,518.34	12,953.70	0.00	2,763,472.04	2,763,472.04	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		
	Liability	1,029,635.91	3,699.49	0.00	1,033,335.40	1,033,335.40	(0.00)	(0.00)	0.00		
	Auto	201,101.60	(5,389.90)	0.00	195,711.70	195,711.70	0.00	0.00	0.00		
	Workers Comp	2,438,608.25	4,148.18	0.00	2,442,756.43	2,442,756.43	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	4,253,761.20	2,457.77	0.00	4,256,218.97	4,256,218.97	0.00	0.00	0.00		
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00		
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Total	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00		
TOTAL		11,756,194.40	317,653.38	19,996.75	12,053,851.03	12,054,166.03	(315.00)	(315.00)	0.00		

Relationship Summary

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,229,828.65	84.51%
Cash & Equivalents	2,241,555.56	15.49
TOTAL	\$14,471,384.21	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,229,828.65	\$29,485.20	\$12,259,313.85	\$168,193.75	1.38%
Cash & Equivalents	2,241,555.56	13,954.01	2,255,509.57	55,001.94	2.45
TOTAL	\$14,471,384.21	\$43,439.21	\$14,514,823.42	\$223,195.69	1.54%



Asset Allocation

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

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	84.51%	\$12,229,828.65	\$12,176,231.47	\$53,597.18	\$29,485.20	\$12,259,313.85
Total Fixed Income	84.51%	\$12,229,828.65	\$12,176,231.47	\$53,597.18	\$29,485.20	\$12,259,313.85
Cash & Equivalents						
Taxable	15.49%	2,241,555.56	2,241,555.56	-	13,954.01	2,255,509.57
Total Cash & Equivalents	15.49%	\$2,241,555.56	\$2,241,555.56	-	\$13,954.01	\$2,255,509.57
TOTAL ASSETS	100%	\$14,471,384.21	\$14,417,787.03	\$53,597.18	\$43,439.21	\$14,514,823.42

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: June 10, 2019

JIF SERVICE TEAM

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

MAY ACTIVITIES

LOSS CONTROL SERVICES

- City of Camden Fire District – Conducted a Loss Control Survey on May 2
- Township of Winslow Fire District – Conducted a Loss Control Survey on May 9

MEETINGS ATTENDED

- Claims Meeting – May 17
- Fund Commissioner Meeting – May 20

UPCOMING EVENTS

- Regional Roundtable – Targeting Wellness & Marijuana in the Workplace – June 18
- Claims Meeting – June 21
- Fund Commissioner Meeting – June 24

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- May 9 - Executive Safety Committee Meeting- May 29, 2019
- May 20 - REMINDER - Executive Safety Committee Meeting- May 29, 2019
- May 20 - You're Invited: Roundtable Training - June 18, 2019
- May 21 - Did You Know? – MSI Training Schedule – Camden JIF, June 2019
- May 23 - Updated Bulletin – Preparing for 2019 Hurricane Season
- May 24 - Safety Message - Additional Training Opportunity: 2019 Safety Expo
- May 28 - REMINDER - Executive Safety Committee Meeting- May 29, 2019
- May 29 - CANCELED - Executive Safety Committee Meeting

MEL MEDIA LIBRARY

The new MEL Media Library (856-552-4900) is available for borrowing 800+ safety videos in 47 different categories. To view the full video catalog and rent videos, please visit www.njmel.org or email the media library at melvideolibrary@jamontgomery.com.

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

<u>Municipality</u>	<u># of Videos</u>
Township of Berlin	4
Borough of Brooklawn	4
Township of Cherry Hill	4
Township of Haddon	7
Borough of Haddonfield	3
Borough of Laurel Springs	3

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

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

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

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

DATE	LOCATION	TOPIC	TIME
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

DATE	LOCATION	TOPIC	TIME
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
6/18/19	Borough of Audubon #1	CEVO-Fire-Evening	6:30 - 10:30 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 pm
7/10/19	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/11/19	Borough of Audubon	PPE	11:30 - 1:30 pm
7/11/19	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 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
7/31/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
7/31/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
8/8/19	Borough of Collingswood	Heavy Equipment Safety	8:30 - 11:30 am
8/14/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
8/14/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
8/16/19	Township of Mantua	Flagger/Work Zone Safety	10:30 - 3:00 pm w/lunch brk
8/20/19	Deptford Township MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/19	Borough of Audubon	LOTO	11:30 - 1:30 pm
8/22/19	Borough of Audubon	HazCom w/GHS	1:45 - 3:15 pm
8/30/19	Township of Bordentown	Ladder Safety/Walking-Working Surfaces	9:00 - 11:00 am
8/30/19	Township of Bordentown	Playground Safety Inspections	11:15 - 1:15 pm

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



May 2019

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Public-sector leaders play a dual role in helping both their employees and their agency as a whole, to be prepared to respond in the community. This Bulletin concentrates on preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the discussion points provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review with your employees the National Weather Service terms; Advisory, Watch and Warning. Relate them in terms of timelines, severity of storms and your agency's preparation plans.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.
http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf
- After the storm, before sending crews out, hold a Shift Briefing on the hazards of response operations.

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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Post-Storm Safety Action Plan

After a significant hurricane or storm, recovery and clean-up operations can expose responders to several hazards that are different than normal operations.

- Carbon monoxide poisoning – Emergency generators, gas-powered pressure washers and pumps that are used extensively during recovery operations produce carbon monoxide (CO) as a byproduct. CO is an odorless, colorless, gas that can cause sudden illness and death if inhaled. To minimize the potential for CO poisoning follow these safety tips:
 - Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open. Gasoline-powered equipment should be at least 20 feet from open windows, doors or ventilation equipment.
 - Be alert for signs and symptoms of CO poisoning. The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. Call 9-1-1 if overexposure is suspected.

For more information and resources visit <https://www.cdc.gov/disasters/carbonmonoxide.html>

- Downed power lines – **Workers should treat all power lines as “hot”** unless the lines have been de-energized, grounded, and tested by a qualified electrician. During power outages, many people use portable electrical generators. If the portable generator is improperly sized, installed, or operated, it can send power back to the electrical lines. This problem is called backfeed. Backfeed can seriously injure or kill repair workers.
- Chain Saw Injuries – Operating chain saws during and immediately after a storm presents additional hazards than routine operations. Severe time constraints, wires, traffic, and working in downpours or flood waters complicate the operations, even by experienced chain saw operators. Remind workers of the following:
 - Chainsaw operators on the ground must wear leg chaps of ballistic nylon or Kevlar. The Safety Director recommends the best practice of having at least one pair of chaps for each chainsaw the agency owns. Ensure the workers are wearing properly sized chaps, gloves, face / eye, and hearing protection.
 - As a routine, all agency chainsaws should be maintained before the storm. Properly sharpen chain saw teeth and properly lubricate the blade with bar and chain oil. Additionally, remind workers to periodically check and adjust the blade to keep the correct tension on the chain to keep it from coming off the blade, and ensure good cutting action.
 - Check around the tree for hazards such as nails, power lines, and cables. Take extra care in cutting “spring poles” trees or branches that have been bent, twisted, hung up on, or caught under another object during a high wind.

For more information and resources visit <https://www.cdc.gov/disasters/chainsaws.html>

- Over-exposure to mold – Buildings wet for longer than 48 hours will generally support visible mold growth and excessive exposure to mold-contaminated materials can cause adverse health effects in susceptible persons regardless of the type of mold or the extent of contamination. For the majority of persons, undisturbed mold is not a substantial health hazard. Mold is a greater hazard for persons with mold allergies. To prevent exposure that could result in adverse health effects from disturbed mold, persons should 1) avoid areas where mold contamination is obvious; 2) use environmental controls; 3) use personal protective equipment; and 4) keep hands, skin, and clothing clean and free from mold-contaminated dust.

Visit the CDC website for more information and resources <https://www.cdc.gov/disasters/hurricanes/workers.html>

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2019 To 5/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County College Fire I - Borough of Haddonfield	Academy 420 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance for Haddon Fire Co. #1 fire training at the Camden County Regional Emergency Training Center	4/22/2019 #2156846	GL AU EX WC
H - Camden County Regional Training I - Borough of Merchantville	Center 410 Woodbury/Turnersville Road Blackwood, NJ 08012	Evidence of insurance with respects to the Merchantville Fire Department for training.	4/25/2019 #2163793	GL AU EX WC OTH
H - Rowan University-Rutgers Camden I - Parking Authority of the City of Camden	Board of Governors 200 Federal St Suite 146 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 200-220 Broadway (Block 1400) Camden NJ 08103 to manage parking lot.	4/25/2019 #2163813	GL AU EX WC
H - Camden County College I - Borough of Gibbsboro	Regional Emergency Training Center 410 Woodbury-Turnersville Road Blackwood, NJ 08012	Evidence of Insurance.	4/29/2019 #2164708	GL AU EX WC
H - Camden County Bd. of Chosen I - Winslow Township	Freeholders, County of Camden Department of Parks 1301 Park Boulevard Camden, NJ 08002	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 New Brooklyn Park, located on Erial Road, Sicklerville, NJ 08081, for the Townships Family Day event on 08/24/2019. No fireworks or amusements.	4/29/2019 #2164709	GL AU EX WC
H - Brandywine Realty Trust I - Township of Voorhees	250 Memorial Avenue Camden, NJ 08103	Re: Police Training and Fire Training at Plaza 1000 at Main Street, Voorhees, NJ 08043. The Certificate Holder, Brandywine Realty Trust and Brandywine Plaza 1000 LLC, is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Police Training and Fire Training at Plaza 1000 at Main Street, Voorhees, NJ 08043.	4/29/2019 #2164715	GL AU EX WC
H - Riverwinds	100 Riverwinds Drive West Deptford, NJ 08086	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	5/7/2019	GL AU EX WC

06/06/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2019 To 5/22/2019

I - Township of Gloucester		if required by written contract as respect to the use of facilities for the Townships Hooked on Fishing Not Drugs fishing contest on 6/8/19-6/9/19.	#2170521	
H - Gloucester Township Public I - Township of Gloucester	Schools 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 use of facilities for the Townships Summer Camp from 6/24/19-8/15/19	5/7/2019 #2170531	GL AU EX WC
H - Cherry Hill Fire District I - City of Camden	1100 Markkress Road Cherry Hill, NJ 08003	Evidence of insurance with respects to the use of facilities by the Camden Fire Department.	5/8/2019 #2170719	GL AU EX WC
H - U.S. Bank Equipment Finance I - Borough of Runnemede	and/or its Assigns 1310 Madrid Street Marshall, MN 56258	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 lease of a Lanier IM C3000 Printer, valued at \$6,720.00. Agreement #2513720	5/8/2019 #2170760	GL AU EX WC OTH
H - U.S. Bank Equipment Finance I - Borough of Runnemede	and/or its Assigns 1310 Madrid Street Marshall, MN 56258	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 lease of a Lanier IM C2500 Printer, valued at \$5,760.00. Agreement #2513721	5/8/2019 #2170764	GL AU EX WC OTH
H - County of Camden I - Borough of Lindenwold	Board of Chosen Freeholders 520 Market Street Camden, NJ 08102	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) as respects to use of Lake Worth Park on June 8, 2019 for "Hooked on Fishing- Not Drugs" event.	5/9/2019 #2170858	GL AU EX WC
H - Norris Sales Company, Inc. I - Borough of Barrington	1010 Conshohocken Road Conshohocken, PA 19428	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies, and is included as a Loss Payee on the above-referenced Property Policy if required by written contract as respects to the rental of a backhoe, valued at \$225,000.	5/14/2019 #2172283	GL AU EX WC OTH
H - Pine Hill Board of Education	1003 Turnersville Road	The Certificate Holder is an Additional Insured on the above-	5/15/2019	GL AU EX

06/06/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2019 To 5/22/2019

I - Borough of Pine Hill	Lindenwold, NJ 08021	referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at Overbrook High School, located at 1200 Turnersville Road, Pine Hill, NJ 08021, for the Boroughs fireworks display on 5/25/19	#2172290	WC
H - Norris Sales Company, Inc. I - Borough of Barrington	1010 Conshohocken Road Conshohocken, PA 19428	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract, and is included as a loss payee on the above-referenced Property policy if required by written contract with respects to any and all equipment rented from Norris Sales Company, Inc. throughout 2019.	5/15/2019 #2172624	GL AU EX WC OTH
H - Winslow Township School District I - Winslow Township	40 Cooper Folly Road Atco, NJ 08004	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Townships attendance at the Virtua Mobile Mammogram Event being held at the Winslow Township School #3, located at 131 Sicklerville Road, Sicklerville, NJ 08081, on 6/29/19.	5/16/2019 #2172706	GL AU EX WC
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Road Lindenwold, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for WallFEST on 6/1/2019 (rain date of 6/8/2019)	5/16/2019 #2172787	GL AU EX WC
H - Steve Hunter I - Township of Haddon	Hunter Pools, LLC 84 Tecumseh Trail Medford Lakes, NJ 08055	Evidence of Insurance with respect to use of Hunter Pool, LLC. Certified Pool/ Spa Operator Certification (CPO) # 195846 to initially open Crystal Lake Pool for the 2019 summer season. Crystal Lake Pool is owned and operated by Haddon Township. Use of the CPO license is expected to last until June 30, 2019.	5/16/2019 #2172789	GL AU EX WC
H - Norris Sales Company, Inc. I - Borough of Barrington	1010 Conshohocken Road Conshohocken, PA 19428	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract, and is included as a loss payee on the above-referenced Inland Marine policy if required by written contract with respects to any and all equipment rented from Norris Sales Company, Inc. throughout 2019.	5/20/2019 #2174228	GL AU EX WC OTH
H - West Deptford Township I - Township of Gloucester	400 Crown Point Road West Deptford, NJ 08086	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 RiverWinds Community Center, located at 100 Riverwinds Drive, West Deptford, NJ 08086, for the Townships participation in the Hooked on Fishing Not Drugs fishing contest on 6/8/19-6/9/19.	5/20/2019 #2174687	GL AU EX WC

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 4/22/2019 To 5/22/2019

Total # of Holders: 20



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May	\$215,741.83	\$92,381.50	\$123,360.33	57.18%
June				
July				
August				
September				
October				
November				
December				
TOTAL 2019	\$1,442,569.73	\$651,457.64	\$791,112.09	54.84%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	176	916
PPO Bills	159	821
PPO Bill Penetration	90.34%	89.63%
PPO Charges	\$187,372.63	\$1,338,009.09
Charge Penetration	86.85%	92.75%

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

May 20, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 20, 2019
VOORHEES TOWN 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	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
Ari Messinger, Cherry Hill
Robert Mather, Pine Valley
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Edward Hill, Lawnside
Lawrence Spellman, Voorhees

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Lawrence Spellman welcomed everyone to the Voorhees Town Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 22, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 22, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: None

MEL MEMBERSHIP RENEWAL: The Fund is scheduled to renew their MEL membership effective July 1, 2019. Enclosed in the agenda on Page 3 is Resolution 19-14 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2019 through June 30, 2022.

MOTION TO ADOPT RESOLUTION 19-14 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2019 THROUGH JUNE 30, 2022.

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

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 June 15th.

Three sessions were held earlier this month. Mr. Nardi's office will be scheduling one or two more sessions in the next few weeks. This course will be available online; instructions are enclosed on Page 5.

MEL HELPLINE: The MEL Safety Institute has established the new MEL Employment Practices Helpline (EPL); a dedicated resource to guide members on employment related issues. Enclosed on Page 6 is a copy of that announcement. We will be contacting members to identify 2 representatives per town that will have access to the Helpline.

LEGISLATION: The MEL, NJ League of Municipalities and NJAC have been monitoring Senate bill no. S-477 for some time. The bill extends the statute of limitations in civil actions for sexual abuse claims. Recently the bill was fast tracked and could be approved as early as May 2019. In late April, the draft bill was amended whereas eliminating public entity immunities under Title 59. The implications of this bill if not amended to add back Title 59 immunities for public entities, public officials, elected officials and all levels of government employees are significant.

The MEL is working on a comprehensive loss control program to address this.

Attorney Nardi said this bill was signed into law last week and will become in effect on December 1, 2018. This will extend the statute of limitations on new claims up to 55 years. Anything that may have occurred in the past and would have run into a statute of limitations problem now have a two year window to file their claims. The law applies equally across non-profit organization, associations and public entities so we do not have the same immunities that we had previously before this statute. The MEL and Underwriting Office is looking at how we can address these issues on claims that could go back up to 55 years. We will have some challenges on how to address these issues but there will be training to all our members that is being developed at this time and we will keep everyone updated as things development. It is way too early to tell what affect this will have on assessments.

Executive Director said the Residual Claims Fund is going to take the initial lead as far as funding any claims that do come forth but we are delving into the unknown here. Executive Director said right now the mayors, legislators and government officials can be named in any of these claims right now. The MEL will be working on the training it will mirror the employment practices with a model policy and procedures, orientation for elected officials, training managerial and supervisory staff and also volunteers. It will be rolled out the next few months and is definitely fast tracked.

AUDITOR AND ACTUARY YEAR-END REPORTS: The financial audit for the period ending December 31, 2019 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 included MEL member town's water & sewer employees. The Safety Expo which includes MEL member town's water and 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.

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 March 31, 2019 with \$10.6 million in surplus which is a gain of \$200,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of March 31, 2019 where the actuary projected us at 6.19% we are currently at 5.42%. The Lost Time Accident Frequency as of March 31, 2019 at 1.13 with 3 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.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-15 May 2019 Vouchers

TOTAL 2019	\$119,246.17
TOTAL	\$119,246.17

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

Closed	0.00
2015	74,131.10
2016	30,081.67
2017	35,490.18
2018	112,165.90
2019	213,077.89
TOTAL	464,946.74

MOTION TO APPROVE RESOLUTION 19-15 VOUCHER PAYMENTS FOR APRIL 2019:

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

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR: Keith Hummel reviewed the Safety Director's report. All MSI training is scheduled on pages 27 and 28. Mr. Hummel discussed loss control visits and upcoming events. The next Executive Safety Committee meeting will be on May 29th at Conner Strong & Buckelew office in Marlton, NJ. A Regional Roundtable is scheduled in Collingswood on June 18th Debby Schiffer will talk about wellness and Mr. Hummel will talk about Marijuana in the Workplace. JA Montgomery has two new videos – one is on Heat Stress and the other is on Workplace Violence if you are interested in viewing these please contact JA Montgomery.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 3/22/19 to 4/22/19 is included in the agenda packet with 42 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2019 where there was a savings of 52.72% for the month and a total of 54.43% for the year.

Monthly Activity Report Part of Minutes.

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

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

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

MEETING ADJOURNED: 5:50 PM

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

***APPENDIX II – RCF, EJIF & MEL
REPORTS***



Municipal Excess Liability Residual Claims Fund

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

June 5, 2019

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2018 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit A-Comparative Statement of Net Position* and reported Fund Year 2018 noted a \$21 million Assessment/Contributions Receivable as compared to a \$0 for Fund Year 2017. Fund Auditor reported the difference is due to the transfer of Fund Year 2014 liabilities from local joint insurance funds valued as of December 31st instead of June 30th. Fund Auditor said Fund Year 2018 unrestricted net position was \$11,108,330 – a decrease of \$850,055 from the prior year.

Fund Auditor said the audit noted the standard annual recommendation of “Specific Fund Years for workers’ compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.” Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves report; as of December 31, 2018 the RCF has reserves totaling approximately \$93 million for Fund Years 1995-2018.

Following the report the Board approved the year-end financials as presented and adopted resolution 9-19 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2018 Budget Amendment: Historically at the September meeting, the Fund approves an amendment to the current year’s budget to accept the transfer of liabilities as of June 30th.

Executive Director reported that starting last year the Board agreed to extend the valuation of transfers from June 30th to December 31st. With this extension the Fund can now introduce an amended 2018 budget reflecting the closure/transfer of Fund Year 2014 into the RCF.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2018 and made a motion to introduce on first reading the amendment to the 2018 Budget and to schedule the Public Hearing on September 4, 2019 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2018 amended budget.

2019 Risk Management Plan–Amendment: Executive Director reported the MEL Management Committee and RCF Board members met on June 3, 2019 via teleconference to discuss the recommended responses to the claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

Executive Director said the Management Committee and RCF Board members reviewed amendments to the MEL and RCF Risk Management Plans, a recommendation to release Request for Proposals (RFPs) for specialized attorney and claims administrator for these type of claims, as well as, authorize the development of a risk control plan and a communications plan. Executive Director reviewed the highlighted changes to the RCF Risk Management Plan noting it is the first step of several steps to address the potential exposure that the legislation creates; once amended it will be filed with the State regulatory agencies. Executive Director said additional information and updates will be provide to the Fund. Following the review of the major changes, the Board of RCF Commissioners approved a motion to amend the 2019 RCF Risk Management Plan.

Claims Committee: The Claims Review Committee met on May 1, 2019; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for September 4, 2019 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 5, 2019

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2018. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-19 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2019.

PRINCETON PUBLIC AFFAIRS GROUP CONTRACT - The Executive Director said the Princeton Public Affairs Group's contract with the Fund expires on June 7, 2019. The Executive Director said the Fund will have to begin the competitive contracting/procurement process for the position of Lobbyist Consulting Service provider as outlined and recommended by the Fund's QPA. The Executive Board adopted Resolution #21-19 authorizing the hiring of a Lobbyist Consulting Service Provider through the Competitive Contracting Process.

2019 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2019. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 4, 2019 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 5, 2019

To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Wolk

Subject: June MEL Report

Audit Committee: Committee met on May 28th to review the Year-end Financials and the Internal Audit on Electronic Data Process.

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2017 noting the Fund's surplus stands at \$19,052,373. Auditor said there are no "findings" and added that the Fund is in excellent financial condition.

Actuary submitted and reviewed the Valuation Report as of December 31, 2018.

Management Committee: The committee met on May 30, 2019 to review recommendations contained in the Qualified Purchasing Agent (QPA) Review of the MEL Procurement Procedure as well as addressing the MEL contracts that will expire this year; namely the Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager.

Committee also reviewed the QPA memorandum (recommending the process to follow for these renewals) and resolution authorizing the hiring of various consultant, professional services and software firms through the competitive contracting process. Board accepted the QPA's recommendation which also included a recommendation to award contracts for three years with an option to renew for a 4th and 4th year.

James Bollerman, who served as an outside corporate board member on the Audit Committee since 1993, submitted his resignation. In addition, he recommended the MEL consider increasing the \$750 per meeting compensation, established in 1993, to \$1,500. Board of Fund Commissioners accepted the Management Committee recommendation to increase compensation. Audit Committee will be reviewing replacement. Executive Director said interested persons should contact the Fund office.

Management Committee and RCF Board members also met on June 3, 2019 to discuss the recommended responses to the claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

Sponsor had agreed to introduce an amendment to the bill to address inequities in immunities left to public entities when Title 59 protections were removed for sexual molestation claims. Fund Attorney, Deputy Executive Director and Lobbyist worked with representatives from the League of Municipalities, School Boards and Counties to revise the draft version of what was expected to be introduced to restore at least case law and common law immunities for public entities. The recently passed law's initial amendment wording would have made these type of claims a "strict liability".

Executive Director distributed draft revisions to the MEL and RCF Risk Management Plans to direct the management of these claims to the MEL and the RCF with claim costs to be billed back annually to local JIFs with annual installments up to ten years.

The MEL and RCF Boards and Fund Professionals will meet several times over the summer to develop the structure, which will include a, recommendation to release RFPs for specialized attorney and claims administrator for these type of claims as well as authorize the development of a risk control plan and a communications plan.

Coverage Committee: The committee met on May 23, 2019; enclosed are the minutes of that meeting for information. Underwriting Manager expects to be able to offer members that elected to participate in the "shared liability aggregate limits" additional limit to 2020. Underwriting Manager said he expects the commercial market to harden.

Board of Fund Commissioners accepted the Coverage Committee's recommendation and approved a revision to the current Cyber Exclusion in the Casualty program, amended to allow certain Bodily Injury and Property Damage losses to be covered.

Legislative Committee: The committee met on April 26, 2019 and accepted the minutes of that meeting. Lobbyist provided a summary of the legislative challenges faced by the MEL members, namely the passage of the sexual molestation bill (expanding statute limitations) as well as the "firemens' cancer presumptive bill, which has been approved by the Senate and is now in the Assembly. Lobbyist said the MEL does expect that bill to have some amendments added.

Safety & Education Committee: The committee met on April 26, 2019; enclosed are the minutes of that meeting for information. Safety & Education Committee reviewed a number of items that have their final recommendations in the Management Committee's report. Board accepted the Committee's recommendation and approve an expenditure of \$2,500 to add titles to DVD Library and to increase MSI Budget by \$90,000 to meet demand for Leadership Training and on-line training.

Cash Management Plan – Signatory Amendment: The signatories in the Cash Management Plan were revised to o reflect recent service personnel changes to the Excess Property TPA.

Marketing Committee: Committee met on May 30th. Committee reviewed membership retention; growth opportunities and webpage & mobile application communications.

RCF Report: Commissioner Clarke submitted a report on the RCF's March meeting.

MEL Task Force: Committee is scheduled to meet at the conclusion of MEL meeting. The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Underwriting Manager submitted a summary of minimum standards compliance by JIF as well as a bulletin issued by the Task Force identifying a number of resources available without a cost.

Underwriting Manager reported that representatives of the MEL met with the F.B.I to establish a working relationship on cyber.

Claims Review Committee: The Claims Review Committee met on May 1, 2019 and submitted confidential minutes to the Board.