



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA JULY 22, 2019 – 5:15 PM

**PINE HILL BOROUGH**  
**45 W. SEVENTH AVENUE**  
**PINE HILL, NJ 08021**  
**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: JULY 22, 2019**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: PINE HILL BOROUGH**
- APPROVAL OF MINUTES:** June 24, 2019 Open Minutes ..... **Appendix I**  
June 24, 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. 19-18 ..... **Page 17**  
Treasurer’s Report ..... **Page 19**  
Monthly Reports ..... **Page 20**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 26**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 33**
  
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 37**
  
- CLAIMS SERVICE – AmeriHealth Casualty**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: August 26, 2019 – Borough of Mt. Ephraim**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: July 22, 2019

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- Risk Management Information/Operating System (RMIS)** - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2020 underwriting renewal during the month of July with a September 15<sup>th</sup> completion date.
- MEL Cyber Task Force** - Attached on **Pages 3 & 4** is a copy of July MEL Cyber Task Force regarding Government Cyber Attacks.
- MEL Cyber Risk Management Program** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs’ policies with XL Caitlin carries a \$10,000 deductible.

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

Members who meet certain Minimum Technical Standards (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included on **Pages 5-7** are the certifications that need to be completed and returned to the Underwriting office.

- 2019 Coverage Documents** – The fund office has distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers.
- Member Renewals** – Twenty five members are up for renewal at the end of this year. The Fund office will be sending out renewal documents over the next several weeks.
- Audit Report and Actuary Valuation Report as of December 31, 2018** – The 2018 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.
- August Meeting Location Change** – A reminder that the August 26<sup>th</sup> meeting location has been 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:**

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



## Recent Government Cyber Events

Regardless of the news source, whether it be cybersecurity industry blogs, local papers or national broadcasts, governmental entity cyber events are the **#story**. If you recall our conversations between December and February, NJ public entities, including many MEL members, saw many cyber events in just a three month period. Most of these events were promulgated via remote desktop compromise and successful phishing attempts, demanding ransoms in the \$200k - \$300k range. We want to highlight three recent highly publicized events, taking a dive into the key issues and provide lessons learned. You may also want to re-read the bulletin we released regarding the City of Atlanta's cyber event last year. Above all, review the MEL Cyber Risk Management Program!

### City of Baltimore (MD)

<b>Date</b>	May 7, 2019
<b>Strain</b>	RobbinHood
<b>Vector</b>	Remote desktop connections or phishing
<b>Ransom</b>	3 bitcoin (~\$35k) per affected system or 13 (~\$152k) for entire network, with a 4-10 day window



Baltimore lost a significant amount of connectivity, most notably email and phones. While emergency services continued to operate, their ability to operate efficiently and safely was impacted. Certain revenue sources to the city were also impacted, such as water billing and parking/speeding tickets. Beyond the city's own operations, the attack affected many other operations and organizations dependent on the city, such as hospitals, vaccine manufacturers, airports, real estate transactions and ATMs.

Baltimore is still recovering from the event, but estimated losses are \$8,000,000 from not being able to process payments and \$10,000,000 in recovery expenses.

Similar to Atlanta, Baltimore demonstrated an overall lack of preparedness for a cybersecurity incident. This is initially confirmed by public records indicating the city's information security manager requested to purchase Cyber Insurance and invest in cybersecurity in previous year, which was denied. But there were a few key missteps we can see in how the event was handled. For instance, the city made a statement saying the Eternal Blue malware, leaked by the NSA, was the horse that the RobbinHood ransomware rode in on. To date, security researchers have not found evidence of Eternal Blue being used, along with a public denial by the NSA. Making this negative publicity all the worse, the City should have known a free security patch for the Eternal Blue malware has been available since early **2017**. Aside from the negative publicity, the city clearly did not have disaster recovery plans in place, partially as evidenced by its attempt to create Gmail accounts for its users, immediately followed by Google revoking those accounts because it violated its policies on business use of Gmail accounts. Finally, there were of course the lack of other cybersecurity practices and controls, such as proper backups, security patching and employee training.

**Lessons Learned?** Establish proper and full technology practices (including security patching), enact and sustain employee cybersecurity training, create and practice a disaster recovery plan, and work with proper legal counsel and public relations.

For details, contact the MEL Underwriting Manager or your local JIF Executive Director

The logo for MEL (Mutual Excess Liability Joint Program), featuring a circular seal with a map of New Jersey and the text "MUTUAL EXCESS LIABILITY JOINT PROGRAM" and "MEL" in large, bold letters to the right.



# MEL CYBER TASK FORCE UPDATE

## Lake City (FL)

42 Bitcoins (~\$426,000)  
16 TB of data



<b>Date</b>	June 10, 2019
<b>Strain</b>	Triple Threat (Emotet Trojan, TrickBot Trojan, Ryuk ransomware)
<b>Vector</b>	Phishing with weaponized Microsoft Office document
<b>Ransom</b>	42 bitcoin (~\$480,000)

Lake City was able to respond within ten minutes of noticing the incident, disconnecting the network; however, the malware encrypted the phone, email and other electronic systems. In the end, many systems and information were not able to be recovered. The city, along with its professionals, decided to pay the ransom to reduce the overall cost of the event, although the success of this bet will not be known until the outcome.

**Lessons Learned?** It is early to tell very much, including total projected cost of the claim. In good news, the city seemed to be proactive in having a response plan in place, some cybersecurity measures, and the purchase of insurance. The cause of the attack is the key issue here, which was a fake email. Also, it seems as though they may have had some issues with or had limited backups. As such, we need to provide continual cybersecurity training to employees and ensure everything critical is backed-up and working.

## Riviera Beach (FL)

~\$600,000



<b>Date</b>	May 29, 2019
<b>Strain</b>	Undisclosed
<b>Vector</b>	Phishing (confirmed)
<b>Ransom</b>	65 bitcoin (~\$600,000)

Riviera Beach suffered a ransomware attack due to a phishing email opened by a police department employee, which took down the city's email, vendor payment and 911 dispatch systems, amongst other issues.

**Lessons Learned?** As with Lake City, it is still early to identify all details here and how much this event could cost. From reports, this event seems to be more widespread than the Lake City event, affecting even the 911 dispatch system, which could result in bodily injury. Due to phishing being the vector, employee cybersecurity training is a must. In addition, it seems as the backups were insufficient or not working, so full and checked backups should be performed.

For details, contact the MEL Underwriting Manager or your local JIF Executive Director



MEL Cyber Insurance Reimbursement Plan  
Minimum Technological Standards  
Certification

Entity Name: \_\_\_\_\_

JIF Name: \_\_\_\_\_

**Tier 1** Completed

**Technical Competency**

**Minimum Back-Up Practices**

- 1. Daily incremental backups with at least 14 days of versioning on off-network device for data files \_\_\_\_\_
- 2. Weekly off-network full backups of all devices \_\_\_\_\_
- 3. All backups are spot-checked monthly \_\_\_\_\_
- 4. Data files of third party application providers are part of their backup practice \_\_\_\_\_
- 5. Cybersecurity practices are formalized as a policy and implemented \_\_\_\_\_

**Patch**

- 1. All operating and application software with latest versions \_\_\_\_\_

**Defensive Software**

- 1. All desktops and laptops: antivirus, firewall enabled \_\_\_\_\_
- 2. Mail server: anti-spam and anti-virus filters \_\_\_\_\_
- 3. Internet connected network servers: firewall on all active ports, unused ports closed, anti-virus, anti-malware \_\_\_\_\_
- 4. If applicable, Microsoft Office applications open all downloaded files in "Protected Mode" \_\_\_\_\_

**Cyber Hygiene**

**Training**

- 1. All network users receive annual training of at least one hour, spread over two years, in:
  - a. malware identification (email and websites) \_\_\_\_\_
  - b. password construction \_\_\_\_\_
  - c. identifying security incidents \_\_\_\_\_
  - d. social engineering attacks \_\_\_\_\_

**Technology Management**

**Incident Response Plan**

- 1. Adopted basic cybersecurity incident response plan \_\_\_\_\_
- 2. Adopted basic technology practices policy \_\_\_\_\_



MEL Cyber Insurance Reimbursement Plan  
**Minimum Technological Standards  
Certification**

**Tier 2**

**Completed**

**Technical Competency**

**Physical Server Access**

- 1. Servers are physically protected from unauthorized access

\_\_\_\_\_

**Access Privilege Controls**

- 1. Users with administrator rights are limited
- 2. Users only have access to those services they need
- 3. Access is removed when no longer needed or separated from service
- 4. Access rights are periodically reviewed

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Technology Support**

- 1. Staff or contractors are available to support technology and respond to security incidents

\_\_\_\_\_

**Cyber Hygiene**

**Policies**

- 1. Adopted sound and periodically reviewed government internet and email use policies

\_\_\_\_\_

**Protect Information**

- 1. Files containing PII and PHI are password protected or encrypted

\_\_\_\_\_

**Password Strength**

- 1. Employees are required to use strong, unique passwords, changed at least annually

\_\_\_\_\_

**Technology Management**

**Leadership Expertise**

- 1. Leadership has access to expertise that supports technology decision making, such as risk assessment, planning and budgeting (check all that apply)
  - a. Officials
  - b. Employees
  - c. Contractors/consultants
  - d. Citizen volunteers

\_\_\_\_\_

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\_\_\_\_\_

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MEL Cyber Insurance Reimbursement Plan  
**Minimum Technological Standards  
Certification**

**Signature**

This document must be signed by the mayor, municipal administrator or municipal clerk (or director of entity if not a municipality) AND your technology expert.

**MEMBER ENTITY**

\_\_\_\_\_

Print Name

\_\_\_\_\_

Title

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

**TECHNOLOGY EXPERT**

\_\_\_\_\_

Print Name

\_\_\_\_\_

Title

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>May 31, 2019</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,218,772</b>	<b>6,093,858</b>	<b>230,231,740</b>	<b>236,325,597</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	295,297	1,931,691	100,684,641	102,616,332
	Case Reserves	220,499	854,064	4,211,039	5,065,103
	IBNR	(47,965)	220,676	4,721,520	4,942,196
	Recoveries	-	(16,365)	(197,249)	(213,615)
	<b>TOTAL CLAIMS</b>	<b>467,831</b>	<b>2,990,065</b>	<b>109,419,950</b>	<b>112,410,016</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	443,566	2,217,832	63,503,169	65,721,001
	Administrative	209,169	1,012,943	40,953,864	41,966,807
	<b>TOTAL EXPENSES</b>	<b>652,735</b>	<b>3,230,774</b>	<b>104,457,033</b>	<b>107,687,808</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	98,206	(126,982)	16,354,756	16,227,774
5.	<b>INVESTMENT INCOME</b>	95,306	324,484	10,629,852	10,954,336
6.	<b>DIVIDEND INCOME</b>	0	0	3,528,688	3,528,688
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>193,512</b>	<b>197,501</b>	<b>30,513,297</b>	<b>30,710,798</b>
8.	<b>DIVIDEND</b>	0	0	19,760,174	19,760,174
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>193,512</b>	<b>197,501</b>	<b>10,753,122</b>	<b>10,950,623</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	19,788	67,710	3,739,602	3,807,311
	<b>Aggregate Excess LFC</b>	16,760	78,538	716,327	794,864
	<b>2015</b>	8,088	(77,120)	1,506,731	1,429,611
	<b>2016</b>	13,521	(230,187)	2,409,711	2,179,524
	<b>2017</b>	16,022	(164,589)	1,776,425	1,611,836
	<b>2018</b>	19,427	38,441	604,327	642,767
	<b>2019</b>	99,906	484,709		484,709
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>193,512</b>	<b>197,501</b>	<b>10,753,122</b>	<b>10,950,623</b>
	<b>TOTAL CASH</b>				<b>23,344,607</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>90,370,908</b>	<b>90,370,908</b>
	<b>FUND YEAR 2015</b>				
	Paid Claims	2,458	231,903	4,051,563	4,283,466
	Case Reserves	8,805	(99,490)	548,651	449,161
	IBNR	(11,263)	(26,192)	166,862	140,670
	Recoveries	0	0	(27,247)	(27,247)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>106,221</b>	<b>4,739,829</b>	<b>4,846,050</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	12,584	283,449	2,547,580	2,831,030
	Case Reserves	(34,219)	113,797	785,384	899,181
	IBNR	21,636	(109,385)	470,097	360,712
	Recoveries	0	(9,619)	(58,308)	(67,928)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>278,242</b>	<b>3,744,753</b>	<b>4,022,995</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	135,456	458,329	2,182,191	2,640,520
	Case Reserves	(57,354)	(106,329)	1,329,228	1,222,900
	IBNR	(78,102)	(126,991)	1,247,210	1,120,219
	Recoveries	0	(4,246)	(109,290)	(113,536)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>220,764</b>	<b>4,649,340</b>	<b>4,870,103</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	50,575	584,890	1,532,399	2,117,289
	Case Reserves	177,718	236,890	1,547,776	1,784,666
	IBNR	(228,293)	(788,452)	2,837,351	2,048,899
	Recoveries	0	(2,500)	(2,405)	(4,905)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>30,828</b>	<b>5,915,121</b>	<b>5,945,949</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	94,224	373,119		373,119
	Case Reserves	125,549	709,195		709,195
	IBNR	248,057	1,271,696		1,271,696
	Recoveries	0	0		0
	<b>TOTAL FY 2019 CLAIMS</b>	<b>467,831</b>	<b>2,354,011</b>		<b>2,354,011</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>467,831</b>	<b>2,990,065</b>	<b>109,419,950</b>	<b>112,410,016</b>

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.

<b>CAMDEN JOINT INSURANCE FUND</b>									
<b>Fixed Income Portfolio Summary and Rate Comparison</b>									
					For Month End	5/31/2019			
					2016	2017	2018	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>									
Total Cash Balance (millions)					16.98	19.11	21.12	21.53	23.34
Fixed Income Portfolio									
Investments (millions), Book Value					9.99	12.35	12.35	14.38	14.38
Avg maturity (years)					0.24	1.60	2.31	1.45	1.37
Unrealized gain/(loss) (%)					0.09	0.01	-1.21	-0.06	0.37
Purchase/Book yield (%)					0.62	1.22	1.46	1.55	1.54
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.71	1.23	0.25	1.49	1.91
<b>M E L PORTFOLIO</b>									
Total Cash Balance (millions)					61.94	59.15	62.76	68.20	60.65
Fixed Income Portfolio									
Investments (millions), Book Value					53.40	48.74	48.74	46.14	42.94
Avg maturity (years)					1.64	1.15	1.63	1.04	1.01
Unrealized gain/(loss) (%) ***					0.03	-0.21	-1.26	-0.39	-0.11
Purchase/Book yield (%)					0.82	1.11	1.80	1.71	1.67
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.85	0.90	0.54	1.32	1.56
<b>COMPARATIVE RATES (%)</b>									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.41	0.85	1.81	2.42	2.40
Investors Bank Deposits					-	-	1.64	2.28	2.28
Treasury Issues									
1 year bills					0.61	1.20	2.33	2.42	2.34
3 year notes					1.00	1.58	2.63	2.31	2.16
5 year notes					1.33	1.83	2.75	2.33	2.19
Merrill Lynch US Govt 1-3 years ^					0.89	0.44	1.60	1.12	1.90

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

AS OF **May 31, 2019**

<b>FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	65	MONTH	64	MONTH	53	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-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	1,712,834	121.86%	97.09%	122.92%	97.12%	109.48%	96.63%
AUTO LIABILITY	350,875	311,103	88.66%	97.05%	88.66%	96.92%	111.51%	94.26%
WORKER'S COMP	3,909,782	2,244,047	57.40%	99.98%	57.38%	99.96%	57.63%	99.66%
TOTAL ALL LINES	6,257,782	4,659,465	74.46%	99.17%	74.69%	99.15%	72.51%	98.71%
NET PAYOUT %	\$4,114,567		65.75%					
<b>FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-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	1,148,065	81.27%	96.63%	81.05%	96.51%	61.30%	92.99%
AUTO LIABILITY	335,860	196,273	58.44%	94.26%	60.04%	93.94%	18.92%	89.77%
WORKER'S COMP	3,739,043	2,666,970	71.33%	99.66%	70.97%	99.62%	71.18%	98.81%
TOTAL ALL LINES	6,028,749	4,642,773	77.01%	98.68%	76.82%	98.61%	69.84%	97.05%
NET PAYOUT %	\$4,258,219		70.63%					
<b>FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-19		30-Apr-19		00-Jan-00	
PROPERTY	490,882	498,190	101.49%	100.00%	102.71%	100.00%	90.00%	100.00%
GEN LIABILITY	1,437,680	503,513	35.02%	92.99%	35.06%	92.48%	21.54%	84.65%
AUTO LIABILITY	330,150	182,406	55.25%	89.77%	54.95%	89.30%	39.48%	82.02%
WORKER'S COMP	3,689,848	2,433,474	65.95%	98.81%	65.95%	98.70%	64.84%	96.21%
TOTAL ALL LINES	5,948,560	3,617,583	60.81%	97.00%	60.91%	96.78%	55.04%	92.94%
NET PAYOUT %	\$2,765,572		46.49%					
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-19		30-Apr-19		00-Jan-00	
PROPERTY	566,229	531,899	93.94%	100.00%	83.78%	100.00%	77.69%	96.87%
GEN LIABILITY	1,464,528	473,110	32.30%	84.65%	31.55%	83.56%	17.60%	69.55%
AUTO LIABILITY	324,847	152,935	47.08%	82.02%	49.25%	81.06%	40.44%	64.31%
WORKER'S COMP	3,837,435	2,585,165	67.37%	96.21%	65.56%	95.79%	49.07%	84.23%
TOTAL ALL LINES	6,193,040	3,743,109	60.44%	93.08%	58.33%	92.51%	43.79%	80.87%
NET PAYOUT %	\$2,535,080		40.93%					
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-19		30-Apr-19		00-Jan-00	
PROPERTY	600,000	487,784	81.30%	96.87%	78.67%	96.65%	21.32%	37.00%
GEN LIABILITY	1,506,000	175,990	11.69%	69.55%	11.06%	67.85%	1.06%	14.00%
AUTO LIABILITY	334,000	10,000	2.99%	64.31%	2.99%	62.03%	6.24%	15.00%
WORKER'S COMP	3,840,000	3,227,019	84.04%	84.23%	78.59%	81.73%	27.41%	9.00%
TOTAL ALL LINES	6,280,000	3,900,792	62.11%	80.86%	58.38%	78.78%	19.38%	13.19%
NET PAYOUT %	\$2,133,005		33.97%					
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>								
	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-19		30-Apr-19		00-Jan-00	
PROPERTY	721,839	336,860	46.67%	37.00%	37.27%	30.00%	N/A	N/A
GEN LIABILITY	1,678,668	31,006	1.85%	14.00%	1.07%	10.00%	N/A	N/A
AUTO LIABILITY	388,565	20,000	5.15%	15.00%	1.96%	10.00%	N/A	N/A
WORKER'S COMP	3,672,619	658,627	17.93%	9.00%	14.41%	6.00%	N/A	N/A
TOTAL ALL LINES	6,461,691	1,046,493	16.20%	13.79%	12.75%	9.96%	N/A	N/A
NET PAYOUT %	\$387,085		5.99%					

**2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS**

**May 31, 2019**

	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2019 - 2017</b>
NJ Utility Authorities	0.81	2.02	1.69	1.67
Central New Jersey	0.87	1.43	1.63	1.41
Camden County	0.94	1.82	1.34	1.46
Suburban Essex	0.97	2.01	1.92	1.78
Suburban Municipal	0.98	1.63	1.33	1.39
Burlington County Municipal JIF	1.11	1.69	1.19	1.39
Gloucester, Salem, Cumberland Counties	1.14	1.83	2.02	1.78
Monmouth County	1.17	1.29	1.64	1.42
NJ Public Housing Authority	1.18	2.06	1.97	1.87
Bergen County	1.22	1.45	1.49	1.43
Ocean County	1.29	2.11	2.20	2.00
Atlantic County Municipal JIF	1.39	2.13	1.92	1.93
Morris County	1.40	1.59	1.25	1.42
South Bergen County	1.43	2.20	1.89	1.94
Professional Municipal Management	1.50	2.17	2.04	2.00
<b>AVERAGE</b>	<b>1.16</b>	<b>1.83</b>	<b>1.70</b>	<b>1.66</b>



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

		DATA VALUED AS OF <b>May 31, 2019</b>								
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2019 LOST TIME	2018 LOST TIME	2017 LOST TIME	MEMBER	TOTAL RATE	
		*	5/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2019 - 2017	
1	87 Audubon			0	0	0.00	0.00	1 Audubon	0.00	
2	88 Audubon Park			0	0	0.00	0.00	2 Audubon Park	0.00	
3	91 Berlin Borough			0	0	0.00	0.00	3 Berlin Borough	0.39	
4	92 Berlin Township			0	0	0.00	3.70	4 Berlin Township	3.00	
5	93 Brooklawn			0	0	0.00	1.72	5 Brooklawn	1.36	
6	94 Chesilhurst			0	0	0.00	0.00	6 Chesilhurst	0.00	
7	95 Clementon			0	0	0.00	0.00	7 Clementon	1.33	
8	96 Collingswood			0	0	0.00	0.49	8 Collingswood	0.21	
9	97 Gibbsboro			0	0	0.00	0.00	9 Gibbsboro	2.12	
10	98 Gloucester City			0	0	0.00	3.15	10 Gloucester City	1.82	
11	101 Haddonfield			0	0	0.00	1.55	11 Haddonfield	1.59	
12	102 Hi-Nella			0	0	0.00	0.00	12 Hi-Nella	0.00	
13	104 Lawnside			0	0	0.00	5.77	13 Lawnside	3.09	
14	105 Lindenwald			0	0	0.00	1.85	14 Lindenwald	2.66	
15	107 Medford Lakes			0	0	0.00	1.89	15 Medford Lakes	0.76	
16	108 Merchantville			0	0	0.00	0.00	16 Merchantville	0.56	
17	109 Mount Ephraim			0	0	0.00	3.15	17 Mount Ephraim	3.96	
18	110 Oaklyn			0	0	0.00	4.20	18 Oaklyn	1.76	
19	111 Pine Hill			0	0	0.00	1.82	19 Pine Hill	0.75	
20	112 Runnemede			0	0	0.00	0.96	20 Runnemede	0.44	
21	113 Somerdale			0	0	0.00	2.52	21 Somerdale	1.63	
22	114 Voorhees			0	0	0.00	3.60	22 Voorhees	1.88	
23	116 Winslow Township Fire Distri			0	0	0.00	0.00	23 Winslow Township Fire	0.00	
24	117 Woodlynne			0	0	0.00	0.00	24 Woodlynne	0.97	
25	451 Tavistock			0	0	0.00	0.00	25 Tavistock	0.00	
26	457 Pine Valley			0	0	0.00	0.00	26 Pine Valley	0.00	
27	565 Camden Parking Authority			0	0	0.00	2.63	27 Camden Parking Autho	0.99	
28	584 Cherry Hill Fire District			0	0	0.00	5.54	28 Cherry Hill Fire District	3.51	
29	99 Haddon			0	1	1.65	2.13	29 Haddon	1.46	
30	564 Cherry Hill			1	4	1.69	0.80	30 Cherry Hill	0.90	
31	106 Magnolia			0	1	2.03	0.94	31 Magnolia	1.17	
32	89 Barrington			0	1	2.15	0.00	32 Barrington	0.39	
33	115 Winslow			0	3	3.41	3.26	33 Winslow	2.33	
34	90 Bellmawr			0	3	3.93	1.73	34 Bellmawr	2.12	
35	103 Laurel Springs			0	1	6.40	0.00	35 Laurel Springs	1.06	
36	692 Gloucester Township	**		0	0			36 Gloucester Township		
37	695 Camden City	**		0	0			37 Camden City		
<b>Totals:</b>				1	14	0.94	1.82		1.34	
									<b>1.46</b>	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			July 15, 2019			
Total Participating Members		37	37			
Complaint			34			
Percent Compliant			91.89%			
			01/01/19		2019	
			EPL		POL	
			Deductible		Deductible	
			Compliant		Co-Insurance	
					01/01/19	
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**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
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 July 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	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	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 10, 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
LAWNSIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/16/19	12/31/19
MAGNOLIA	CONNER STRONG & BUCKELEW	01/11/19	02/19/19	12/31/19
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/28/18	2/14/2019	12/31/19
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		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. 19-18**

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

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

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

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

<b>FUND YEAR 2019</b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001983			
001983	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2019	3,113.00
			<b>3,113.00</b>
001984			
001984	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2019	172,564.00
001984	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2019	467,512.25
			<b>640,076.25</b>
001985			
001985	N.J. MUNICIPAL ENVIRONMENTAL	2019 SECOND INSTALLMENT	277,562.00
			<b>277,562.00</b>
001986			
001986	COMPSERVICES, INC.	ADJUSTMENTS & MISSED PAYMENT 01/19-06/19	14,083.65
001986	COMPSERVICES, INC.	GLOUCESTER TWP 7/19	1,291.67
001986	COMPSERVICES, INC.	CLAIMS ADMIN FEE 7/19	34,611.17
001986	COMPSERVICES, INC.	CHERRY HILL SERVICES 7/19	2,458.33
			<b>52,444.82</b>
001987			
001987	RESOLUTION GROUP INTERNATIONAL	CONFLICT RESO TRAINING 6/19	4,500.00
			<b>4,500.00</b>
001988			
001988	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 6/19	3,230.00
001988	INTERSTATE MOBILE CARE INC.	DOT DRUG BREATH & ALCOHOL 6/19	462.00
			<b>3,692.00</b>
001989			
001989	J.A. MONTGOMERY RISK CONTROL	BREAKFAST FOR CAMDEN JIF 6/19	566.89
			<b>566.89</b>
001990			
001990	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR/ADMIN 7/19	36,911.50
001990	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/19	18.93
			<b>36,930.43</b>
001991			
001991	BROWN & CONNERY, LLP	ATTORNEY FEE 6/19	1,994.25
001991	BROWN & CONNERY, LLP	PREP FOR SEMINAR 7/19	874.00
001991	BROWN & CONNERY, LLP	EXPENSE 6/19	60.49
001991	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 6/19	2,489.00
			<b>5,417.74</b>
001992			
001992	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2019	20,843.25
			<b>20,843.25</b>
001993			
001993	DEBORAH SCHIFFER	CAMDEN AND JIF ROUNDTABLE 6/19	250.00
001993	DEBORAH SCHIFFER	POLICE AD HOC MTG 3/19	100.00
			<b>350.00</b>

001994			
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - CHERRY HILL TWP	37,619.66
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - GLOUCESTER TOWNSHIP	28,411.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - COLLINGSWOOD	21,774.92
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - GLOUCESTER CITY	23,903.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - CHERRY HILL FD	20,273.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - MOUNT EPHRAIM	6,550.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - MERCHANTVILLE	5,511.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - HI NELLA	1,212.28
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - MAGNOLIA BORO	6,812.30
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - MEDFORD LAKES	5,705.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - PINE HILL	8,603.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - SOMERDALE	6,983.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - TAVISTOCK	377.50
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - RUNNEMEDE	9,586.81
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - WINSLOW FD	7,534.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - WINSLOW	34,467.37
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - CAMDEN CITY	18,835.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - BROOKLAWN	4,803.00
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - BERLIN	13,707.95
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - BARRINGTON	8,942.42
001994	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2019 - BELLMAWR	17,076.50
			<b>288,688.71</b>
001995			
001995	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 7/19	14,756.00
			<b>14,756.00</b>
001996			
001996	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 7/19	4,311.00
			<b>4,311.00</b>
001997			
001997	ELIZABETH PIGLIACELLI	TREASURER FEE 7/19	1,910.92
			<b>1,910.92</b>
001998			
001998	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 7/19	1,083.00
001998	MEDLOGIX LLC	MANAGED CARE SERVICES 7/19	9,688.58
			<b>10,771.58</b>
001999			
001999	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/19	996.00
			<b>996.00</b>
		<b>Total Payments FY</b>	<b>1,366,930.59</b>

**TOTAL PAYMENTS ALL FUND YEARS \$1,366,930.59**

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

July 22, 2019

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

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

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 30, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$81,631.95.

- **RECEIPT ACTIVITY FOR JUNE:**

Assessments	\$4,059,199.50	
Recovery	32,260.00	
Cherry Hill Deductible	<u>\$22,356.75</u>	
Total Receipts		<u>\$4,113,816.25</u>

- **CLAIM ACTIVITY FOR JUNE:**

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

Property Liability Claims	\$ 232,301.45	
Workers Compensation Claims	139,120.00	
Administration Expense	<u>294,861.50</u>	
Total Claims/Expenses		<u>\$666,282.95</u>

- **CASH ACTIVITY FOR JUNE:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,344,607.66 to a closing balance of \$26,855,409.20 showing an increase of \$3,510,801.54.

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**

<b>Current Fund Year: 2019 Month Ending: June</b>		<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN 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
<b>RECEIPTS</b>											
Assessments		200,913.87	466,913.13	108,118.12	1,021,874.79	460,144.43	916,699.44	120,479.65	764,056.07	0.00	4,059,199.50
Refunds		0.00	0.00	0.00	32,260.00	0.00	0.00	0.00	0.00	22,356.75	54,616.75
Invest Pymnts		1,955.94	13,030.48	2,470.97	24,114.60	15.73	5,408.40	666.47	15,605.63	0.00	63,268.22
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		1,955.94	13,030.48	2,470.97	24,114.60	15.73	5,408.40	666.47	15,605.63	0.00	63,268.22
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>202,869.81</b>	<b>479,943.61</b>	<b>110,589.09</b>	<b>1,078,249.39</b>	<b>460,160.16</b>	<b>922,107.84</b>	<b>121,146.12</b>	<b>779,661.70</b>	<b>22,356.75</b>	<b>4,177,084.47</b>
<b>EXPENSES</b>											
Claims Transfers		205,405.01	1,129.34	25,767.10	109,013.89	0.00	0.00	0.00	0.00	30,106.11	371,421.45
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	294,861.50	0.00	294,861.50
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>		<b>205,405.01</b>	<b>1,129.34</b>	<b>25,767.10</b>	<b>109,013.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>294,861.50</b>	<b>30,106.11</b>	<b>666,282.95</b>
<b>END BALANCE</b>		<b>742,840.01</b>	<b>5,731,526.14</b>	<b>1,080,872.15</b>	<b>10,689,989.26</b>	<b>(139,603.41)</b>	<b>2,183,042.12</b>	<b>383,602.61</b>	<b>6,213,246.55</b>	<b>(30,106.16)</b>	<b>26,855,409.28</b>

**REPORT STATUS SECTION**

**Report Month: June**

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
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						
<b>Opening Cash &amp; Investment Balance</b>	\$23,344,607.66	8,866,941.86	12,192.79 -	5,911.20	14,471,384.21	
<b>Opening Interest Accrual Balance</b>	\$43,439.21	-	-	-	43,439.21	
1 Interest Accrued and/or Interest Cost	\$18,396.52	\$0.00	\$0.00	\$0.00	\$18,396.52	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization 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 Instr.s	\$21,495.28	\$21,295.01	\$149.86	\$50.41	\$0.00	
6 Interest Paid - Term Instr.s	\$32.81	\$0.00	\$0.00	\$0.00	\$32.81	
7 Realized Gain (Loss)	\$41,740.15	\$0.00	\$0.00	\$0.00	\$41,740.15	
8 Net Investment Income	\$81,631.95	\$21,295.01	\$149.86	\$50.41	\$60,136.67	
9 Deposits - Purchases	\$4,485,237.70	\$4,113,816.25	\$232,301.45	\$139,120.00	\$0.00	
10 (Withdrawals - Sales)	-\$1,037,704.40	-\$666,282.95	-\$232,301.45	-\$139,120.00	\$0.00	
<b>Ending Cash &amp; Investment Balance</b>	\$26,855,409.20	\$12,335,770.17	\$12,342.65	-\$5,860.79	\$14,513,157.17	
<b>Ending Interest Accrual Balance</b>	\$61,802.92	\$0.00	\$0.00	\$0.00	\$61,802.92	
Plus Outstanding Checks	\$359,954.44	\$253,882.47	\$30,364.00	\$75,707.97	\$0.00	
(Less Deposits in Transit)	-\$58,165.96	\$0.00	-\$15,300.76	-\$42,865.20	\$0.00	
<b>Balance per Bank</b>	\$27,157,197.68	\$12,589,652.64	\$27,405.89	\$26,981.98	\$14,513,157.17	
		\$0.00	0.00	\$0.00		



JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	06/05/2019	24,745.23				24,745.23	
2	06/05/2019	114,889.34				114,889.34	
3	06/12/2019	23,629.85				23,629.85	
4	06/12/2019	59,363.96				59,363.96	
5	06/19/2019	24,837.88				24,837.88	
6	06/19/2019	29,238.06				29,238.06	
7	06/26/2019	13,509.33				13,509.33	
8	06/26/2019	23,163.84				23,163.84	
9	07/01/2019	42,743.20				42,743.20	
10	07/01/2019	15,300.76				15,300.76	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	371,421.45	-	-	-	371,421.45	
	Monthly Rpt	371,421.45				371,421.45	
	Variance	0.00	-	-	-	0.00	

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

Month		June								
Current Fund Year		2019								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2019	Property	98,519.29	189,484.84	0.00	288,004.13	288,004.13	0.00	0.00	(0.00)	
	Liability	500.00	0.00	0.00	500.00	500.00	0.00	0.00	0.00	
	Auto	14,236.65	590.00	0.00	14,826.65	14,826.65	0.00	0.00	0.00	
	Workers Comp	259,863.33	54,282.28	0.00	314,145.61	314,145.61	0.00	0.00	0.00	
	Cherry Hill	11,304.58	12,176.80	11,304.58	12,176.80	12,176.80	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>384,423.85</b>	<b>256,533.92</b>	<b>11,304.58</b>	<b>629,653.19</b>	<b>629,653.19</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>	
2018	Property	359,587.73	15,880.17	0.00	375,467.90	375,467.90	(0.00)	0.00	(0.00)	
	Liability	67,186.66	0.00	0.00	67,186.66	67,186.66	0.00	0.00	0.00	
	Auto	69,794.69	0.00	0.00	69,794.69	69,794.69	0.00	0.00	0.00	
	Workers Comp	1,615,815.44	35,373.47	0.00	1,651,188.91	1,651,188.91	(0.00)	0.00	(0.00)	
	Cherry Hill	10,536.48	16,753.67	10,536.48	16,753.67	16,753.67	0.00	0.00	0.00	
	<b>Total</b>	<b>2,122,921.00</b>	<b>68,007.31</b>	<b>10,536.48</b>	<b>2,180,391.83</b>	<b>2,180,391.83</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>	
2017	Property	439,781.97	40.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00	
	Liability	311,868.43	1,129.34	0.00	312,997.77	312,997.77	0.00	0.00	0.00	
	Auto	115,619.15	3,882.70	0.00	119,501.85	119,501.85	0.00	0.00	(0.00)	
	Workers Comp	1,659,715.08	10,682.71	32,260.00	1,638,137.79	1,670,397.79	(32,260.00)	(0.00)	(32,260.00)	
	Cherry Hill	145.54	0.00	145.50	0.04	0.04	(0.00)	(0.00)	(0.00)	
	<b>Total</b>	<b>2,527,130.17</b>	<b>15,734.75</b>	<b>32,405.50</b>	<b>2,510,459.42</b>	<b>2,542,719.42</b>	<b>(32,260.00)</b>	<b>(0.00)</b>	<b>(32,260.00)</b>	
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00	
	Liability	299,392.35	0.00	0.00	299,392.35	299,392.35	0.00	0.00	0.00	
	Auto	201,705.15	9,050.32	0.00	210,755.47	210,755.47	0.00	0.00	0.00	
	Workers Comp	1,855,556.47	2,965.76	0.00	1,858,522.23	1,858,522.23	0.00	0.00	(0.00)	
	Cherry Hill	370.19	1,175.64	370.19	1,175.64	1,175.64	(0.00)	(0.00)	0.00	
	<b>Total</b>	<b>2,763,472.04</b>	<b>13,191.72</b>	<b>370.19</b>	<b>2,776,293.57</b>	<b>2,776,293.57</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>	
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00	
	Liability	1,033,335.40	0.00	0.00	1,033,335.40	1,033,335.40	(0.00)	(0.00)	0.00	
	Auto	195,711.70	12,244.08	0.00	207,955.78	207,955.78	0.00	0.00	0.00	
	Workers Comp	2,442,756.43	5,709.67	0.00	2,448,466.10	2,448,466.10	0.00	0.00	0.00	
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Total</b>	<b>4,256,218.97</b>	<b>17,953.75</b>	<b>0.00</b>	<b>4,274,172.72</b>	<b>4,274,172.72</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
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	
	<b>Total</b>	<b>(315.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>(315.00)</b>	<b>0.00</b>	<b>(315.00)</b>	<b>(315.00)</b>	<b>0.00</b>	
<b>TOTAL</b>		<b>12,053,851.03</b>	<b>371,421.45</b>	<b>54,616.75</b>	<b>12,370,655.73</b>	<b>12,403,230.73</b>	<b>(32,575.00)</b>	<b>(315.00)</b>	<b>(32,260.00)</b>	



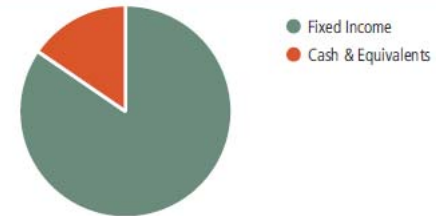
## Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

June 01, 2019 - June 30, 2019

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,271,568.80	84.55%
Cash & Equivalents	2,241,588.37	15.45%
<b>TOTAL</b>	<b>\$14,513,157.17</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,271,568.80	\$43,299.98	\$12,314,868.78	\$168,193.75	1.37%
Cash & Equivalents	2,241,588.37	18,502.94	2,260,091.31	55,019.69	2.45%
<b>TOTAL</b>	<b>\$14,513,157.17</b>	<b>\$61,802.92</b>	<b>\$14,574,960.09</b>	<b>\$223,213.44</b>	<b>1.54%</b>

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.



## Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND  
June 01, 2019 - June 30, 2019

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>Fixed Income</b>						
U.S. Taxable Fixed Income	84.55%	\$12,271,568.80	\$12,176,231.47	\$95,337.33	\$43,299.98	\$12,314,868.78
<b>Total Fixed Income</b>	<b>84.55%</b>	<b>\$12,271,568.80</b>	<b>\$12,176,231.47</b>	<b>\$95,337.33</b>	<b>\$43,299.98</b>	<b>\$12,314,868.78</b>
<b>Cash &amp; Equivalents</b>						
Taxable	15.45	2,241,588.37	2,241,588.37	-	18,502.94	2,260,091.31
<b>Total Cash &amp; Equivalents</b>	<b>15.45%</b>	<b>\$2,241,588.37</b>	<b>\$2,241,588.37</b>	<b>-</b>	<b>\$18,502.94</b>	<b>\$2,260,091.31</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$14,513,157.17</b>	<b>\$14,417,819.84</b>	<b>\$95,337.33</b>	<b>\$61,802.92</b>	<b>\$14,574,960.09</b>

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** July 12, 2019

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**JIF SERVICE TEAM**

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

**JUNE ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Audubon – Conducted a Loss Control Survey on June 12
- Borough of Chesilhurst – Conducted a Loss Control Survey on June 11
- Borough of Collingswood – Conducted a Loss Control Survey on June 21
- Borough of Laurel Springs – Conducted a Loss Control Survey on June 6
- Borough of Lawnside – Conducted a Loss control Survey on June 11
- Borough of Pine Hill – Conducted a Loss Control Survey on June 20
- Borough of Runnemede – Conducted a Loss Control Survey on June 10
- Township of Winslow – Conducted a Loss Control Survey on June 27

**MEETINGS ATTENDED**

- Safety Committee Roundtable – June 18
- Claims Meeting – June 21
- Executive Safety Committee Meeting – June 24
- Fund Commissioner Meeting – June 24



## **UPCOMING EVENTS**

- Claims Meeting – July 19
- Fund Commissioner Meeting – July 22

## **SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- June 5 - Reminder - You're Invited: Roundtable Training - June 18, 2019
- June 6 - Safety Director Message – National Forklift Safety Day
- June 11 - Reminder - Crossing Guard Train the Trainer Program - August 8, 2019
- June 11 - Executive Safety Committee Meeting- June 24, 2019
- June 12 - Reminder - You're Invited: Roundtable Training - June 18, 2019
- June 18 - MSI Bulletin – Training Summer Employees
- June 20 - Did You Know? – MSI Training Schedule – Camden JIF, July 2019
- June 21 - Safety Director Message – EMS Injury Awareness

## **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](http://www.njmel.org) or email the media library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

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

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Borough of Berlin	2
Borough of Brooklawn	3
Township of Haddon	2
Borough of Lindenwold	4
Borough of Pine Hill	4

## **MEL SAFETY INSTITUTE (MSI)**

### **MSI COURSES**

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

Listed below are upcoming MSI training programs scheduled for **July, August, and September 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](http://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
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
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/25/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
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
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am

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	



June 2019

### Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

Employers must evaluate the hazards faced by workers and identify the personal protective equipment needed for tasks they may perform. If the evaluation revealed a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective boots.

Training is a critical safety measure that must be provided to seasonal employees. Training and subsequent evaluations are the only way supervisors can be assured that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided some resources to assist our members train summer, seasonal employees.

- The MSI offers two online courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job-specific training. To access these courses, visit the MEL website: [www.njmel.org](http://www.njmel.org)
  1. Select the MEL Safety Institute drop-down menu, and select the Learning Management System.
  2. Select and click on LMS Login at the top of the page.
  3. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
  4. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box. Select the desired classes from the list of online courses in the blue box on the left of your screen.
  5. Remind the students to provide their Course Completion Certificates to the appropriate individual in your organization.

You may also wish to add other relevant online classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, [www.njmel.org](http://www.njmel.org). It can be found by selecting the MEL Safety Institute drop-down menu and clicking on 'Safety Videos.' The video is under the **Safety Resource Videos** heading.
- Every employee should view the newest MEL online training video; *We Must Respect Each Other*. It is on the same page, under the **Civil Rights Resource Videos**
- The MEL also provides a lending library of over 600 titles in DVD and VHS. The complete catalog and instructions to order a video are on the MEL website, [www.njmel.org](http://www.njmel.org). Select the MEL Safety Institute drop-down menu, select 'Safety Videos,' and click on **Order Conventional Videos**

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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- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website ([www.njmcl.org](http://www.njmcl.org)) now contains a series of 5-minute Safety Briefings specifically for summer seasonal employees. They can be found under the MEL Safety Institute Drop-down menu. Select Bulletins, and select Shift Briefings from the drop-down box. Scroll down the list to find the following lesson plans.
  - [Heat-Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
  - [Blades of Glory: Mower Safety](#)
  - [Poison Ivy](#)
  - [Tips on Dealing with Chiggers](#)
  - [Safety Cans for Fuel Transport & Storage](#)
  - [What Outdoor Workers Need to Know about Sunglasses](#)
  - [Sunburn Hazards](#)
  - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
  - [What you need to know about lightning](#)
  - [Lawn Care Equipment](#)
  - [The Importance of Good Hydration](#)
  - [Using the UV Index](#)
  - [Mower Safety](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA ([www.osha.gov](http://www.osha.gov)) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at [http://www.nj.gov/labor/wagehour/content/child\\_labor.html](http://www.nj.gov/labor/wagehour/content/child_labor.html). Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations and coach them on making safer decisions and actions
- Assign a strong supervisor/mentor to work with seasonal employees

**The Safety Director's Office wishes everyone a safe and enjoyable summer.**

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit Local I - Township of Voorhees	Programs/Community Mobility One Penn Plaza East, 4th Floor Newark, NJ 07105	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Vehicle #: 16-2039, Grant #:NJ--2018-018-00 (NJ-65-007), Vehicle Type: 2019 Ford E-450, VIN #: 1FDFE4FSXKDC27747	5/26/2019 #2177178	GL AU EX WC OTH
H - Camden County Improvement I - Parking Authority of the City of Camden	Authority 2220 Voorhees Town Center Voorhees, NJ 08043	PACC will name the CCIA as Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects for Baseball Parking Lot located Penn & Pearl Streets Camden NJ 08102.	5/29/2019 #2179343	GL AU EX WC
H - CICT Corporation I - Parking Authority of the City of Camden	1370 Imperial Way West Deptford, NJ 08066	PACC PACC will name the CICT Corp as Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Coco Bean Parking Lot 27 located 2nd & Clinton Streets Camden NJ 08103.	5/29/2019 #2180214	GL AU EX WC
H - Dranoff Properties, Inc Attn: I - Parking Authority of the City of Camden	Carl E. Dranoff, President 755 South Broad Street Philadelphia, PA 19147	PACC will name the Dranoff Properties Inc as Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to for Parking Lot located 2nd & Cooper Streets Camden NJ 08102.	5/29/2019 #2180215	GL AU EX WC
H - KS StateBank AOIA I - Township of Cherry Hill	1010 Westloop PO Box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of six (6) 2019 Ford Interceptors, vin #24982, #24983, #24984, #24985, #24986, and #24987, with a total value of \$311,122	5/30/2019 #2180464	GL AU EX WC OTH
H - KS StateBank AOIA I - City of Gloucester City	1010 West Loop PO Box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of five (5) 2019 Police Interceptors, vin #12103, vin #12104, vin #12105, vin #12106, and vin #12107, with a total value of \$160,640.	5/30/2019 #2182739	GL AU EX WC OTH
H - KS StateBank AOIA I - Township of Cherry Hill	1010 Westloop PO Box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of six (6) 2019 Ford Interceptors, vin #24982,	5/30/2019 #2182741	GL AU EX WC OTH

06/24/2019

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

		#24983, #24984, #24985, #24986, and #24987, with a total value of \$311,122		
H - KS StateBank AOIA I - City of Gloucester City	1010 West Loop PO Box69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of five (5) 2019 Police Interceptors, vin #12103, vin #12104, vin #12105, vin #12106, and vin #12107, with a total value of \$160,640.	5/30/2019 #2182742	GL AU EX WC OTH
H - KS StateBank AOIA I - Township of Cherry Hill	1010 Westloop PO Box 69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of six (6) 2019 Ford Interceptors, vin #24982, #24983, #24984, #24985, #24986, and #24987, with a total value of \$311,122	5/30/2019 #2182747	GL AU EX WC OTH
H - KS StateBank AOIA I - City of Gloucester City	1010 West Loop PO Box69 Manhattan, KS 66505	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of five (5) 2019 Police Interceptors, vin #12103, vin #12104, vin #12105, vin #12106, and vin #12107, with a total value of \$160,640.	5/30/2019 #2182748	GL AU EX WC OTH
H - Radio Lofts Associates, L.P. and I - Parking Authority of the City of Camden	Dranoff Properties, Inc Attn: Carl E. Dranoff, President 755 South Broad Street Philadelphia, PA 19147	PACC will name the Radio Lofts Associates, L.P. and Dranoff Properties Inc as Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as requested for Parking Lot located 2nd & Cooper Streets Camden NJ 08102.	5/31/2019 #2183399	GL AU EX WC
H - South Jersey Field Hockey League I - Borough of Collingswood	14 Trimble Street Medford, NJ 08055	Evidence of insurance with respects to the Boroughs Travel Field Hockey League.	5/31/2019 #2184817	GL AU EX WC
H - SealMaster I - Borough of Bellmawr	6853 Ruppsville Road Allentown, PA 18106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a SealMaster TR-575/TR-300, valued at \$55,000.	6/3/2019 #2186698	GL AU EX WC OTH
H - USDA I - Borough of Gibbsboro	521 Fellowship Road Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance.	6/4/2019 #2186984	GL AU EX WC

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

H - Lion Tamers Club I - Borough of Berlin	263 Mill Road Marlton , NJ 08053	Certificate Holder is amende d 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 occasional fire department training, Summer and Fall, 2019.	6/5/2019 #2187364	GL AU EX WC
H - Camden City School District I - City of Camden	103 Cambridge Street Camden, NJ 08105	Evidence of insurance with respects to the use of facilities at the following schools for the Citys evening programs: Woodrow Wilson High School, Hatch School, and Camden Big Picture Learning Academy.	6/5/2019 #2187390	GL AU EX WC
H - Camden County College Regional I - Borough of Clementon	Emergency Training Center 420 Woodbury - Turnersville Rd. Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for emergency response training.	6/6/2019 #2191078	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of gym facilities at School 4 for the Townships All Star Basketball Program on 7/6/19, 7/13/19, 7/20/19, 7/27/19, and 8/3/19.	6/6/2019 #2191106	GL AU EX WC
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	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 facilities at Woodland School, located at 1 School Lane, Barrington, NJ 08007, for the Boroughs fireworks display on 7/3/19 rain date 7/5/19.	6/11/2019 #2191914	GL AU EX WC
H - Sterling High School I - Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083	RE: Miss Somerdale Pageant on 11/14/19-11/16/19. Evidence of Insurance with respects to the use of facilities for the Miss Somerdale Pageant on 11/14/19 11/16/19.	6/17/2019 #2193014	GL AU EX WC
H - Haddonfield Board of Education	Lincoln Avenue Haddonfield, NJ 08033	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	6/18/2019	GL AU EX WC

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2019 To 6/22/2019

I - Borough of Haddonfield		if required by written contract as respect to the use of elementary school grounds for an Apollo 11 public library event on July 16, 2019.	#2196343	
H - Ahern Rentals, Inc I - Borough of Medford Lakes	1401 Mineral Ave Las Vegas, NV 89106	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all rented, leased, or borrowed equipment. Equipment Value: \$250,000.00 The excess liability layer follows form of the underlying general liability layer 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	6/21/2019 #2197764	GL AU EX WC OTH
<b>Total # of Holders: 22</b>				



**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	\$268,373.95	\$107,411.76	\$160,962.19	59.98%
July				
August				
September				
October				
November				
December				
<b>TOTAL 2019</b>	<b>\$1,710,943.68</b>	<b>\$758,869.40</b>	<b>\$952,074.28</b>	<b>55.65%</b>

**Monthly & YTD Summary:**

PPO Statistics	June	YTD
Bills	188	916
PPO Bills	183	821
PPO Bill Penetration	97.34%	89.63%
PPO Charges	\$258,761.70	\$1,338,009.09
Charge Penetration	96.42%	78.20%

**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%
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>

# ***APPENDIX I – MINUTES***

**June 24, 2019 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JUNE 24, 2019  
BOROUGH OF HADDONFIELD 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF 2019 EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Boro  
Ari Messinger, Cherry Hill  
Mark Godfrey, Magnolia  
Sharon Eggleston, City of Camden  
Glenn Werner, Gibbsboro  
Edward Hill, Lawnside  
Ken Cheeseman, Laurel Springs  
Ethel Kemp, Camden City Parking Authority

**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
Danielle Colaianni	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners, LLC

**WELCOME:** Mayor Neal Rochford welcomed everyone to the Borough of Haddonfield.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 20, 2019**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 20, 2019**

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE:** None

**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. James Miles gave a brief report at the meeting and said of December 31, 2018 the Fund had a net position of \$15,436,725.00 a slight reduction from the prior year and there were not findings or recommendations which is not uncommon since the insurance fund is professionally managed. Following Mr. Miles' report the Board formally approved Resolution 19-16 approving year end financials along with Group Affidavit. (Pages 4-6). Executive Director thanked Jim Miles and Dennis Skalkowski for their professional manner in which they conduct the audit including the PERMA team, treasurer, claims and managed care folks.

**MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2019 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.**

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	9 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 30th.

This course will be 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 to 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. Commissioner Wolk said the fund Auditor presented the 2018 Audit, the board approved the audit as presented; amended the 2018 budget reflecting the transfer of Fund Year 2014 into the RCF; and amended the Risk Management Plan in response to the potential claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation of claims.

**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. Commissioner Wolk said the 2018 audit was presented and adopted by the EJIF Board. The EJIF adopted a

resolution authorizing the hiring of a lobbyist consulting service provider through the competitive contracting process. The next meeting will be held on September 4<sup>th</sup> at Forsgate.

**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. The fund auditor presented the 2018 Audit, the board approved the audit as presented, and there were no findings or recommendations. The MEL adopted a resolution authorizing the hiring of various consultants professional services and software firms through the competitive contracting process. The board also accepted the QPA’s recommendation to award contracts for three years with an option to renew for a 4<sup>th</sup> and 5<sup>th</sup> year. The MEL announced that the MEL & RCF boards will be meeting several times over the summer to develop a Risk Control and Communication Plan in response to the sexual molestation legislation. The board will also be hiring specialized attorney and claims administrators for these types of cases. The next meeting will be held on September 4<sup>th</sup> at Forsgate.

**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**

**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 28<sup>th</sup> at the Middlesex Fire Academy and September 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly.

**AUGUST MEETING LOCATION CHANGE** – The August 26<sup>th</sup> 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** – 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.

**LAUREL SPRINGS BUILDERS RISK COVERAGE** - Executive Director said this add on item has come to the Fund as a request for Builder’s Risk Coverage for an addition to the Laurel

Springs Municipal Building. The overall cost of the project is 1.2 million and the added assessment will be approximately \$1,400 and we are seeking formal board approval for this coverage.

**MOTION TO APPROVE LAUREL SPRINGS BUILDERS RISK COVERAGE**

Motion: Commissioner Maley  
 Second: Commissioner Gallagher  
 Roll Call Vote: 9 Ayes, 0 Nays

Executive Director reviewed the Financial Fast Track as of April 31, 2019 with \$10.7 million in surplus with all years in the positive position and \$149,000 gain over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of April 31, 2019 where the actuary projected us at 10% we are currently at a little over 11%. The Lost Time Accident Frequency as of April 31, 2019 at 1.00 second lowest of all MEL JIF members and with a sneak preview of May it should be down a little more and 2 lost time accidents for May. 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. New members are hard at work to become compliant in the next month or two.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports.

**Approving Payment of Resolution 19-17 June 2019 Vouchers**

<b>2018</b>	\$21,970.00
<b>2019</b>	\$272,891.50
<b>TOTAL</b>	<b>\$294,861.50</b>

**Confirmation of May 2019 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2015</b>	2,457.77
<b>2016</b>	12,953.70
<b>2017</b>	135,601.26
<b>2018</b>	61,111.87
<b>2019</b>	105,528.78
<b>TOTAL</b>	<b>317,653.38</b>

**MOTION TO APPROVE RESOLUTION 19-17 VOUCHER PAYMENTS FOR JUNE 2019:**

Motion: Commissioner Lipsett  
 Second: Commissioner Wolk  
 Roll Call Vote: 9 Ayes - 0 Nays

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

Motion: Commissioner Wolk  
Second: Commissioner Gallagher  
Roll Call Vote: 9 Ayes - 0 Nays

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed a case that was recently decided out of the District Court with Judge Rodriguez granting summary judgement to Voorhees Township, specifically to one of its officers, on an excessive force case. The judge relied heavily upon the body cam and relied on a two second span on the body cam video that indicated he did not believe the plaintiff's story on how the injuries occurred to her shoulder and found that the officer acted appropriately in accordance with the circumstances. Attorney Nardi said this is significant which shows that more times than less the body cam video has been more helpful than harmful in these types of cases and is being relied on heavily by the courts. Our attorney's Zeller and Wieliczko, specifically Dean Whitman did a very good job on this case.

**SAFETY DIRECTOR:** John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 37 and 39. Mr. Saville said the Safety Coordinator's Roundtable was in Collingswood on June 18<sup>th</sup> Debby Schiffer spoke about wellness and Mr. Hummel spoke about Marijuana in the Workplace and attendance was pretty good and the topics were well received. Mr. Saville reminded everyone that attendance at the Regional Trainings are part of the mandatory elements for the incentive programs and please make sure someone from your town is attending. The next Executive Safety Committee meeting will be on August 8<sup>th</sup> at the Tavistock Country Club and invitations will be sent out shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Executive Director said the Certificate Report for the period 4/22/19 to 5/22/19 is included in the agenda packet with 20 Certificates being issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2019 where there was a savings of 57.18% for the month and a total of 54.84% 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: 9 Ayes – 0 Nays

**OLD BUSINESS:** Chairman Mevoli discussed the letter/infographic that was sent to all elected officials which explains all the work the JIF does for the member towns. Chairman Mevoli said this is the second letter we have sent to elected officials and asked fund commissioners to talk to your elected officials to make sure they have received the letter and what they thought of it. Chairman Mevoli said he would like to hear any feedback. Chairman Mevoli thanked Brad Stokes and Karen Read for their work on this project and making his vision a reality to spread the word on how the JIF impacts and benefits members.

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:55 PM**

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