



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA SEPTEMBER 23, 2019 – 5:15 PM

**BELLMAWR MUNICIPAL BUILDING
21 EAST BROWNING ROAD
BELLMAWR, NJ 08099
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: SEPTEMBER 23, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: BOROUGH OF BELLMAWR**
- APPROVAL OF MINUTES:** August 26, 2019 Open Minutes **Appendix I**
August 26, 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. 19-21 **Page 21**
Treasurer’s Report **Page 23**
Monthly Reports **Page 24**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 30**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 39**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 41**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: October 28, 2019 – Berlin Township**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: September 23, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2020 RFQ – Fair & Open Process** – As discussed at last month’s meeting, some of the Fund’s Professional Service Agreements expire at the end of this year. The fund office advertised Requests for Qualifications for the positions listed below. A report will be made at our budget meeting in Collingswood.

The following positions are included:

Fund Attorney	Fund Defense Attorneys
Fund Auditor	Fund Internal Auditor
Fund CDL Drug & Alcohol Monitor	Fund Treasurer

- RCF 2015 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2015. Enclosed on **Page 3** is Resolution 19-20 authorizing the transfer of the Camden JIF’s 2015 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 19-20 AUTHORIZING THE TRANSFER OF FUND YEAR 2015 TO THE RCF

- RCF Report:** The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in **Appendix II**. The Residual Claims Fund proposed 2020 Budget was introduced. The public hearing on the budget will be held on October 16, 2019 at 10:30 a.m. at Forsgate.
- EJIF Report:** The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in **Appendix II**. The 2020 budget was introduced and will be adopted at the October 16, 2019 meeting.
- MEL Report:** The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk’s report is enclosed in **Appendix II**. The MEL’s 2020 budget introduction is scheduled for October 16th at Forsgate.

- ❑ **2020 Renewal** - Members and Risk Managers received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during the month of July with a September 15th completion date. The Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2020 renewal process and to begin the 2020 budget process.
- ❑ **MEL Pre-Renewal Memorandum (Page 4)** – Enclosed is the Underwriting Manager’s pre-renewal memorandum which includes key updates and summaries of renewal items.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, a notice for the 2019 Optional Safety Award was recently sent out to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st.
- ❑ **Safety Expo – (Page 5)** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. A registration packet has been sent to all members with additional information.

- ❑ **Membership Renewals** – The Fund has twenty-five members are up for renewal at the end of this year. Renewal documents were sent to members and risk managers in early August. The Executive Director will give an update.
- ❑ **League Magazine Ad** – The latest in the series of “Power of Collaboration” ad appears on **Page 10**. The brochure highlights the saving to taxpayers since its inception.
- ❑ **NJ League of Municipalities Seminar** – The League has asked the JIF’s to help spread the word on its upcoming League Ethics Seminars scheduled for October. Many of the state issued certifications require CEU’s under the Ethics category, this seminar will help satisfy those requirements. **(Page 11)**
- ❑ **2020 Budget** - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 7th or the 14th.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 12
Income Portfolio	Page 13
Loss Ratio Analysis	Page 14
Loss Time Accident Frequency	Page 15-16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

RESOLUTION NO. 19-20

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2015 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2015	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/30/19

Attest:

MICHAEL MEVOLI
Chairperson

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

The MEL Underwriting Manager team has completed its Pre-Renewal actions, culminating in a Pre-Renewal presentation to the MEL and MEL-member JIF Executive Directors. Our pre-renewal begins in June of every year, starting with discussions with all of our incumbent insurers. Next, we conduct a marketplace analysis utilizing multiple resources, including information gained from the insurers, in order to identify endogenous and exogenous factors affecting our upcoming renewal and predicting renewals for years to come. You can find highlights from our Pre-Renewal attached to this memo.

The Underwriting Manager team would also like to take this opportunity to remind everyone about a few renewal-centric items:

Statutory Bonds

- ✓ Statutory Bonds for the four positions required to be underwritten (Treasurer, Tax Collector, Library Treasurer and Utility Collector) must be re-underwritten the same year the bondholder's entity is renewing with the JIF (usually every 3 years). Reminders of such were sent in August to the clerks of all entities renewing with the JIF in 2020. Please see the MEL Coverage Bulletin for more details: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-07-JIF-Crime-Policy-and-MEL-Crime-.pdf>
- ✓ The MEL Coverage Committee just made the following clarification regarding issuance of Statutory Bonds: A separate bond will be issued for every position an individual holds, and therefore each will be separately underwritten; however, if an entity has a service agreement with another entity for a statutorily bonded position, we only need to issue a single bond, BUT we must be notified of such agreement.

Crime / Statutory Bond Certificates of Insurance

- ✓ In the past, separate Certificates of Insurance were issued for Certain Crime coverages and Statutory Bond coverages. Due to some confusion when being issued like this, we have made the decision to combine these certificates into one.

Amusement Rides / Firework Displays

- ✓ As discussed over the past two years, the MEL has reaffirmed its underwriting guidelines as respects Amusement Rides and Firework Displays. Please review the current MEL Coverage Bulletin closely to understand what type of submission will comply with the underwriting guidelines. These guidelines are critical for everyone's safety and to avoid significant losses: <https://njmel.org/wp-content/uploads/2019/03/MEL-Bulletin-19-08-Fireworks-Amusements.pdf>

Vacant Property Reporting & Coverage

- ✓ As noted at the 2019 renewal, the Vacant Property reporting requirements and coverage restrictions would extend to all vacant properties effective January 1, 2020. Originally, we only imposed these reporting requirements and restrictions on newly added vacant properties, but not those grandfathered on the schedule of locations. Effective January 1, 2020, all vacant properties on the schedule will be subject to these underwriting and coverage restrictions. Please review the MEL Coverage Bulletins and provide your submissions: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-10-Vacant-Historic-Newly-Acquired.pdf>

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

**27th ANNUAL
2019 SAFETY EXPOS**

TO BE HELD ON

SEPTEMBER 27, 2019

At The

Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

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

NJUA SAFETY EXPO – 2019 COURSE DESCRIPTIONS

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

Supervisor Role's & Responsibilities in a Changing Environment: Change is not easy, but it is one of the most critical work and life skills needed by everyone in your organization. The current rate of change is creating unprecedented uncertainty. Today's supervisors must not only manage change, but lead change in order to meet the changing demands of our stakeholders. This four hour workshop will use Dr. John P. Kotter's 8 Step Process of Change to lead a discussion on being an agent for positive change in an organization. Participants will explore internal and external factors that drive change and how change impacts the organization and its people. Dr. Kotter's Change Model provides a step-by-step approach for staying focused and positive, set the right things in motion the right way, and avoid pitfalls while navigating the team through uncertain times. Change does not have to be the enemy. **Credits: 4.0 TCH Water/Wastewater-Technical or 4.0 CPWM Management CEU**

Target audience: New and Senior Supervisors

Track #2

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

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

Target audience: Employees or Supervisors

Track #3 (Must attend full track for CEU)

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

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

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

Track #4 (Must attend full track for TCH)

Focus Four: This four hour program looks at the four leading causes of job related fatalities or injuries; Electrocution, Falls, Struck-by and Caught Between. The presentation consists of four one-hour training with emphasis on recognizing each Focus Four Hazard applicable to Utilities Authority jobs, Toolbox Safety Talks, Focus Four Specific Safe Work Procedures and PPE. In addition, the presentations discuss the importance of employee-to-employee Job Safety Observations for the Presence of Safety related to Focus Four Hazards. **Credits: 4.0 TCH Water/Wastewater-Safety or 2.0 CPWM-Management & 2.0 CPWM-Government or 4.0 RMC- Professional Development**

Target audience: Employees or Supervisors

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



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

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

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

www.firstnetcampus.com/meljif

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

The screenshot shows a web form titled "Edit User Properties" with the following fields: Last Name, First Name, Middle Initial, Suffix, Email, Date of Birth, Title, Department, Address, City, State, ZIP, Phone, Home Extension, Fax, Gender, Job Title, License Number, Employee Status, Work Address, Job Title, Hire Date, Hire By, and Department. A red arrow points to the "License Number" field, and another red arrow points to the "Submit" button at the bottom right of the form.

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

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

*PLEASE CIRCLE THE DESIRED TRACK ABOVE

*PLEASE CIRCLE DATE/LOCATION:

June 28, 2019- Middlesex Fire Academy September 27, 2019- Camden County Emergency Training Center

*EMPLOYEE NAME: _____ DEPT. _____

*PHONE NUMBER: _____ LICENSE # _____

*AUTHORITY/MUNICIPALITY: _____

* must be completed

Class: _____ Time: _____

For Pre-Registration return by June 14th for the June Expo OR by September 17th for the September Expo
date to: Karen Read- kread@permainc.com

The Power of Collaboration



MEL Saves New Jersey Taxpayers Over \$3 Billion

MEL has saved taxpayers over \$3 billion dollars and paid \$290 million in dividends to its members since its inception.

- Over \$1.6 billion resulted from successfully reducing member accident rates
- Additional savings of \$1.5 billion were generated by maintaining the lowest administrative cost of any JIF in the nation

On average, every MEL Joint Insurance Fund member has saved over \$5.6 million to date.

MEL JOINT INSURANCE FUND MEMBER SAVINGS					
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)	
Bergen	1985	\$260.0	38	\$6.8	
South Bergen	1986	225.1	23	9.8	
Atlantic	1987	366.1	41	8.9	
Camden	1987	196.1	34	5.8	
Mid-Jersey	1987	168.7	12	14.1	
Morris	1987	211.4	43	4.9	
Ocean	1987	307.2	31	9.9	
PMM	1987	78.5	5	15.7	
Monmouth	1988	238.9	39	6.1	
Burco	1991	104.8	27	3.9	
Trico	1991	200.1	37	5.4	
NJ Utility Authorities	1991	166.5	71	2.3	
NJ Self-Insurers	1992	65.2	5	13.0	
Suburban Essex	1992	104.2	10	10.4	
NJ Housing Authorities	1994	96.9	89	1.1	
Suburban Municipal	1994	70.7	10	7.1	
PAIC	1997	116.0	22	5.3	
Central	1998	148.0	8	18.5	
First Responders	2009	23.0	37	0.6	
TOTALS		\$3.147 Billion	582	Average \$5.6 million	

“The priority we placed on developing extensive workplace safety training programs and keeping non-claim costs low has really paid off for our members.”

*Richard Hirsch
MEL Chairperson*

THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Committed to safety as a way of life at the workplace and in your community

MEL

NJMEL.ORG

League Professional Development Program
Down the Rabbit Hole: Exploring Ethics for Government Employees and Elected Officials

The sessions are identical but at different times. Register for only one of these programs

October 18, 2019

10:00 a.m. – 1:30 p.m. (**later time**)
Holiday Inn
283 Route 17 South
Hasbrouck Heights, NJ 07604

or

October 25, 2019

9:00a.m.-12:30 p.m.
Hotel ML
915 Route 73
Mount Laurel, NJ 08054

The first part of the program will update recent cases and laws germane to government employees and elected officials, including Federal, State and local cases studies and trends within the courts. It will also review the Local Government Ethics Laws and the Criminal Code, with examples of how officials often "get lost" within their own decision making process. Finally, this seminar will explain why employees and elected officials may "fall down the rabbit hole" when presented with ethical dilemmas.

Schedule for October 18:

9:30 a.m. - 10:00 a.m. - Sign-in, coffee & networking
10:00 a.m. - 11:30 a.m. - Explanation of Federal, State, and Local Case Law regarding ethics
11:30a.m.-1:30p.m. - Review of Local Government Ethics Law and Criminal Code and a review of best practices

Schedule for October 25:

8:30 a.m. - 9:00 a.m. - Sign-in, coffee & networking
9:00 a.m. - 10:30 a.m. - Explanation of Federal, State, and Local Case Law regarding ethics
10:30a.m.-12:30p.m. - Review of Local Government Ethics Law and Criminal Code and a review of best practices

Presenter:

-Susan Jacobucci, Esq, Administrator, Borough of Paulsboro

REGISTRATION FEE: Member Rate: \$75.00* Non-Member: \$95.00

*Member rate applies to: Municipalities, State, County, and Municipal Utilities & Authorities.

To Register:

-Visit www.njlm.org/seminars

-Go to the date you are attending

-Download registration form, complete and fax it with your voucher to (609) 695-0151

Questions about registering? Contact Donna Bijou at dbijou@njlm.org or
609-695-3481 ext.111

**CEU's –CMFO/CCFO-4.0 Eth; CTC-4.0 ETH;CPWM-4.0 ETH; RMC-4.0 Eth;QPA-4.0 Eth;NJCLE-4.0 Eth;
PACLE-3.5 Eth*; CPC-3.5 Ethics; CPA-4.0 Eth; CRP-3.5;Planning/Zoning Board Secretary-3.5 Admin; Zoning
Official-3.5 Admin; Land Use Administrator-3.5 Admin;CTA-3.0 PTA;RPPO/RPPS-pending; Registrar
Credits-1.0**

**PACLE Course Fees-PACLE courses require the attendee to pay a separate fee (not including registration fees) to obtain credits. PACLE credit forms can be downloaded from the League Calendar page:*

<http://www.njslom.org/DocumentCenter/View/6249/Pennsylvania-Attorney-Credit-Request-Form?bidId=>

IN CASE OF INCLEMENT WEATHER OR CANCELLATION: We will announce emergency seminar or webinar cancellations via recorded announcement on our Weather Hotline: 609-695-3481 ext. 200 and post announcements on our website www.njlm.org Facebook page [facebook.com/njleague](https://www.facebook.com/njleague), and Twitter [@NJ_League](https://twitter.com/NJ_League) after 6:00am on the morning of the meeting.

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2019		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,218,198	8,527,389	230,231,740	238,759,128
2.	CLAIM EXPENSES				
	Paid Claims	493,210	2,733,956	100,684,641	103,418,598
	Case Reserves	331,078	1,633,112	4,211,039	5,844,150
	IBNR	(306,609)	330,651	4,721,520	5,052,171
	Recoveries	-	(16,365)	(197,249)	(213,615)
	TOTAL CLAIMS	517,680	4,681,354	109,419,950	114,101,304
3.	EXPENSES				
	Excess Premiums	443,423	3,103,963	63,503,169	66,607,132
	Administrative	206,387	1,442,319	40,953,864	42,396,183
	TOTAL EXPENSES	649,810	4,546,282	104,457,033	109,003,315
4.	UNDERWRITING PROFIT (1-2-3)	50,709	(700,247)	16,354,756	15,654,509
5.	INVESTMENT INCOME	25,024	431,139	10,629,852	11,060,991
6.	DIVIDEND INCOME	0	0	3,528,688	3,528,688
7.	STATUTORY PROFIT (4+5+6)	75,733	(269,108)	30,513,297	30,244,189
8.	DIVIDEND	0	0	19,760,174	19,760,174
9.	STATUTORY SURPLUS (7-8)	75,733	(269,108)	10,753,122	10,484,014
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	4,577	88,426	3,739,602	3,828,028
	Aggregate Excess LFC	14,386	109,179	716,327	825,505
	2015	1,811	(81,419)	1,506,731	1,425,312
	2016	3,038	(424,210)	2,409,711	1,985,501
	2017	3,519	(138,602)	1,776,425	1,637,823
	2018	4,304	(560)	604,327	603,767
	2019	44,098	178,078		178,078
	TOTAL SURPLUS (DEFICITS)	75,733	(269,108)	10,753,122	10,484,014
	TOTAL CASH				26,033,688
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	(100)	(100)	90,370,908	90,370,808
	FUND YEAR 2015				
	Paid Claims	8,692	258,549	4,051,563	4,310,112
	Case Reserves	(11,255)	(119,769)	548,651	428,882
	IBNR	2,563	(19,859)	166,862	147,003
	Recoveries	0	0	(27,247)	(27,247)
	TOTAL FY 2015 CLAIMS	0	118,921	4,739,829	4,858,750
	FUND YEAR 2016				
	Paid Claims	131,601	427,066	2,547,580	2,974,647
	Case Reserves	(148,792)	133,958	785,384	919,341
	IBNR	17,191	(65,113)	470,097	404,984
	Recoveries	0	(9,619)	(58,308)	(67,928)
	TOTAL FY 2016 CLAIMS	(0)	486,291	3,744,753	4,231,044
	FUND YEAR 2017				
	Paid Claims	164,175	605,979	2,182,191	2,788,170
	Case Reserves	(53,918)	(168,143)	1,329,228	1,161,085
	IBNR	(110,258)	(222,659)	1,247,210	1,024,551
	Recoveries	0	(4,246)	(109,290)	(113,536)
	TOTAL FY 2017 CLAIMS	(0)	210,931	4,649,340	4,860,271
	FUND YEAR 2018				
	Paid Claims	70,896	707,040	1,532,399	2,239,439
	Case Reserves	(90,346)	120,168	1,547,776	1,667,944
	IBNR	19,450	(734,891)	2,837,351	2,102,460
	Recoveries	0	(2,500)	(2,405)	(4,905)
	TOTAL FY 2018 CLAIMS	0	89,817	5,915,121	6,004,938
	FUND YEAR 2019				
	Paid Claims	117,946	735,422		735,422
	Case Reserves	635,389	1,666,898		1,666,898
	IBNR	(235,555)	1,373,173		1,373,173
	Recoveries	0	0		0
	TOTAL FY 2019 CLAIMS	517,780	3,775,493		3,775,493
	COMBINED TOTAL CLAIMS	517,680	4,681,354	109,419,950	114,101,304

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

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	7/31/2019			
					2016	2017	2018	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					16.98	19.11	21.12	26.86	26.03
Fixed Income Portfolio									
Investments (millions), Book Value					9.99	12.35	12.35	14.38	14.45
Avg maturity (years)					0.24	1.60	2.31	1.29	1.39
Unrealized gain/(loss) (%)					0.09	0.01	-1.21	0.66	0.48
Purchase/Book yield (%)					0.62	1.22	1.46	1.54	1.58
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.71	1.23	0.25	2.20	2.06
M E L PORTFOLIO									
Total Cash Balance (millions)					61.94	59.15	62.76	60.39	67.58
Fixed Income Portfolio									
Investments (millions), Book Value					53.40	48.74	48.74	39.98	34.03
Avg maturity (years)					1.64	1.15	1.63	1.02	1.10
Unrealized gain/(loss) (%) ***					0.03	-0.21	-1.26	0.12	0.04
Purchase/Book yield (%)					0.82	1.11	1.80	1.61	1.49
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Yield (Market)					0.85	0.90	0.54	1.73	1.53
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.41	0.85	1.81	2.36	2.31
Investors Bank Deposits					-	-	1.64	2.28	2.28
Treasury Issues									
1 year bills					0.61	1.20	2.33	2.00	1.96
3 year notes					1.00	1.58	2.63	1.78	1.80
5 year notes					1.33	1.83	2.75	1.83	1.83
Merrill Lynch US Govt 1-3 years ^					0.89	0.44	1.60	2.40	2.30

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

AS OF **August 31, 2019**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	56	MONTH	55	MONTH	44	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	541,208	631,465	116.68%	100.00%	116.68%	100.00%	114.50%	100.00%
GEN LIABILITY	1,412,638	1,143,887	80.98%	96.90%	80.98%	96.81%	65.78%	94.32%
AUTO LIABILITY	335,860	214,073	63.74%	95.15%	63.74%	94.86%	23.47%	91.05%
WORKER'S COMP	3,739,043	2,667,091	71.33%	99.77%	71.33%	99.74%	70.19%	99.12%
TOTAL ALL LINES	6,028,749	4,656,516	77.24%	98.86%	77.24%	98.81%	70.53%	97.62%
NET PAYOUT %	\$4,284,865		71.07%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	44	MONTH	43	MONTH	32	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	490,882	498,690	101.59%	100.00%	101.59%	100.00%	90.69%	100.00%
GEN LIABILITY	1,437,680	503,485	35.02%	94.32%	35.02%	93.91%	22.76%	87.24%
AUTO LIABILITY	330,150	339,889	102.95%	91.05%	102.95%	90.64%	41.45%	84.53%
WORKER'S COMP	3,689,848	2,418,348	65.54%	99.12%	65.54%	99.02%	64.72%	97.19%
TOTAL ALL LINES	5,948,560	3,760,412	63.22%	97.58%	63.22%	97.40%	55.43%	94.32%
NET PAYOUT %	\$2,911,758		48.95%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	32	MONTH	31	MONTH	20	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	566,229	531,439	93.86%	100.00%	93.86%	100.00%	76.73%	97.72%
GEN LIABILITY	1,464,528	485,390	33.14%	87.24%	33.14%	86.42%	19.73%	74.17%
AUTO LIABILITY	324,847	231,953	71.40%	84.53%	71.40%	83.75%	44.26%	70.26%
WORKER'S COMP	3,837,435	2,577,025	67.15%	97.19%	67.15%	96.90%	55.27%	89.50%
TOTAL ALL LINES	6,193,040	3,825,807	61.78%	94.43%	61.78%	94.02%	48.25%	85.62%
NET PAYOUT %	\$2,682,585		43.32%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	20	MONTH	19	MONTH	8	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	600,000	486,686	81.11%	97.72%	81.11%	97.40%	35.60%	61.00%
GEN LIABILITY	1,506,000	188,631	12.53%	74.17%	12.53%	72.70%	2.64%	30.00%
AUTO LIABILITY	334,000	2,500	0.75%	70.26%	0.75%	68.41%	9.56%	30.00%
WORKER'S COMP	3,840,000	3,223,015	83.93%	89.50%	83.93%	88.04%	43.78%	26.00%
TOTAL ALL LINES	6,280,000	3,900,832	62.12%	85.59%	62.12%	84.21%	31.32%	30.52%
NET PAYOUT %	\$2,266,524		36.09%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	8	MONTH	7	MONTH	-4	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Aug-19		31-Jul-19		00-Jan-00	
PROPERTY	722,242	491,230	68.01%	61.00%	68.01%	53.00%	N/A	N/A
GEN LIABILITY	1,674,299	70,717	4.22%	30.00%	4.22%	25.00%	N/A	N/A
AUTO LIABILITY	387,682	25,000	6.45%	30.00%	6.45%	25.00%	N/A	N/A
WORKER'S COMP	3,672,619	1,654,920	45.06%	26.00%	45.06%	19.00%	N/A	N/A
TOTAL ALL LINES	6,456,842	2,241,867	34.72%	31.19%	34.72%	24.72%	N/A	N/A
NET PAYOUT %	\$747,461		11.58%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

	August 31, 2019			
FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
Suburban Essex	0.88	2.05	1.92	1.70
Burlington County Municipal JIF	0.97	1.69	1.19	1.33
Camden County	1.05	1.85	1.31	1.44
Bergen County	1.09	1.43	1.47	1.36
Gloucester, Salem, Cumberland Counties Municipal JIF	1.10	1.88	2.02	1.73
Central New Jersey	1.19	1.46	1.63	1.45
NJ Public Housing Authority	1.23	2.11	1.97	1.83
Professional Municipal Management	1.25	2.37	2.04	1.97
South Bergen County	1.34	2.17	1.87	1.85
Morris County	1.38	1.62	1.28	1.43
Suburban Municipal	1.40	1.69	1.22	1.44
Monmouth County	1.49	1.22	1.51	1.40
NJ Utility Authorities	1.67	2.12	1.79	1.88
Ocean County	1.70	2.13	2.13	2.02
Atlantic County Municipal JIF	2.06	2.20	1.93	2.06
AVERAGE	1.32	1.87	1.68	1.66

Camden County JOINT INSURANCE FUND

2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

				DATA VALUED AS OF			August 31, 2019			
		# CLAIMS	Y.T.D.	2019	2018	2017			TOTAL	
	**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
MEMBER_ID	MEMBER	*	8/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2019 - 2017	
1	87 Audubon		0	0	0.00	0.00	0.00	1 Audubon	0.00	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	91 Berlin Borough		0	0	0.00	0.00	0.96	3 Berlin Borough	0.36	
4	92 Berlin Township		0	0	0.00	3.70	3.55	4 Berlin Township	2.72	
5	93 Brooklawn		0	0	0.00	1.72	1.55	5 Brooklawn	1.24	
6	94 Chesilhurst		0	0	0.00	0.00	0.00	6 Chesilhurst	0.00	
7	96 Collingswood		0	0	0.00	0.49	0.00	7 Collingswood	0.19	
8	97 Gibbsboro		0	0	0.00	0.00	2.53	8 Gibbsboro	0.96	
9	101 Haddonfield		0	0	0.00	2.33	2.30	9 Haddonfield	1.73	
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	105 Lindenwold		0	0	0.00	1.85	4.50	11 Lindenwold	2.41	
12	107 Medford Lakes		0	0	0.00	1.89	0.00	12 Medford Lakes	0.68	
13	108 Merchantville		0	0	0.00	0.00	1.41	13 Merchantville	0.51	
14	109 Mount Ephraim		0	0	0.00	3.15	6.50	14 Mount Ephraim	3.59	
15	110 Oaklyn		0	0	0.00	4.20	0.00	15 Oaklyn	1.60	
16	112 Runnemede		0	0	0.00	0.96	0.00	16 Runnemede	0.39	
17	113 Somerdale		0	0	0.00	2.52	1.37	17 Somerdale	1.47	
18	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	18 Winslow Township Fire	0.00	
19	117 Woodlynne		0	0	0.00	0.00	2.22	19 Woodlynne	0.89	
20	451 Tavistock		0	0	0.00	0.00	0.00	20 Tavistock	0.00	
21	457 Pine Valley		0	0	0.00	0.00	0.00	21 Pine Valley	0.00	
22	584 Cherry Hill Fire District		0	0	0.00	5.54	2.92	22 Cherry Hill Fire District	3.17	
23	114 Voorhees		0	1	0.70	3.60	1.39	23 Voorhees	1.88	
24	98 Gloucester City		1	1	0.94	3.15	1.25	24 Gloucester City	1.89	
25	99 Haddon		0	1	1.03	2.13	0.71	25 Haddon	1.32	
26	106 Magnolia		0	1	1.27	0.94	0.99	26 Magnolia	1.05	
27	564 Cherry Hill		0	6	1.58	0.80	0.63	27 Cherry Hill	0.96	
28	90 Bellmawr		0	3	2.46	1.73	1.72	28 Bellmawr	1.91	
29	104 Lawnside		0	1	2.56	5.77	1.89	29 Lawnside	3.47	
30	95 Clementon		0	1	2.65	0.00	3.25	30 Clementon	1.83	
31	111 Pine Hill		0	1	2.65	1.82	0.00	31 Pine Hill	1.36	
32	89 Barrington		0	2	2.69	0.00	0.00	32 Barrington	0.70	
33	115 Winslow		0	5	3.55	3.26	0.94	33 Winslow	2.46	
34	565 Camden Parking Authority		0	1	3.90	2.63	0.00	34 Camden Parking Autho	1.82	
35	103 Laurel Springs		0	1	4.00	0.00	0.00	35 Laurel Springs	0.97	
36	632 Gloucester Township	**	0	0				36 Gloucester Township		
37	635 Camden City	**	0	0				37 Camden City		
Totals:			1	25	1.05	1.85	1.31		1.44	

Member Name	*	EPL Program ?	Checklist Submitted	Compliant	01/01/19	2019	Co-Insurance 01/01/19
					EPL	POL	
					Deductible	Deductible	
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		Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON		Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS		Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD		Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN		Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL		Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY		Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES		Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1		Yes		New Member	\$ 2,500	\$ 2,500	0%
WOODLYNNE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2019 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Jason Asuncion	Sharon Eggleston
Camden City Parking Authority	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Anne Levy
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Chris Walters	Bonnie Taft
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 September 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 MUNICIPALJOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF September 16, 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	12/31/19
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	8/19/2019	12/31/19

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

RESOLUTION NO. 19-21

**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.

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002016			
002016	COMPSERVICES, INC.	GLOUCESTER TWP 9/19	1,291.67
002016	COMPSERVICES, INC.	CLAIMS ADMIN FEE 9/19	34,621.59
002016	COMPSERVICES, INC.	CHERRY HILL SERVICES 9/19	2,458.33
			38,371.59
002017			
002017	INTERSTATE MOBILE CARE INC.	MONTHLY CHARGES 8/19	3,125.00
002017	INTERSTATE MOBILE CARE INC.	FOLLOW UP 8/19	352.00
			3,477.00
002018			
002018	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/19	14,756.00
			14,756.00
002019			
002019	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/19	25.30
002019	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 9/19	36,911.50
			36,936.80
002020			
002020	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 9/19	4,311.00
			4,311.00
002021			
002021	BROWN & CONNERY, LLP	LITIGATION 8/19	3,496.00
002021	BROWN & CONNERY, LLP	ATTORNEY FEE 8/19	1,994.25
002021	BROWN & CONNERY, LLP	EXPENSE 8/19	114.88
			5,605.13
002022			
002022	ELIZABETH PIGLIACELLI	TREASURER FEE 9/19	1,910.92
			1,910.92
002023			
002023	MOUNT EPHRAIM BOROUGH	REIMBURSE 8.26 JIF/HIF MTG	168.76
			168.76
002024			
002024	DAVID TARASCHI	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002025			
002025	JACK LIPSETT	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002026			
002026	M. JAMES MALEY	3RD QTR EXEC COMM MTG 2019	300.00
			300.00
002027			
002027	NEAL ROCHFORD	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002028			
002028	JOSEPH WOLK	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002029			
002029	MICHAEL MEVOLI	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002030			
002030	TERRY KIERSZNOWSKI	3RD QTR EXEC COMM MTG 2019	450.00
			450.00

002031			
002031	JOSEPH GALLAGHER	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
002032			
002032	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 7.31.19	88.73
			88.73
002033			
002033	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 9/19	1,083.00
002033	MEDLOGIX LLC	MANAGED CARE SERVICES 9/19	9,688.58
			10,771.58
002034			
002034	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/19	1,081.33
			1,081.33
002035			
002035	LOUIS DiANGELO	3RD QTR EXEC COMM MTG 2019	450.00
			450.00
		Total Payments FY 2019	121,378.84
		TOTAL PAYMENTS ALL FUND YEARS	\$121,378.84

Chairperson

Attest:

Dated: _____

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

Treasurer

September 23, 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 August 31, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.
A summary of the contents of these statements is presented below.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for July totaled \$112,424.46.

- **RECEIPT ACTIVITY FOR AUGUST:**

Assessments	\$95,087.00	
Cherry Hill Deductible	<u>\$54,010.06</u>	
Total Receipts		<u>\$149,097.06</u>

- **CLAIM ACTIVITY FOR AUGUST:**

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

Property Liability Claims	\$ 427,010.10	
Workers Compensation Claims	233,877.16	
Administration Expense	<u>145,171.88</u>	
Total Claims/Expenses		<u>\$806,059.14</u>

- **CASH ACTIVITY FOR AUGUST:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$26,033,688.27 to a closing balance of \$25,476,994.07 showing a decrease of \$556,694.20.

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

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2019										
Month Ending: August										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	782,028.21	5,828,572.33	853,247.42	10,766,398.50	(22,586.33)	2,418,667.84	414,513.09	5,046,857.39	(54,010.11)	26,033,688.34
RECEIPTS										
Assessments	4,706.42	10,937.47	2,532.67	23,937.48	10,778.91	21,473.74	2,822.24	17,898.06	0.00	95,087.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,010.06	54,010.06
Invest Pymnts	2,700.49	19,029.68	2,850.48	35,178.90	31.55	10,694.84	1,340.77	20,963.64	0.00	92,790.35
Invest Adj	217.17	1,534.10	224.58	2,833.74	1.67	878.60	110.75	1,676.94	0.00	7,477.55
Subtotal Invest	2,917.66	20,563.78	3,075.06	38,012.64	33.22	11,573.44	1,451.52	22,640.58	0.00	100,267.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,624.08	31,501.25	5,607.73	61,950.12	10,812.13	33,047.18	4,273.76	40,538.64	54,010.06	249,364.96
EXPENSES										
Claims Transfers	83,902.59	19,784.47	323,323.04	197,274.02	0.00	0.00	0.00	0.00	36,603.14	660,887.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145,171.88	0.00	145,171.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	83,902.59	19,784.47	323,323.04	197,274.02	0.00	0.00	0.00	145,171.88	36,603.14	806,059.14
END BALANCE	705,749.70	5,840,289.11	535,532.11	10,631,074.60	(11,774.20)	2,451,715.02	418,786.85	4,942,224.15	(36,603.19)	25,476,994.16

REPORT STATUS SECTION

Report Month: August

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	August					
CURRENT FUND YEAR	2019					
Description:		Investors Operating-58892	Investors Prop & Liab Claims-	Investors WC Claims-58905	Wilmington Trust - 5884	
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$26,033,688.27	11,507,016.85	12,402.26	-	5,789.91	14,520,059.07
Opening Interest Accrua	\$54,338.72	-	-	-	-	54,338.72
1 Interest Accrued and/or	\$19,026.34	\$0.00	\$0.00	\$0.00	\$0.00	\$19,026.34
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$7,477.54	\$0.00	\$0.00	\$0.00	\$0.00	\$7,477.54
5 Interest Paid - Cash Inst	\$19,590.30	\$19,175.59	\$341.54	\$73.17	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$6,869.76	\$0.00	\$0.00	\$0.00	\$0.00	\$6,869.76
7 Realized Gain (Loss)	\$66,330.28	\$0.00	\$0.00	\$0.00	\$0.00	\$66,330.28
8 Net Investment Income	\$112,424.46	\$19,175.59	\$341.54	\$73.17	\$0.00	\$92,834.16
9 Deposits - Purchases	\$616,851.38	\$149,097.06	\$233,877.16	\$233,877.16	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,273,813.46	-\$806,059.14	-\$233,877.16	-\$233,877.16	\$0.00	\$0.00
Ending Cash & Investment	\$25,476,994.07	\$10,869,230.36	\$12,743.80	-\$5,716.74	\$14,600,736.65	
Ending Interest Accrual Bal	\$66,495.30	\$0.00	\$0.00	\$0.00	\$66,495.30	
Plus Outstanding Checks	\$484,060.80	\$264,877.00	\$64,582.50	\$154,601.30	\$0.00	
(Less Deposits in Transit)	-\$130,785.32	\$0.00	-\$30,734.70	-\$100,050.62	\$0.00	
Balance per Bank	\$25,830,269.55	\$11,134,107.36	\$46,591.60	\$48,833.94	\$14,600,736.65	

AUGUST						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	08/08/2019	17,134.54				17,134.54
2	08/08/2019	41,883.14				41,883.14
3	08/14/2019	20,282.19				20,282.19
4	08/14/2019	313,466.10				313,466.10
5	08/22/2019	33,506.16				33,506.16
6	08/22/2019	41,899.51				41,899.51
7	08/28/2019	23,775.25				23,775.25
8	08/28/2019	38,277.05				38,277.05
9	09/02/2019	99,928.62				99,928.62
10	09/02/2019	30,734.70				30,734.70
11						-
12						-
13						-
14						-
15						-
16						-
17						-
18						-
19						-
20						-
21						-
22						-
23						-
24						-
25						-
26						-
27						-
28						-
29						-
30						-
	Total	660,887.26	-	-	-	660,887.26
	Monthly Rpt	660,887.26				660,887.26
	Variance	-	-	-	-	-

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

Month		August							
Current Fund Year		2019							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	300,864.65	83,902.59	0.00	384,767.24	384,767.24	0.00	(2,500.00)	2,500.00
	Liability	4,133.15	3,668.24	0.00	7,801.39	7,801.39	(0.00)	0.00	(0.00)
	Auto	20,329.75	5,093.55	0.00	25,423.30	25,423.30	0.00	0.00	0.00
	Workers Comp	410,094.73	109,590.51	0.00	519,685.24	519,685.24	0.00	0.00	0.00
	Cherry Hill	24,703.99	27,434.95	24,703.99	27,434.95	27,434.95	0.00	(12,176.80)	12,176.80
	Total	760,126.27	229,689.84	24,703.99	965,112.12	965,112.12	0.00	(14,676.80)	14,676.80
2018	Property	375,467.90	0.00	0.00	375,467.90	375,467.90	(0.00)	(0.00)	0.00
	Liability	79,887.75	3,452.72	0.00	83,340.47	83,340.47	0.00	0.00	0.00
	Auto	69,794.69	4,070.13	0.00	73,864.82	73,864.82	0.00	0.00	0.00
	Workers Comp	1,709,383.84	54,240.33	0.00	1,763,624.17	1,763,624.17	(0.00)	(0.00)	0.00
	Cherry Hill	28,042.57	7,943.19	28,042.57	7,943.19	7,943.19	0.00	(16,753.67)	16,753.67
	Total	2,262,576.75	69,706.37	28,042.57	2,304,240.55	2,304,240.55	(0.00)	(16,753.67)	16,753.67
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	317,278.52	7,569.07	0.00	324,847.59	324,847.59	0.00	0.00	0.00
	Auto	248,471.09	294,659.36	0.00	543,130.45	543,130.45	0.00	0.00	0.00
	Workers Comp	1,669,063.05	20,016.24	0.00	1,689,079.29	1,689,079.33	(0.04)	(0.00)	(0.04)
	Cherry Hill	0.04	0.00	0.00	0.04	0.00	0.04	(0.00)	0.04
	Total	2,674,634.67	322,244.67	0.00	2,996,879.34	2,996,879.34	(0.00)	(0.00)	(0.00)
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	303,419.90	2,414.24	0.00	305,834.14	305,834.14	0.00	0.00	0.00
	Auto	332,671.32	0.00	0.00	332,671.32	332,671.32	0.00	0.00	0.00
	Workers Comp	1,864,179.87	9,545.48	0.00	1,873,725.35	1,873,725.35	0.00	0.00	0.00
	Cherry Hill	1,263.50	650.00	1,263.50	650.00	650.00	(0.00)	(1,175.64)	1,175.64
	Total	2,907,982.47	12,609.72	1,263.50	2,919,328.69	2,919,328.69	0.00	(1,175.64)	1,175.64
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	1,036,953.43	2,680.20	0.00	1,039,633.63	1,039,633.63	(0.00)	(0.00)	0.00
	Auto	207,955.78	19,500.00	0.00	227,455.78	227,455.78	0.00	0.00	0.00
	Workers Comp	2,453,540.30	3,881.46	0.00	2,457,421.76	2,457,421.76	0.00	0.00	0.00
	Cherry Hill	0.00	575.00	0.00	575.00	575.00	0.00	0.00	0.00
	Total	4,282,864.95	26,636.66	0.00	4,309,501.61	4,309,501.61	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	(100.00)	0.00	0.00	(100.00)	0.00	(100.00)	(100.00)	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(415.00)	0.00	0.00	(415.00)	0.00	(415.00)	(415.00)	0.00
TOTAL		12,887,770.11	660,887.26	54,010.06	13,494,647.31	13,495,062.31	(415.00)	(33,021.11)	32,606.11

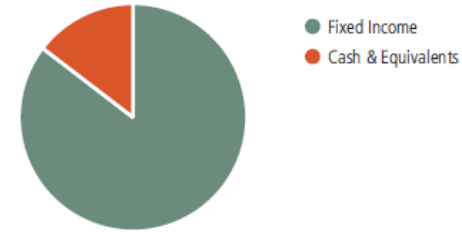
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

August 01, 2019 - August 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,469,404.20	85.40%
Cash & Equivalents	2,131,332.45	14.60
TOTAL	\$14,600,736.65	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,469,404.20	\$50,070.28	\$12,519,474.48	\$177,818.75	1.43%
Cash & Equivalents	2,131,332.45	16,425.02	2,147,757.47	33,319.65	2.46
TOTAL	\$14,600,736.65	\$66,495.30	\$14,667,231.95	\$211,138.40	1.53%

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
August 01, 2019 - August 31, 2019

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	85.40 %	\$12,469,404.20	\$12,333,602.96	\$135,801.24	\$50,070.28	\$12,519,474.48
Total Fixed Income	85.40%	\$12,469,404.20	\$12,333,602.96	\$135,801.24	\$50,070.28	\$12,519,474.48
■ Cash & Equivalents						
Taxable	14.60	2,131,332.45	2,131,332.45	-	16,425.02	2,147,757.47
Total Cash & Equivalents	14.60%	\$2,131,332.45	\$2,131,332.45	-	\$16,425.02	\$2,147,757.47
TOTAL ASSETS	100%	\$14,600,736.65	\$14,464,935.41	\$135,801.24	\$66,495.30	\$14,667,231.95

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 9, 2019

JIF SERVICE TEAM

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

AUGUST ACTIVITIES

LOSS CONTROL SERVICES

- Township of Cherry Hill – Conducted a Loss Control Survey on August 7
- Borough of Gibbsboro – Conducted a Loss Control Survey on August 9
- Borough of Hi-Nella – Conducted a Loss Control Survey on August 6
- Borough of Merchantville – Conducted a Loss Control Survey on August 26
- Borough of Oaklyn – Conducted a Loss Control Survey on August 16
- Borough of Pine Hill – Conducted a Loss Control Survey on August 7
- Borough of Somerdale – Conducted a Loss Control Survey on August 6
- Township of Voorhees Police Dept. – Conducted a Loss Control Survey on August 6

MEETINGS ATTENDED

- Executive Safety Committee Meeting – August 8
- Claims Meeting – August 23
- Fund Commissioner Meeting – August 26

UPCOMING EVENTS

- Claims Meeting – September 20
- Fund Commissioner Meeting – September 23

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- August 7 - New Bulletin – Blue Warning Light Best Practices
- August 8 - Bulletin – School Crossing Guards
- August 12 - Message from Safety Director - August 12-18 is Safe + Sound Week
- August 20 - Did You Know? – MSI Training Schedule – Camden JIF, September 2019
- August 27 - NEW Message from Safety Director – New School Year - Driver Awareness
- August 28 - NEW Safety Director Bulletin – Beach Closure
- August 30 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020 – Deadline Extended to September 30

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	4
Borough of Laurel Springs	1

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

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

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

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

DATE	LOCATION	TOPIC	TIME
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
9/11/19	Township of Gloucester	Confined Space Awareness	12:30 - 1:30 pm
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

DATE	LOCATION	TOPIC	TIME
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
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
9/24/19	Borough of Lindenwold #3	CEVO-Police	8:30 - 12:30 pm
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
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring HazMat Awareness w/HazCom	8:30 - 12:30 pm
10/10/19	Township of Winslow	GHS	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/7/19	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm

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



August 2019

Resources for School Crossing Guard Safety Programs

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

MEL WEBSITE www.njmel.org

A good place to start is by visiting the MEL homepage. Under the MEL SAFETY INSTITUTE drop-down menu, chose RESOURCE CENTER. Scroll over to EMPLOYEE SAFETY and then to SCHOOL CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They are on the bottom of the webpage, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the Resource page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training typically occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur throughout the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the Resource page, you will also find a quick link to additional resources available at the *Rutgers Crossing Guard Project* website.

This lesson plan 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, please contact your Safety Director at 877.398.3046.

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Key Points to Emphasize During Training and Job Site Observations:

Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

N.J. Safe Routes to School & Crossing Guards www.njcrossingguards.org

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.



August 2019

Best Practices for Use of Blue Emergency Warning Lights for First Responders

Many communities are serviced by volunteer fire departments, first aid or rescue squads. Volunteer members of those departments often utilize personal vehicles, which may be equipped with blue warning lights. It is important for the safety of both volunteer personnel and the general public that rules and regulations pertaining to 'blue lights' are understood and followed.

New Jersey Title 39 (N.J.S.A. 39:3-54.12) provides specific regulations for the use of blue warning lights. Responders are permitted to utilize blue warning lights only if the applicant is **an active member in good standing** of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management (OEM) and whose official duties include responding to a fire or emergency call. The blue light may be used **only** when the vehicle is being operated in response to an emergency.

The requesting member shall complete an application for a blue light permit through the New Jersey Motor Vehicle Commission. The application must be approved by the **Mayor or Chief Executive Officer of the governing body of the municipality being served by the volunteer department.** *The Safety Director recommends the Mayor or CEO first consult with the local Police Chief on the responder's application.*

The permit must be in possession of the operator when the blue light(s) are operated and must be produced upon the request of any law enforcement official. Permits are valid for four (4) years from the date of issuance and are non-transferable. When the volunteer ceases to be an active member in good standing of a volunteer agency the permit must be surrendered to the New Jersey Motor Vehicle Commission within ten (10) days and cease the operation of the blue light.

Emergency warning lights may be removable or permanently attached. They shall be flashing or revolving or of the blue light bar type. Lights must be equipped with a blue lens and controlled by a switch installed inside the vehicle. Light elements shall be shielded from the direct view of the driver.

No more than two emergency warning lights shall be installed on a vehicle. If one light is used, it shall be installed 1) in the center of the roof of the vehicle, or 2) on the front of the vehicle so that the top of the emergency warning light is no higher than the top of the vehicle's headlights, or 3) in the center of the dashboard, or 4) a low profile light bar of the strobe, halogen, or incandescent type. If two lights are used, they may be placed on the windshield columns on each side of the vehicle where spotlights are normally mounted, or on either side of the roof at the front of the vehicle directly back of the top of the windshield. Under no circumstances may one light be placed on the roof and one on the windshield column in the spotlight position.

- **Alternating flashing or strobe headlights are prohibited.**
- **Audible devices are not permitted.**

Prior to permitting a new member of a volunteer response agency to display a blue light, an officer of the agency must educate the member on the rights and responsibilities of using a blue light. A sample acknowledgment form is provided on page 2. Emergency personnel who are operating their vehicle with a blue light shall follow all traffic laws. That includes but is not limited to laws regarding speed, stopping at stop signs and red lights, and lanes of travel.

Further information can be found in the *Fire Service Reference Booklet 5*;

<https://www.state.nj.us/dca/divisions/dfs/publications/publication/booklet5.pdf>

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Authorization for the Use of a Blue Warning Light

(Name of Organization)

I, (print name) _____, accept the rights and responsibilities of using a blue emergency warning light and the permit issued to me. Specifically, I understand:

- I must remain an active member in good standing of a volunteer fire company, first aid or rescue squad, or a county or municipal Office of Emergency Management volunteer whose official duties include responding to a fire or emergency call to utilize a blue emergency warning light.
- The use of a blue emergency warning light shall **only** be used when the vehicle is being operated in response to an emergency.
- The use of a blue emergency warning light does not extend privileges beyond that of any other motorist. All rules and regulations governed under Title 39-Motor Vehicles and Traffic Regulations shall be followed. This includes but not limited to speeding, stopping at stop signs and red lights, using proper lanes of travel, and yielding when required. I may not pass a stopped school bus.
- I will not use a blue emergency warning light when non-department members; including spouse, children, and friend, are in the vehicle.
- A blue emergency warning light 'requests' other motorists to grant me right of way. If a motorist does not or cannot yield right of way, I will follow at a safe distance.
- A blue emergency warning light still requires me to operate my personal vehicle with 'due regard.' Due regard is defined as "*appropriate carefulness, which is the degree of care that a prudent person would exercise.*"
- I accept responsibility for my actions and behaviors when using a blue emergency warning light and accept liability and legalities from my actions.
- If for any reason, I cease to be an active response member of the _____ (Insert Organization), I will return my blue light permit to the N.J. Motor Vehicle Commission within 10 days as required by law and cease operation of the blue light.

_____ I have been **given an opportunity to review** the relevant sections of Title 39 and the Division of Fire Safety Booklet 5

_____ I have been given a chance to ask questions or for clarifications of a senior officer of the _____ (Insert Organization).

Signature of Member _____ Date _____

Name & Rank of Officer _____

Signature of Officer _____ Date _____



August 2019

Best Practices for Beach Closures

Shore communities are rightfully proud of their beaches and are also proud of their life guard / beach patrol services. But as summer dwindles, so too do the number of available lifeguards to protect the beaches of a town. Many life guards are college students who leave in August to return to classes. Others are school teachers who also must leave before Labor Day to ready their classes. This leaves Beach Patrol and municipal leaders with questions on how to best respond to fewer and eventually no lifeguard protection on beaches.

Generally, the best risk control practice is to either fully guard the beach or not to guard the beach at all. It should be clear to the beach-goer that the beach is either protected or not protected.

The Safety Director offers the following best practices to control swimming on unprotected beaches.

- Warning signs should be clearly posted at accesses to closed beaches. The Safety Director recommends “Beach is Unprotected. No Swimming Permitted.” Signs must be in English. Other languages are optional.

If certain beaches will still be protected by lifeguards, such as in late August or even into early September, it is a good practice to also direct the user to which beaches are protected.

- If a beach is closed or unprotected, lifeguards should not be present or visible. This can give the impression the beach is protected. Similarly, uniformed police specifically dedicated to patrolling the beach on foot or in vehicles in lieu of lifeguards is not recommended. Police officers on routine patrol should be encouraged to enforce bathing regulations.

If stand-by rescue crews are available, they too should be quartered out of sight and their equipment accessible but invisible to the public.

- Once a schedule for closing beaches is established, the municipality should announce that schedule through every media outlet available including press releases, social media, municipal webpages, and signage. Having pre-scripted messages that can be used each year will facilitate this process.
- All appropriate municipal personnel should be aware of the beach closure schedule, including emergency service personnel, the municipal clerk, chief administrative officer, and elected officials. A consistent message is the goal.

Whether the town closes their beaches after Labor Day weekend or continues to provide limited lifeguard protection into early September, following these best practices avoids confusion to residents and visitors to our beaches at the end of summer. Better information provides better safety to everyone.

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - James Dinatale I - Winslow Township Fire District #1	6861 Washington Avenue Egg Harbor Township, NJ 08234	Evidence of insurance with respects to the use of property at RGC 2 LLC, 551 South Egg Harbor Road, Winslow, NJ, for training on 7/30/19.	7/22/2019 #2235204	GL AU EX WC
H - Winslow Board of Education I - Winslow Township	10 Cooper Folly Rd Fairfield, NJ 07004	Re: National night out 8/6/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect National Night out 8/6/19 .	7/22/2019 #2235237	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	Re: National night out 8/6/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect National Night out 8/6/19 .	7/23/2019 #2235380	GL AU EX WC
H - Enterprise FM Trust I - Borough of Lindenwold	PO BOX 16805 St. Louis, MO 63105	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 Borough of Lindenwold buying vehicles from Enterprise FM Trust.	7/24/2019 #2238264	GL AU EX WC OTH
H - The Colony at Chews Landing I - Township of Gloucester	1601 Chews Landing Road Laurel Springs, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects Sidewalk Connection - Grading at the Colony of Chews Landing on July 29, 2019 through September 30, 2019.	7/26/2019 #2239234	GL AU EX WC OTH
H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ One Port Center, 2 Riverside Dr. PO Box 1949 Camden, NJ 08103	Evidence of insurance with respects to Safe routes to schools program with SLK Partners and the Borough of Collingswood.	8/8/2019 #2253239	GL AU EX WC OTH
H - AION Fox Ridge LLC I - Borough of Hi-Nella	c/o Flow Management Dobbs & Atlantic Ave. Hi Nella, NJ 08083	Evidence of insurance with respects to the Hi Nella Fire Company using pool for training on Wednesday, 8/21	8/12/2019 #2253861	GL AU EX WC OTH

08/27/2019

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2019 To 8/22/2019

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 Townships participation in a Virtua Mobile Mammogram Event at the Winslow Township School #3 on 9/21/19.	8/12/2019 #2253862	GL AU EX WC
H - Diocese of Camden I - Borough of Barrington	St. Francis deSales c/o St. Rose of Lima Parish 300 Kings Highway Haddon Heights, NJ 08035	Evidence of insurance with respects to the use of parking lot for the Boroughs Barrington Brews, Beats, and Eats event on 9/7/19.	8/12/2019 #2253868	GL AU EX WC
H - Playa Del Sol Condominiums I - Township of Cherry Hill	401 Cooper Landing Road Cherry Hill, NJ 08002	Evidence of insurance with respects to the following ARHAT units that are owned by the Township - Unit #419 and Unit #201 Playa del Sol. Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 Deductible on WC	8/13/2019 #2254329	GL AU EX WC
H - ICSC, GES and Pennsylvania I - Township of Gloucester	Convention Center 1101 Arch Street Philadelphia, PA 19107	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Townships participation in the ICSC Conference on 9/11/19-9/12/19.	8/14/2019 #2254663	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	Evidence of insurance with respects to the use of School #4 for the Townships All Star Kickball Program on 10/19/19, 10/26/19, 11/2/19, 11/9/19, 11/16/19, and 11/23/19.	8/21/2019 #2256301	GL AU EX WC
H - Oaklyn Public School District I - Borough of Oaklyn	136 Kendall Boulevard Oaklyn, NJ 08107	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Municipal Alliance gym nights and color guard program.	8/22/2019 #2256545	GL AU EX WC
Total # of Holders: 13				



**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	\$223,779.68	\$78,298.31	\$145,481.37	65.01%
August	\$296,132.19	\$132,796.23	\$163,335.96	55.16%
September				
October				
November				
December				
TOTAL 2019	\$2,230,856.55	\$969,963.94	\$1,260,891.61	56.52%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	228	1,540
PPO Bills	204	1,395
PPO Bill Penetration	89.47%	90.58%
PPO Charges	\$283,566.65	\$2,019,410.33
Charge Penetration	95.76%	90.52%

Savings History:

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

APPENDIX I – MINUTES

August 26, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 26, 2019
BOROUGH OF MOUNT EPHRAIM 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
M. Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley
Sharon Eggleston, City of Camden

Jason Asuncion, City of Camden
Glenn Werner, Gibbsboro
Eleanor Kelly, Runnemede
Lorraine Azzarano, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Ray Corry	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Danielle Colaianni	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners

MEMEBERS OF THE PUBLIC:

Dennis Gormly, Voorhees
Adam Sheridan, Berlin Boro
Kate Delany, Collingswood
Lisa Johnson, Collingswood
Amir Khan, Camden
Imani Oakley, Newark
Keith Benson, Camden
Sue Altman, Camden
Janet Riggs, Voorhees
Lisa Pierson, Collingswood
Rob Litman, Haddon Township
M. Parker

WELCOME: Mayor Joseph Wolk welcomed everyone to the Borough Mount Ephraim.

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

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

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: None

2020 RFQ – FAIR & OPEN PROCESS – Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2020 through December 31, 2021.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2020 THROUGH DECEMBER 31, 2020.

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

2020 RENEWAL - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2020 underwriting renewal process. The deadline to submit schedules is September 15th. Executive Director requested that everyone can have the information completed by September 15th as this information will be used for the budget process. Executive Director said property appraisals which was previously approved will be scheduled for our three new members next week. We will keep you posted as this process moves forward.

SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD – The notice for the 2019 Optional Safety Award was recently sent out to member entities.

This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st. The notice appears on **Page 3**.

Executive Director said in order to receive the reimbursement the necessary paperwork should be sent to the attention of Karen Read for processing.

SAFETY EXPO – (Page 6) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information. Executive Director said this is a good opportunity for your employees to receive up to 6 TCHs in one day. Please send the registration forms to Karen Read if you plan on attending or send any of your employees.

MEMBERSHIP RENEWALS – Twenty five members are up for renewal at the end of this year. Renewal documents were sent to members and risk managers in early August. Executive Director said we have received eight renewals back as of this date. Please execute and return the documents to the fund office as soon as possible. We have requested documents be returned by October 1, 2019.

2020 BUDGET - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 7th. Executive Director said he will send an email out to the Committee to schedule a date that works with everyone’s schedule.

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

Executive Director reviewed the Financial Fast Track that was handed out as of June 30, 2019 with \$10.4 million in surplus with all years in the positive position and we did have some reserve changes in approximately \$500,000 for Fund Years 2016 and 2019 but still a very solid surplus number. Executive Director also reviewed the Expected Loss Ratio Analysis as of June 30, 2019 where the actuary projected us at 19% we are currently at 25% and last year at this time we were at 23%. The Lost Time Accident Frequency as of June 30, 2019 at 1.12 lower than the average for all of the MEL JIF members. There were eight lost time accident for June which is rare for us to have that many and that did level off in July with the Lost Time Accident Frequency at 1.19 and only two lost time accidents for the month of July. Also, note there are 22 members with no lost time accidents which is great news. The Camden JIF is at 94.59% compliance for EPL Compliance. Executive Director was pleased to announce that Gloucester Township has been certified and they have all of their documents in place. The other two new members are very close to becoming compliant as we are working closely with those folks and would like to thank everyone for their cooperation. In response to Commissioner Maley, Executive Director said the deadline for the EPL compliance for the new members is September 30, 2019.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-19 August 2019 Vouchers

Closed Years	\$11,809.60
2018	\$11,828.75
2019	\$121,533.53
TOTAL	\$145,171.88

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

Closed	0.00
2015	8,692.23
2016	132,864.54
2017	164,175.25
2018	98,938.59
2019	145,149.88
TOTAL	549,820.49

MOTION TO APPROVE RESOLUTION 19-19 VOUCHER PAYMENTS FOR JULY 2019:

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

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

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said his report will be for closed session regarding claims.

SAFETY DIRECTOR: John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 31 and 33. Mr. Saville said in regard to the Safety Expo one of the programs we are presenting is on the designated person for indoor air quality which is something that everyone needs to address. New Jersey requires a dedicated person that takes care of the monitors, HVAC systems, humidity and things of that nature. Someone has to be named so if you have a designated person it would be a good thing to have them someone attend the Expo.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 6/22/19 to 7/22/19 is included in the agenda packet with 19 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2019 where there was a savings of 65.01% for the month and a total of 56.73% for the year. Ms. Goldstein reviewed the Workers' Comp Injury Review report.

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 DiAngelo
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Lipsett

Second:
Roll Call Vote:

Commissioner DiAngelo
9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

Kate Delany of Collingswood, NJ said she is present at the meeting today with a number of the South Jersey Progressive Democrats and representatives from different municipalities. Ms. Delany said they are attending the meeting due to concerns of lack of transparency within the Camden County Municipal Joint Insurance Fund with a lot of money involved and is concerned that it is operating under the public eye and would like more clarification on how the JIF operates.

Sue Altman of Camden, NJ member the of South Jersey Women for Progressive Change and the State Director of New Jersey Working Families said one of her concerns is that Conner Strong the broker for certain individual municipalities, who contracts with PERMA a subsidiary of Conner Strong, who then contracts with JA Montgomery another subsidiary of Conner Strong. Ms. Altman said she does not understand how this is an arm's length transaction. Ms. Altman said she understands it is complex with a lot of layers but it is troubling and this is only tip of the iceberg with their investigation as the public. Ms. Altman said she would love to hear an explanation, which does not have to be today, on how that type of relationship is a fair relationship, the cheapest and most efficient for tax payers. Ms. Altman said she feels these are important questions not only in Camden County but in other places across the state.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said he would like to re-emphasize what Sue Altman talked about and that it is shocking as we talk of transparency and having trust, but you see Conner Strong the broker getting a minimum of six percent, and the administrator PERMA that is also owned by Conner Strong, that contracts to Montgomery, that is also owned by Conner Strong. Mr. Kahn said his question for the Board was what if when you first came out of college and you walked into this room - what would you do if you heard of the millions of dollars being funneled through the JIF and one organization Conner Strong, which is being investigated by the Governor, and is suing the Governor, yet they are the ones with the contract for this JIF in Camden County. Mr. Kahn said isn't this a conflict of interest? Mr. Kahn said he understands one of the key senior consultants of Conner Strong had to resign from his position on the board of a college due to liking racist tweets. Mr. Kahn quoted Dr. Martin Luther King - "Never, never be afraid to do what's right especially if the well-being of a person or animal is at stake, society's punishments are small compared to the wounds we inflict on our own soul when we look the other way." Mr. Kahn said don't look the other way, it is obvious if anybody reads the paper in town that George Norcross and his company is under investigation and when he is deposed anybody and everyone connected with him gets put on that stand to too. Mr. Kahn said when voting on your contracts do you feel comfortable in your heart when voting for broker like Conner Strong, that is under investigation, and suing the Governor. Mr. Kahn said please consider this and pray you will do the right thing. Mr. Kahn quoted Dr. Martin Luther King - "All the time and every time is the right time to do the right thing."

Janet Riggs of 13 Battery Hill Drive, Voorhees, NJ said some time ago she learned that the different municipalities buy their insurance from one entity, and she is glad they have insurance but this entity always leads to George Norcross. Ms. Riggs' reaction as a nurse that has been educated in ethical principles was perplexed as to how this is allowed. Ms. Riggs said she thought municipalities were supposed to take competitive bids for different things including insurance contracts and should never end up going to just one person or one entity. For example Insurance Company A might have a different name from Insurance Company B, which might have a different name from Insurance Company C, but if all three go back to the same entity like Conner Strong and George Norcross then that is unethical. Ms. Riggs said a reasonable person might try to argue that pooled insurance premiums are always cheaper but the counterpoint to that is if there is no competitive bidding then one entity can set the price and there are pretty high insurance rates in our municipality. Ms. Riggs said recently Voorhees Township reassessed all of their homes and the assessment went up significantly, and uncompetitive bids on insurance premiums is only a small part of the picture. Ms. Riggs said it looks like some very smart and courageous people in Camden County have become aware of this issue and want to bring forward to you so that maybe you ought to look at your practices and insist on competitive bidding and look for a lower insurance premium from somebody who is not related in any way, politically, business or by blood to Conner Strong and George Norcross. Thank you.

Commissioner Maley of the Camden County Municipal JIF and Mayor of Collingswood said so much that everyone has said is totally false and it comes from a total misunderstanding of what the Joint Insurance Fund does. The Joint Insurance Fund is a pool that is run by this group as an Executive Committee and a representative from every town, the Fund does not contract with Conner Strong to buy insurance, which is not at all what we do. Mayor Maley said we have professionals that either find insurance on the open public market that we buy together not from "George Norcross Companies", but self-insurance ourselves up to certain levels of coverage that we manage and contract. Mayor Maley said as you can see in the meeting agenda which includes all of the financial reports that are available and published every month. Mayor Maley said the \$26 million that this group controls is used to pay claims up to a certain level and beyond that there is commercial insurance that provides coverage outside. As listed in the agenda tonight the Fund going out for RFQ for the selection of the fund professionals which is a process the Fund has gone through every year for the last 25 years. Towns are able to hire their own insurance broker. Some towns have hired Conner Strong and other towns have not but every town has their own broker they can hire and that is a process they go through separately. Mayor Maley said we have been doing this for our towns for the last 25 years because it has generated millions of dollars in savings for its members when compared to commercial insurance. This is a self-insurance pool and this group controls the money that is paid in, we assess towns and we set up the budgets.

Sue Altman of Camden, NJ asked the board what PERMA's role is in the JIF. Commissioner Maley said PERMA's role is the Administrator to operate the Fund in terms of making sure the claims get handled properly and doing the administration to run the Fund. In response to Ms. Altman Commissioner Maley said PERMA is as subsidiary of Conner Strong. Commissioner Maley said PERMA was not always a part of Conner Strong. Ms. Altman said we do not have to get into the history. Commissioner Maley said we can get into the history because it provides transparency and give everyone a better understanding of how this works. PERMA existed long before Conner Strong bought them. Commissioner Maley said JA Montgomery is the Safety Consultant that we contract with, not that Conner Strong contracts with everyone, but in fact we contract with. We hire them to be a safety consultant to work with the towns, work with us to set policy and to work with the towns on safety seminars and to distribute safety materials and videos to help our workers to their job safer so the we not only keep them safe but also reduce our workers' compensation claims. In response to Ms. Altman, Commissioner Maley said JA Montgomery does

have a relationship to Conner Strong. Ms. Altman said they are a direct subsidiary it is in the EDA application.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said when you talk about risk management consultant you are saying that each municipality can choose their own. Commissioner Maley said each town selects their own Risk Management Consultant. Mr. Kahn asked if the Board has any influence directly or indirectly because 24 of the 37 members are with Conner Strong. Mr. Kahn said if he was a board member and saw municipalities dealing with some people that have a red flag over them, calling negative attention, being investigated or suing the government – he might say as a board member maybe that isn't the right risk management consultant. Mr. Kahn said there is a moral obligation. Commissioner Maley said none of the investigations being referred to have anything to do with the insurance business for this JIF. The only influence we have is to the extent that a few board members are elected officials in their respective towns but as a body we do not. Mr. Kahn said none of us here are saying the JIFs are wrong or bad, and are actually a great idea and said he believes in bulk buying power. Mr. Kahn said the problem is when corruption comes in it can allow funding to go to certain groups and you end up allowing double dipping or triple dipping. Commissioner Maley said there is no corruption here and your inference here that there is, is completely inappropriate. Mr. Kahn said when you look at the definition of being complicit it means being attached or going along with some activity that is either illegal or wrongfully done so please consider it.

Chairman Mevoli of the Camden County Municipal JIF gave the history of how the Joint Insurance Funds were started in 1985 when municipalities could not get municipal insurance for their boilers. Chairman Mevoli said they could not get any kind of insurance whatsoever. The private insurance raised the roof in the middle of the year and most of our budgets were from January to January. The towns could not come up with a 15% - 20% insurance increase in the middle of a budget year. This is the reason why the JIFs were started in 1985 and it was very difficult to do that. This JIF was created in 1987 with approximately 10 towns and now there are 37 municipalities that have joined this JIF to save money. Chairman Mevoli said we are the insurance company and the \$26 million you speak of is our money not the insurance company's money. The profit an insurance company would make you would never see. Our towns receive a dividend every year from the profit and that in turn goes to lower your taxes. Over the years since we have formed 32 years ago the figures are all here. Chairman Mevoli said Kate submitted an OPRA request and the documents requested were sent to her and a lot of the questions here tonight could be answered from the information that was given.

Kate Delany of Collingswood said she reviewed all the documents and the agendas as Mayor Maley stated along with Sue Altman and a few others and quite frankly it left more questions than answers. Going along the lines of ethics I noticed a lot of the companies that are not Conner Strong have connections and there are a lot of elect things that show generous political donations that are troubling. Ms. Delany said she noticed in looking through the meeting of the EJIF JIF there will be a meeting on the Budget at a Country Club that should be troubling to the public.

Rob Litman of Haddon Township, NJ said there are a lot of accusations here of conflicts of interest he said he is a progressive and curious and interested in those sorts of issues.

Is there an internal auditing mechanism in place here to check if there is a conflict of interest and if so how does one detect it. Fund Attorney Joseph Nardi said an internal audit is performed every year by the appointed auditor as you would see in the agenda and some other materials that have been provided. In terms of strictly identifying a conflict of interest that would need to be in their scope of engagement. Mr. Nardi said when you look at some of the questions that have been raised and that it is complex you would have to look at the by-laws and the Department of Banking and

Insurance as they identify the various professionals that provide services. Mr. Nardi said when you see what they are responsible for their particular scope – for example Safety Director or the Health Care Manager or the Underwriting Manager they are all regulated appointments and that should answer some of the questions raised. Mr. Nardi said regarding assessments or costs, in which he gets this question regularly, back in 1987 when the ten towns joined the JIF, and there are 37 today, they come voluntarily, they fill out an application, they are interested and then they are given their assessments based on their loss history. The assessment is provided based on the loss history from either this JIF or if they are a new member from a private carrier. Mr. Litman said hypothetically, if one of the fund commissioners or someone in this group, not saying that it does happen, but let's say there was a financial interest in one of the insurance companies that was in the JIF or happened within the Fund Commission or something similar, that would be a conflict of interest, and would that be flagged in the audit process and result in the removal. Mr. Nardi said I would assume that they would be able to identify that but I am not sure in terms of their due diligence if that would come up. Mayor Maley said everyone here files ethics forms with what financial interests they have just like every elected official does.

Janet Riggs of 13 Battery Hill Drive, Voorhees, NJ said in regard to the audits has the Board considered an external audit. Attorney Nardi said the Fund has both an internal auditor and external auditor and they complete the audit and it is filed with the Department of Banking and Insurance.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said as previously stated there are 37 members in the JIF and this is the Executive Board, let me ask in this day and age of 2019 how about diversity. Mr. Kahn said there is a whole lot of black and brown and lot more women too. Mr. Kahn asked if there is a reason why there is a lack of diversity. Mayor Maley said we are the people that step up to volunteer. Mr. Kahn said as he looks around it seems as though we are at the Woodcrest Country Club. Chairman Mevoli said each town has their own representative whether it be their Mayor, a council member, their employee, whoever they appoint to represent them. Mr. Kahn said Mr. Chairman wouldn't you have some kind of influence if you said we want some more diversity on our board and representation. Mr. Kahn said we are new to the Fund being from Camden does this really represent Camden. Chairman Mevoli said the Fund Commissioners that come to the meeting are men and women. Mr. Kahn said he was referring to the Executive Board. Chairman Mevoli said the Executive Board is voted on by the members. Mayor Maley said someone raises their hand - it is not really a hard fought election. Chairman Mevoli said there is a regular election every year. Mayor Maley said this is the group that volunteered and said they would like to be involved in the JIF. Chairman Mevoli said these are the people who actually come out and participate. Mr. Kahn said one time for my school we were trying to get more teachers in and the company we hired brought everyone in that was all white male and female. Mr. Kahn said, he said lets go above and beyond let's think out of the box and try bringing in some more diversity here. If we just sit back it's not going to happen, right Mr. Mt. Ephraim. Mr. Kahn said he knows if some of you here for twenty or thirty years really wanted to have more diversity on the Executive Board you would be able to do it.

Lisa Pierson of Collingswood, NJ said her concern is about transparency and educating herself so therefore, she can go out and educate others about what is being said. Ms. Pierson asked where she can get all of this information so that it would be pliable to individuals that are not familiar to the insurance process. Ms. Pierson said our tax money is there and she believes in workers compensation but the bottom line is the dollar and her concern going forward. Ms. Pierson said she would make herself available and come to the meetings to be educated. Ms. Pierson asked if

anyone would be willing to be a mentor to her. Mayor Maley said he is the Mayor of Collingswood and whenever Ms. Pierson has any questions she can stop by his office anytime to speak to him. Mayor Maley said Ms. Pierson has the same color name tag as Kate and she had sent in an OPRA request for a whole lot of information and a bunch of Collingwood documents that you could take a look at. Mayor Maley said he would be happy to speak with Ms. Pierson at any time. Mayor Maley provided his business card to Ms. Pierson and said feel free to send him any questions via email there is no need to wait for a meeting to ask a question. Ms. Pierson thanked the Board for listening to her comments and concerns.

Chairman Mevoli said if possible we have all of the questions down and we will do a letter back to Kate again explaining exactly what the JIF is and how it is run and answer the questions brought forth here tonight. Chairman Mevoli said we will do the best we can to try and answer them, as we have before said Kate has a lot of information which includes budgets and most of the information is on the website. Attorney Nardi said you can get to the website by going to www.njmel.org and then click on Camden County Municipal Joint Insurance Fund.

Commissioner Rochford of the Camden County Municipal JIF said he is the representative and Mayor of Haddonfield and a number of years ago Haddonfield looked outside of the JIF as a due diligence to make sure they were getting the best value for the money put into the JIF. Mayor Rochford said he believes in the JIF and is non-partisan, neither Republican nor Democrat and has never met George Norcross. If he ran into him at the supermarket George Norcross would not know who he was. Mayor Rochford said when they went out and looked into the markets they received responses back that said they could not touch rates they were currently getting from the self-insurance pool. Mayor Rochford said others did not even want to bid on it. The only company that did want to bid on it had so many conditions, it was an inferior product that they were offering, so Haddonfield decided to stick with the coverage they had through the JIF. Mayor Rochford said over the years we have saved millions and millions, and as you here tonight this is not a country club or the Four Seasons, but it is a very, very nice place. Mayor Rochford said the committee does it because they want to and feel it is an important aspect of municipal government, to keep our costs down as much as possible and to have flexibility in the market. Mr. Rochford said sometime they step a little outside of what they absolutely have to, to help out our municipalities. Mayor Rochford said other private insurer groups would not do that at all. Mayor Rochford said he has been very pleased with this organization. The bidding goes out once a year and it is handled by a sub-committee. They look at price, they look at service record to others and there is a lot of other things that go into the selection process in picking our vendors. This process is done every year as a committee and it is looked over toughly and in turn it is brought back to us. Mayor Rochford said he knows on a few occasions he questioned the Committee reports and sent them back to get clarification or hit them a little harder before they are assigned. Mayor Rochford said to put things in perspective, he is nonpartisan – neither Democrat or Republican and does not have ties with the Democratic party in Camden County, just a guy that is trying to serve his community. Mayor Rochford said he felt the JIF and HIF have been very beneficial to Haddonfield over the years.

Commissioner Wolk of the Camden County Municipal JIF and Mayor of Mt. Ephraim said the Joint Insurance Fund is closely regulated by the New Jersey Department of Banking and Insurance and the New Jersey Department of Regulatory Affairs and we are regulated by the State also. It is not as though we are running all this and we have to abide by the New Jersey Department of Banking and Insurance.

Imani Oakley of Newark, NJ said it was mentioned earlier that there are both internal auditors as well as private auditors. Ms. Oakley asked for the names of both auditors. Attorney Nardi said Bowman & Company is the name of the auditors. Chairman Mevoli said there is not internal auditor other than itself and the external auditor is Bowman & Company. Amir Kahn said they

have given about \$561,000 in donations over the past years to the Democratic Committee and received back about \$1.5 million in contracts.

Commissioner Shannon of the Camden County Municipal JIF and representative for Barrington said this is completely unrelated to the previous conversation but a lot of us are starting to get claims from the June 20th storm and a lot of areas had flooding. Commissioner Shannon said they were notified last week that they will not be receiving assistance from FEMA. When FEMA put it all together we did not meet the threshold so the United States Small Business Association has stepped up and is offering very low interest loans. Commissioner Shannon said they picked Barrington because it is centrally located and she said she did send the press release out to all the clerks and the towns that had the flooding. Commissioner Shannon said they will be there every day from 9 am – 6 pm until Thursday so if it has not been communicated to your residents please make sure it gets communicated. After that there will be an online process that can be completed.

Commissioner Eleanor Kelly Fund Commissioner of Runnemede asked what the interest rate would be. Commissioner Shannon said the interest rate would be half of what a bank rate would be. Commissioner Shannon said she would email the rate sheet to Commissioner Kelly.

MOTION TO CLOSE PUBLIC SESSION:

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 6:18 PM

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

APPENDIX I I – RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

September 4, 2019

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF September Meeting

OPRA Request: Copies of PERMA’s response to a recent OPRA request submitted by the Star Ledger was circulated for review. Executive Director noted the response highlighted a few items, such as, control of local joint insurance funds is governed by member-appointed Commissioners and the effectiveness of safety and risk control programs to significantly reduce accident rates.

Sexual Molestation Legislation: Executive Director reported at the June meeting, the Board reviewed and agreed to a recommendation by the MEL Management Committee to amend both the MEL and RCF Risk Management Plans (RMP) in response to claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

As previously discussed, the MEL is developing a comprehensive risk control plan to involve communication plan, training and specialized claims management of this exposure. Executive Director reported a Task Force met on July 30th to outline next steps, claims handling and program structure. Submitted for review was a memorandum from the MEL Chairman recommending the creation of an Ad-Hoc advisory committee under the direction of the MEL Claims Committee; the Board of Fund Commissioners voted unanimously and agreed with the recommendation.

2018 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2018 Budget, which reflected the transfer of Fund Year 2014 from the local JIFs as of 12/31/18. Enclosed as part of this report is the Amended 2018 Budget.

2019 Budget Amendment: Executive Director reported that the 2019 “expense only” budget was adopted at the October 2018 meeting. The amended 2019 Budget to include transfer of 2015 claim liabilities valued as of December 31, 2019 will be presented during the 1st quarter of 2020 to allow time for the Actuary to finalize the IBNR.

2020 Budget: The Board of Fund Commissioners reviewed the proposed 2020 Budget. Under the conditions of the Fund, the 2020 expenses cannot be directly charged to an expense line established in the 2019 budget.

Executive Director recommended a dividend be released from Closed Year Account in the amount of \$646,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account.

In addition, the Board of Fund Commissioners voted to introduce on first reading the 2020 Budget and to schedule the Public Hearing on October 16, 2019, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as part of this report is the Proposed 2020 Budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2015 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Claims Committee: The Claims Review Committee met on July 18, 2019 and also met the morning of the Commissioner's meeting; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday October 16, 2019 at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	\$ CHANGE
APPROPRIATIONS			
MEL	291,364	8,102,724	7,811,360
BMEL	0	0	0
ATLANTIC	45,775	1,724,442	1,678,666
BERGEN	12,788	1,055,261	1,042,473
BURLCO	19,148	494,811	475,663
CAMDEN	22,017	941,449	919,432
MONMOUTH	25,251	1,382,606	1,357,355
MORRIS	19,213	1,773,283	1,754,070
NJUA	15,776	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,950,490	1,904,063
PMM	7,938	222,601	214,663
SOUTH BERGEN	20,533	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	650,769	630,779
TRICO	28,672	303,937	275,265
SUBURBAN MUNICIPAL	3,238	61,842	58,604
CENTRAL JERSEY	56,633	1,386,518	1,329,885
NJPHA	15,239	500,928	485,689
TOTAL	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	
APPROPRIATIONS			
CLAIMS	0	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000	30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000
SUBTOTAL LOSS FUND	30,000	21,258,628	21,228,628
EXPENSES			
ADMINISTRATOR	197,849	197,849	0
DEPUTY ADMINISTRATOR	67,302	67,302	0
ATTORNEY	40,960	40,960	0
CLAIMS SUPERVISION & AUDIT	59,211	59,211	0
TREASURER	38,456	38,456	0
AUDITOR	22,717	22,717	0
ACTUARY	40,556	40,556	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	490,886	490,886	0
EXPENSE CONTINGENCY	129,114	129,114	0
SUBTOTAL EXPENSES	620,000	620,000	0
TOTAL BUDGET	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2019 ANNUALIZED	2020 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	28,000	10,000	(18,000)	-64%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	28,000	10,000	(18,000)	-64%
EXPENSES				
ADMINISTRATOR	201,806	205,842	4,036	2%
DEPUTY ADMINISTRATOR	68,648	70,021	1,373	2%
ATTORNEY	41,779	42,615	836	2%
CLAIMS SUPERVISION & AUDIT	60,395	61,603	1,208	2%
TREASURER	39,225	40,010	785	2%
AUDITOR	23,171	23,634	463	2%
ACTUARY	41,367	42,194	827	2%
MISCELLANEOUS	24,312	24,798	486	2%
SUBTOTAL	500,703	510,717	10,014	2%
EXPENSE CONTINGENCY	132,297	135,283	2,986	2%
SUBTOTAL EXPENSES	633,000	646,000	13,000	2%
TOTAL BUDGET	661,000	656,000	(5,000)	-0.8%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 4, 2019

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2018 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2020 BUDGET PROCESS – Attached to this report, is the 2020 draft budget. The Finance Committee met on August 29, 2019 and recommended the 2020 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 16, 2019.

2019 DIVIDEND - The Finance Committee is recommending a 2019 dividend of \$2,000,000. Resolution #25-19 authorizing a total return dividend of \$2,000,000 was adopted by the Executive Board.

LOBBYIST CONSULTING SERVICES RFP - The Executive Director's office issued a Competitive Contract RFP for the position of Lobbyist Consulting Service Provider with a return date of July 9, 2019. There was one RFQ response received, the incumbent, Princeton Public Affairs Group (PPAG). Resolution #26-19 was adopted by the Executive Board authorizing the award of competitive contract to PPAG for a period of 5 years at an estimated fee of \$45,000 per year.

38 LAGOON DRIVE PROPERTY - The Executive Board authorized the acceptance of the purchase offer for the property owned by the EJIF in the amount of \$207,500. Resolution #27-19 was adopted by the Executive Board ratifying the contract for sale and addendum to the contract for 38 Lagoon Drive owned by the E-JIF.

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled to discuss perfluorooctanoic acid (PFOA) and perfluorooctane sulfonate (PFOS) exposures in view of the adoption by the NJDEP of the nation’s most stringent standards. The EJIF excess carrier has asked the EJIF to consider how it will deal with these exposures.

A copy of the September 2017 Environmental Alert on the topic is attached to this report for reference.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 16, 2019 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2020 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/28/2019 10:41	2019	2020		
		TOTAL	TOTAL	CHANGE	
				CHANGE	
	I. Claims and Excess Insurance			\$	
	Claims			%	
1	Third Party (Non-Site Specific)	443,801	409,942	(33,859)	-7.6%
2	On Site Cleanup (Site Specific)	256,944	243,749	(13,195)	-5.1%
3	PO Pollution Liability	186,854	166,192	(20,662)	-11.1%
4	Tank Systems	233,586	220,833	(12,753)	-5.5%
5	DMA Waste Sites (Superfund Buyout)	1,214,614	1,174,535	(40,079)	-3.3%
6	LFC	29,002	29,002	-	0.0%
7	Total Loss Fund	2,364,801	2,244,253	(120,548)	-5.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	82,105	83,747	1,642	2.0%
13	Auditor	16,278	16,604	326	2.0%
14	Executive Director	303,158	309,221	6,063	2.0%
15	Treasurer	20,077	20,478	401	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	240,112	244,915	4,803	2.0%
18	Environmental Services	429,422	438,011	8,589	2.0%
19	Claims Administration	28,385	28,953	568	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,227,037	1,249,429	22,392	1.8%
22					
23	Non-Contracted Services				
24	Postage	5,518	5,518	-	0.0%
25	Printing	4,285	4,285	-	0.0%
26	Telephone	2,444	2,444	-	0.0%
27	Expenses contingency	14,933	14,933	-	0.0%
28	Member Testing	8,233	8,233	-	0.0%
29					
30	Subtotal - Non-contracted svcs	35,413	35,413	-	0.0%
31					
32	Subtotal-Contracted/Non-contracted s	1,262,450	1,284,842	22,392	1.8%
33					
34	Excess Aggregate Insurance	546,830	557,766	10,936	2.0%
35					
36	General Contingency	149,089	149,089	-	0.0%
37					
38	Total Exp, Fees & Contingency	1,958,369	1,991,697	33,328	1.7%
39					
40	TOTAL JIF APPROPRIATIONS	4,323,170	4,235,950	(87,220)	-2.0%

Environmental Alert



PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water

Many New Jersey municipalities are now facing an emerging contamination threat to their water supply systems. Two contaminants named perfluorooctane sulfonate (PFOS) and perfluorooctanoic acid (PFOA) are considered contaminants of emerging concern that pose a significant health risk to humans because they are readily absorbed by the body and can bioaccumulate in the food chain. Some studies link these chemicals to reproductive and developmental disorders as well as kidney and liver function impairments, *even at very low concentrations*. As a result, a number of health-based advisories have been issued by the EPA and many state governments. EPA's health advisory for PFOA and PFOS stands at a maximum drinking water concentration of 70 parts per trillion (ppt), while New Jersey is recommending maximum concentrations for drinking water of 14 ppt. *These levels are among the lowest regulated concentrations of any chemical, and may cause municipalities to incur significant costs to test and treat their drinking water to make it safe for human consumption.*

The EPA collected more than 1,000 samples from 80 New Jersey Public Water Supplies (PWSs), and the results are quite shocking. Using low detection levels of <5 ng/L, *PFOA was found in samples from approximately 60% of the New Jersey PWSs tested*. Additionally, in a survey of large (>10,000 people) and smaller PWSs across the U.S., *PFOA was detected more than five times more frequently in New Jersey's public water supply (10.3%) than in the rest of the U.S. (2.1%)*.

In addition, the New Jersey Department of Environmental Protection is proposing to add a related compound, perfluorononanoic acid (or PFNA), to the List of Hazardous Substances under its Spill Act regulations entitled Discharges of Petroleum and Other Hazardous Substances (N.J.A.C. 7:1E-1.1 et seq.). This addition would make discharges of PFNA to the environment subject to the strict liability cleanup provisions of the Spill Act.

September 2017

Where are the sources of these chemicals?

Even though these chemicals seem to be far removed from New Jersey's local water sources, they are not. Although it is true that large amounts of PFOS and PFOA were released to the air, water, and soil in and around fluorochemical manufacturing facilities located in chemical producing states such as West Virginia and Delaware, *municipalities may have significant sources of both PFOA and PFOS right in their backyards.* According to the EPA, PFOS and PFOA have been detected in a number of U.S. cities in surface water and sediments not only downstream of former fluorochemical production facilities, but also in *wastewater treatment plant effluent, sewage sludge and landfill leachate.* Perhaps even more significant for New Jersey municipalities is the fact that the environmental release of these chemicals may also occur from fire suppression foams and firefighting training facilities. *Municipalities with airports face an even greater threat* as fire-fighting foam is extensively used at airports, and fire training activities using such foams is commonplace.



PFOS chemical structure



PFOA chemical structure

Why are PFOA and PFOS such a problem?

In addition to having the potential for causing significant human health concerns, PFOA and PFOS are unique in the way they act in the environment. Both chemicals are chemically and biologically stable in the environment and resist typical environmental degradation processes such as biodegradation, photodegradation, and hydrolysis; as a result, these chemicals are extremely persistent. PFOA and PFOS are also water-soluble and can migrate readily from soil to groundwater, where they can be transported long distances to drinking water supply wells and surface water supplies. PFOS and PFOA have very low volatility because of their chemistry, and are therefore *extremely persistent in water and soil.* When released directly to the atmosphere, these chemicals can adsorb to particles and settle to the ground through wet or dry deposition. These chemicals have even been detected in the Arctic region and other remote areas, demonstrating that long-range transport has already occurred.

What products contain these chemicals?

In addition to fire suppression foams, *PFOS and PFOA are used in many household and business products that municipalities use on a daily basis.* They are surface-active agents and are used as a coating on surfaces that come into contact with humans such as furniture and carpeting. They are also used in textiles and leather products, metal plating, the photographic industry, photolithography, semi-conductors, paper and packaging, coating additives, cleaning products, and pesticides. Their firefighting application comes from their use to manufacture Aqueous Film Forming Foam (AFFF). PFOS-based AFFF is commonly used as the active ingredient in fire-fighting foam that is typically used to extinguish flammable liquid fires, such as fires involving cars, trucks, gasoline tankers, and airplanes. Notably, the 3M Company – the primary manufacturer of PFOS – completed a voluntary phase-out of PFOS production in 2008.

What can I do to protect my water supply?

Municipalities are faced with two treatment concerns regarding PFC compounds (i.e., PFOS, PFOA PFNA): (1) spills and discharges of the substances onto soils that seep into groundwater; and (2) contamination that is present in a community's drinking water supply. For drinking water supplies, *activated carbon filters, nanofiltration and reverse osmosis units have been shown to remove PFCs from water.* These systems may already be in place at a number of municipal water treatment plants. Other less conventional treatment technologies may also be available in future markets, including photochemical oxidation, thermally induced reduction, and ultrasound technologies. Some of these technologies generate residual/concentrated PFC wastes, which would require potentially costly incineration.

With regard to spills and discharges, the PFC compounds resist most conventional in situ treatment technologies such as direct oxidation. Factors such as (1) *initial concentration of PFCs*; (2) *the background organic and metal concentration*; (3) *available degradation time*; and (4) *other site-specific conditions are the keys to selecting the appropriate remediation technology.* Some studies suggest the use of a double-layer permeable reactive barrier system using various layers containing oxidants, quartz sands and enzymes may work for the in situ containment of PFC-contaminated soil and groundwater. Chemical oxidation, activated persulfate and permanganate technologies may also degrade PFOS and PFOA in water. Treatment studies and research are ongoing and may generate more practical and economically feasible technologies in the near future.

September 2017

Many experts agree that the best thing to do to avoid PFOA and PFOS contamination is to remove the threat by keeping these chemicals out of the environment. Unfortunately, substantial concentrations of these chemicals have already been released to the environment, much of which has become a risk to drinking water supplies. Nevertheless, there are options for keeping drinking water systems safe through improved assessment techniques, water treatment technologies, and an informed public. An environmental consultant or attorney should be consulted to map out the best course of action for your town.

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

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

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at cgulics@psands.com or 732.430.7012.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
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Date: September 4, 2019
To: Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: September MEL Report

Correspondence: Executive Director submitted a copy of cover letter to the Star Ledger outlining JIF operations. Executive Director said he routinely provides a detailed cover letter when responding to OPRA requests for significant information.

2020 Budget: Executive Director submitted and reviewed the preliminary 2020 budget with rate table along with a memorandum outlining changes. Draft budget is based on municipal members only and applies 2020 rates against 2019 exposure base. Executive Director said increases in property rates and loss fund contingency are offset by 14% reduction in workers' compensation claims fund. Executive Director said local JIF loss control and the MEL Safety Institute are having a positive impact on workers' compensation experience. Executive Director said loss fund contingency included additional funds in recognition of expected claims resulting from changes in the law concerning firemen's cancer and sexual molestation.

Management Committee: Executive Director summarized the June meeting of the Management Committee.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses are due by September 19th and the respective Evaluation Committees will be scheduling meetings to review the responses.

In addition, a CCRFP is being drafted for Asset Manager and Financial Advisor Services and Online Training, Webinar and Video Producer. Board of Commissioner authorized the advertisement and release of these RFPs.

Audit Committee Corporate Board Member: A meeting has been scheduled in October to meet the candidate to replace James Bollerman. Executive Director recognized Mr. Bollerman with an engraved clock for his years of service and professionalism in serving on the board. Mr. Bollerman said it was an honor to have served on the Audit Committee since 1993 with outstanding professionals serving a phenomenal organization.

Sexual Molestation Legislation: A memorandum from the MEL Chairman - on the creation of an ad-hoc advisory committee under the direction of the Claims Committee – was distributed to the Board.

Management Committee met via teleconference on July 22nd and approved a proposal submitted by Princeton Strategic Communications to produce the training video as part of the comprehensive risk management plan; anticipated launch is November 2019. The Fund Attorney and Qualified Purchasing Agent (QPA) reviewed current contract and agreed the additional services can be considered within their scope.

Coverage Committee: Board of Fund Commissioners accepted the Coverage Committee’s recommendation and voted to recommend local JIF adopt the revised crime policy.

Coverage Committee had worked with the Technical Writer to redraft JIF Crime Policy to streamline language. MEL will now work with the Technical Writer to draft the MEL’s “follow form” policy.

Legislative Committee: Committee met on July 12th and submitted its minutes of that meeting to the Board of Fund Commissioners. The next meeting is scheduled for November 20, 2019 at 10:00 AM as part of the annual NJSLOM conference.

Safety & Education Committee: Committee met on July 12th and submitted its minutes of that meeting. The next meeting is scheduled for September 13, 2019.

Board accepted the request for an additional *Below 100 Training Program* to be scheduled in a centralized location. The mission of **Below 100** is to reduce police officer line-of-duty deaths to fewer than 100 per year. Total cost is approximately \$3,200 which represents trainer and meeting costs.

MEL Safety Institute-Services Request: Board of Fund Commissioners approved the request by Alfred T. Kirk of Conner Strong & Buckelew requesting access to the MEL Safety Institute for two sub-funds of New Jersey Schools Insurance Group. The proposed annual compensation to the MEL Safety Institute would be \$50,000 (\$25,000 each sub-fund). Executive Director noted that School Association Insurance Fund (SAIF) already utilizes the MEL Safety Institute.

Model Personnel Committee: Members will be asked to update EPL Compliance Programs during 2020. We are recommending the MEL enter into a Professional Services contract with an attorney specializing the drafting Personnel Manuals to completely update the model documents. The Board of Fund Commissioners accepted the recommendation of the Fund Attorney and Executive Director to engage the services of a law firm to conduct a complete review and rewrite of the MEL’s Model Personnel Manual and agreed to engage Cleary I Giacobbe I Alfieri I Jacobs, LLC at a cost not to exceed \$40,000 subject to professional services agreement.

Marketing Committee: This committee met on May 30th and submitted the minutes for information.

Power of Collaboration Brochure: The MEL is distributing copies of a brochure highlighting the savings to taxpayers and significant improvement to the safety record since its inception.

League Magazine Ad: The latest in the series of “Power of Collaboration” ad (copy attached) will also highlight the savings to taxpayers.

NJSLOM Ethics Seminar: The NJSLOM has asked the JIFs to help spread the word on its upcoming League Ethics Seminars scheduled for October (attached). Many of the State-issued certifications (i.e., Construction Officials, Subcode Officials, CMFO, etc.) require CEU’s under the Ethics category; the League seminar will help to satisfy those requirements.

Cyber Task Force: The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Attached is a summary of compliance by JIF.

RCF Report: Commissioner Clarke submitted his report on the RCF’s June meeting.

Statutory Bonds: Underwriting Manager’s office has contacted municipal clerks and risk management consultants of member towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Claims Review Committee: The Claims Review Committee met on July 18th and submitted its minutes of that meeting under separate cover.

Fund Attorney: Attorney provided a summary of the events that led to the MEL withdrawing its coverage in an EPL matter due to the member’s lack of cooperation. Courts upheld the MEL’s decision.