



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA OCTOBER 28, 2019 – 5:15 PM

NEW LOCATION!

MARION CONSALVI SENIOR CENTER
240 PINE AVENUE
WEST BERLIN, NJ 08091
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

DIRECTIONS

**Marion Consalvi Senior Center
240 Pine Avenue
West Berlin, NJ 08091**

Take I-295 N. Go for 5.4 mi.

Take exit 32 toward Voorhees/Gibbsboro onto CR-561 E (Haddonfield-Berlin Rd). Go for 3.2 mi.

Keep left onto Haddonfield Berlin Rd (CR-561). Go for 1.6 mi.

Continue on Haddonfield Berlin Rd (CR-561). Go for 1.2 mi.

Continue on Haddon Ave (CR-561). Go for 499 ft.

Turn right onto Lester Ave. Go for 0.2 mi.

Turn right onto Pine Ave. Go for 302 ft.

Destination is on the right.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: OCTOBER 28, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: BERLIN TOWNSHIP**
- APPROVAL OF MINUTES:** September 23, 2019 Open Minutes **Appendix I**
September 23, 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. 19-23 **Page 18**
Treasurer’s Report **Page 20**
Monthly Reports **Page 21**

- ATTORNEY – Joseph Nardi, Esquire**

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

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

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

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: November 25, 2019 – Collingswood Sr. Community Center**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: October 28, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2020 Budget** – The proposed 2020 Budget is enclosed for your review (**Page 3**). The Executive Committee held a budget workshop meeting on October 9th in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$14,731,763 which represents a 0.75% increase over last year's budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$850,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$197,342.00. Enclosed is Resolution **19-22** authorizing the release of a dividend representing a total of \$1,047,342. (**Page 4**)

- Motion to introduce the 2020 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 25, 2019 at the Collingswood Community Center at 5:15PM.**
- Motion to adopt Resolution 19-22 authorizing the release of a dividend in the amount of \$1,047,342 from the EJIF and Closed Years Account, subject to state approval.**
- 2019 RFQ** – The fund office opened Requests for Qualifications responses on October 9th. On **Page 6** is a report of the submissions received.
- RCF Report:** The RCF met on October 16, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The Residual Claims Fund 2020 Budget was adopted.
- EJIF Report:** The EJIF met on October 16, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The 2020 budget was adopted,
- MEL Report:** The MEL met on October 16, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The MEL's 2020 budget was introduced.

- ❑ **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. Perma is currently confirming data within the online database for accuracy toward completion of the 2020 renewal process.

- ❑ **Membership Renewals** – The Fund has twenty-five members up for renewal at the end of this year. The Executive Director will give an update.

- ❑ **MEL EPL Helpline:** Enclosed is a copy of the bulletin issued earlier in the year concerning the Fund’s EPL Hotline. We encourage members to contact any of the three firms when they need guidance. The MEL worked with QBE to restructure the helpline so that assistance is now provided by New Jersey law firms with municipal and JIF experience. **(Page 8)**

- ❑ **Due Diligence Reports:**

Financial Fast Track	Page 9
Income Portfolio	Page 10
Loss Ratio Analysis	Page 11
Loss Time Accident Frequency	Page 12-13
POL/EPL Compliance Report	Page 14
Fund Commissioners	Page 15
Regulatory Affairs Checklist	Page 16
RMC Agreements	Page 17

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2020 PROPOSED BUDGET					
APPROPRIATIONS			CHANGE		
I. Claims and Excess Insurance	Annualized 2019	Projected 2020	\$	%	
Claims					
1	Property	722,786	710,000	(12,786)	-1.77%
2	Liability	1,670,884	1,604,000	(66,884)	-4.00%
3	Auto	386,966	399,000	12,034	3.11%
4	Workers' Comp.	3,672,618	3,362,000	(310,618)	-8.46%
5	Contingency : S 477 and FFCP		261,962	261,962	100.00%
6	Aggregate Excess LFC	163,354	259,618	96,264	58.93%
7	Subtotal - Claims	6,616,608	6,596,580	(20,028)	-0.30%
8 Premiums					
9	Crime	16,720	17,980	1,260	7.54%
10	Environmental Fund	432,991	426,919	(6,072)	-1.40%
11	EJIF Dividend				
12	MEL	2,384,112	2,400,131	16,009	0.67%
13	MEL Property	830,585	919,771	89,186	10.74%
14	Sub Total Premiums	3,664,408	3,764,791	100,383	2.74%
15	Total Loss Fund	10,281,016	10,361,371	80,355	0.78%
16					
17 II. Expenses, Fees & Contingency					
18					
19	Claims Adjustment	467,884	477,242	9,358	2.00%
20	Managed Care	129,259	131,844	2,585	2.00%
21	Loss Fund Management	69,775	71,171	1,396	2.00%
22	Litigation Mangement	41,607	42,439	832	2.00%
23	Safety Director	160,946	164,165	3,219	2.00%
24	Law Enforcement Service	16,126	16,449	323	2.00%
25	Right to Know	31,636	32,269	633	2.00%
26	CDL Drug Testing Monitor	32,396	33,044	648	2.00%
27	Safety Incentive Program	41,143	41,966	823	2.00%
28	MEL Safety Institute	83,373	91,716	8,343	10.01%
29	Administration	373,163	380,626	7,463	2.00%
30	Actuary	51,732	52,767	1,035	2.00%
31	Auditor	23,157	23,620	463	2.00%
32	Attorney	22,654	23,107	453	2.00%
33	Treasurer	22,931	23,390	459	2.00%
34	Payroll Auditor	16,778	17,114	336	2.00%
35	Internal Auditor Prop	0	0	0	
36	Underwriting Manager	12,976	13,236	260	2.00%
37	Police Accreditation	18,973	18,973	0	0.00%
38	Postage	3,048	3,048	0	0.00%
39	Printing	3,231	3,231	0	0.00%
40	Telephone	1,219	1,219	0	0.00%
41	Meeting Expenses	2,012	2,012	0	0.00%
42	Director's Fee	18,000	18,000	0	0.00%
43	Optional Safety Award	34,000	37,000	3,000	8.82%
44	Contingency	97,201	97,201	(0)	0.00%
45					
46	EPL Training	25,000	25,000	0	0.00%
47					
48	Total Fund Exp & Contingency	1,800,220	1,841,849	41,629	2.31%
49	Risk Managers	775,398	778,929	3,531	0.46%
50					
51	Total JIF Excl POL/EPL	12,856,634	12,982,149	125,515	0.98%
52 XL POL/EPL Premiums					
53	POL/EPL Premium	1,526,676	1,508,838	(17,838)	-1.17%
54	Cyber Liability	56,580	56,610	30	0.05%
55	Vol Directors & Officers	8,826	8,458	(368)	-4.17%
56	Land Use Liability	71,570	70,731	(839)	-1.17%
57	RMC Fees	101,622	104,977	3,355	3.30%
58	Total POL/EPL Premiums	1,765,274	1,749,614	(15,660)	-0.89%
59	Total JIF Incl POL/EPL	14,621,908	14,731,763	109,855	0.75%

RESOLUTION NO. 19-22

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$850,000.00
<u>EJIF Dividend</u>	<u>\$197,342.00</u>
Total	\$1,047,342.00

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2018 and Auditor's Report of the Historical Operating Results as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.

Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Chairman

Secretary

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
RFQ OPENING
2 PM – October 9, 2019
FUND OFFICE, CAMDEN NJ**

The opening of the RFQ's for the Camden County Municipal JIF Fund Year 2020 took place at 2:00 PM. Bradford Stokes and Karen Read was present in the room for the openings.

<u>Position</u>	<u>Firm</u>	<u>Fee</u>
Auditor	Bowman & Company	\$22,857.00
Payroll Auditor	Bowman & Company	\$16,236.00
Attorney	Joseph Nardi, Brown & Connery	Promulgated by the Fund
Treasurer	Elizabeth Pigliacelli	Promulgated by the Fund
CDL Drug & Alcohol Monitor	Mobile Interstate	\$64.00 per DOT Drug Screen \$35.00 for Breath Alcohol Test

Defense Attorney:

- Pietras, Saracino, Smith & Meeks
- Grace Marmero & Associates
- Zeller & Wieliczko LLP
- Platt & Riso PC
- Mayfield, Turner, O'Mara, Donnelly & McBride
- John M. Palm LLC
- Siciliano & Associates
- Wade, Long, Wood & Long LLC
- Parker McCay
- Martin, Gunn & Martin PA
- Kent & McBride

Brown & Connery

Madden & Madden PA

Florio, Perrucci, Steinhardt & Cappelli

Shimberg & Friel, PC

Blumberg & Wolk

Birchmeier & Powell LLC

Archer & Greiner

Rainone Coughlin Minchello

Craig, Annin & Baxter

Capelhart Scatchard

New Responses:

Bennett, Bricklin & Saltzburg

Eric Bernstein

David Worthington

Decotis, Fitzpatrick and Cole



Questions about employment issues? Call the New MEL Employment Practices Helpline

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900

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

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



CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,218,198	9,745,587	230,231,740	239,977,327
2.	CLAIM EXPENSES				
	Paid Claims	624,284	3,358,241	100,684,641	104,042,882
	Case Reserves	102,647	1,735,759	4,211,039	5,946,797
	IBNR	136,104	466,755	4,721,520	5,188,275
	Recoveries	-	(16,365)	(197,249)	(213,615)
	TOTAL CLAIMS	863,035	5,544,389	109,419,950	114,964,339
3.	EXPENSES				
	Excess Premiums	443,423	3,547,386	63,503,169	67,050,555
	Administrative	213,581	1,655,899	40,953,864	42,609,764
	TOTAL EXPENSES	657,004	5,203,286	104,457,033	109,660,319
4.	UNDERWRITING PROFIT (1-2-3)	(301,841)	(1,002,088)	16,354,756	15,352,669
5.	INVESTMENT INCOME	112,424	543,564	10,629,852	11,173,416
6.	DIVIDEND INCOME	0	0	3,528,688	3,528,688
7.	STATUTORY PROFIT (4+5+6)	(189,416)	(458,524)	30,513,297	30,054,772
8.	DIVIDEND	0	0	19,760,174	19,760,174
9.	STATUTORY SURPLUS (7-8)	(189,416)	(458,524)	10,753,122	10,294,598
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	20,030	108,456	3,739,602	3,848,057
	Aggregate Excess LFC	17,118	126,297	716,327	842,624
	2015	8,072	(73,347)	1,506,731	1,433,384
	2016	13,069	(411,142)	2,409,711	1,998,569
	2017	(291,010)	(429,612)	1,776,425	1,346,813
	2018	7,152	6,592	604,327	610,919
	2019	36,153	214,231		214,231
	TOTAL SURPLUS (DEFICITS)	(189,416)	(458,524)	10,753,122	10,294,598
	TOTAL CASH				25,476,994
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	(100)	90,370,908	90,370,808
	FUND YEAR 2015				
	Paid Claims	26,062	284,610	4,051,563	4,336,173
	Case Reserves	(28,864)	(148,633)	548,651	400,017
	IBNR	2,803	(17,056)	166,862	149,806
	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	11,960	439,026	2,547,580	2,986,606
	Case Reserves	(23,668)	110,290	785,384	895,674
	IBNR	11,708	(53,405)	470,097	416,692
	Recoveries	0	(9,619)	(58,308)	(67,928)
	TOTAL FY 2016 CLAIMS	0	486,292	3,744,753	4,231,044
	FUND YEAR 2017				
	Paid Claims	322,245	928,224	2,182,191	3,110,415
	Case Reserves	33,862	(134,282)	1,329,228	1,194,947
	IBNR	(50,000)	(272,659)	1,247,210	974,551
	Recoveries	0	(4,246)	(109,290)	(113,536)
	TOTAL FY 2017 CLAIMS	306,106	517,037	4,649,340	5,166,377
	FUND YEAR 2018				
	Paid Claims	61,763	768,803	1,532,399	2,301,202
	Case Reserves	(6,489)	113,680	1,547,776	1,661,456
	IBNR	(55,274)	(790,165)	2,837,351	2,047,186
	Recoveries	0	(2,500)	(2,405)	(4,905)
	TOTAL FY 2018 CLAIMS	0	89,818	5,915,121	6,004,939
	FUND YEAR 2019				
	Paid Claims	202,255	937,677		937,677
	Case Reserves	127,806	1,794,704		1,794,704
	IBNR	226,867	1,600,040		1,600,040
	Recoveries	0	0		0
	TOTAL FY 2019 CLAIMS	556,928	4,332,421		4,332,421
	COMBINED TOTAL CLAIMS	863,035	5,544,389	109,419,950	114,964,339

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	
						8/31/2019	
						Last	This
						Month	Month
						2016	2017
						2018	
CAMDEN JOINT INSURANCE FUND							
Total Cash Balance (millions)		16.98	19.11	21.12	26.03	25.48	
Fixed Income Portfolio							
Investments (millions), Book Value		9.99	12.35	12.35	14.45	14.46	
Avg maturity (years)		0.24	1.60	2.31	1.39	1.44	
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	0.48	0.94	
Purchase/Book yield (%)		0.62	1.22	1.46	1.58	1.53	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.71	1.23	0.25	2.06	2.47	
M E L PORTFOLIO							
Total Cash Balance (millions)		61.94	59.15	62.76	67.58	66.69	
Fixed Income Portfolio							
Investments (millions), Book Value		53.40	48.74	48.74	34.03	34.93	
Avg maturity (years)		1.64	1.15	1.63	1.10	1.00	
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	0.04	0.42	
Purchase/Book yield (%)		0.82	1.11	1.80	1.49	1.50	
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00	
Total Yield (Market)		0.85	0.90	0.54	1.53	1.92	
COMPARATIVE RATES (%)							
Cash & Cash Equivalents							
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.31	2.23	
Investors Bank Deposits		-	-	1.64	2.28	2.02	
Treasury Issues							
1 year bills		0.61	1.20	2.33	1.96	1.77	
3 year notes		1.00	1.58	2.63	1.80	1.51	
5 year notes		1.33	1.83	2.75	1.83	1.49	
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	2.30	3.13	
* Yearly data is average monthly rate.							
^ Monthly data is Year to Date return							
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.							
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for August is 1.79%							

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

AS OF September 30, 2019								
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-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	1,126,991	79.78%	96.96%	80.98%	96.90%	66.14%	94.71%
AUTO LIABILITY	335,860	198,407	59.07%	95.43%	63.74%	95.15%	38.36%	91.45%
WORKER'S COMP	3,739,043	2,898,526	77.52%	99.80%	71.33%	99.77%	70.02%	99.20%
TOTAL ALL LINES	6,028,749	4,855,388	80.54%	98.91%	77.24%	98.86%	71.34%	97.78%
NET PAYOUT %	\$4,529,664		75.13%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		00-Jan-00	
PROPERTY	490,882	498,690	101.59%	100.00%	101.59%	100.00%	90.18%	100.00%
GEN LIABILITY	1,437,680	503,985	35.06%	94.71%	35.02%	94.32%	22.76%	88.03%
AUTO LIABILITY	330,150	339,889	102.95%	91.45%	102.95%	91.05%	41.06%	85.26%
WORKER'S COMP	3,689,848	2,404,351	65.16%	99.20%	65.54%	99.12%	61.54%	97.46%
TOTAL ALL LINES	5,948,560	3,746,915	62.99%	97.75%	63.22%	97.58%	53.39%	94.71%
NET PAYOUT %	\$2,921,929		49.12%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		00-Jan-00	
PROPERTY	566,229	531,439	93.86%	100.00%	93.86%	100.00%	75.32%	98.04%
GEN LIABILITY	1,464,528	499,881	34.13%	88.03%	33.14%	87.24%	18.30%	75.57%
AUTO LIABILITY	324,847	524,188	161.36%	85.26%	71.40%	84.53%	46.57%	71.98%
WORKER'S COMP	3,837,435	2,615,631	68.16%	97.46%	67.15%	97.19%	55.45%	90.74%
TOTAL ALL LINES	6,193,040	4,171,139	67.35%	94.82%	61.78%	94.43%	48.01%	86.84%
NET PAYOUT %	\$3,004,829		48.52%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		00-Jan-00	
PROPERTY	600,000	485,756	80.96%	98.04%	81.11%	97.72%	41.39%	68.00%
GEN LIABILITY	1,506,000	193,370	12.84%	75.57%	12.53%	74.17%	2.76%	36.00%
AUTO LIABILITY	334,000	2,500	0.75%	71.98%	0.75%	70.26%	9.94%	35.00%
WORKER'S COMP	3,840,000	3,237,627	84.31%	90.74%	83.93%	89.50%	43.41%	33.00%
TOTAL ALL LINES	6,280,000	3,919,253	62.41%	86.81%	62.12%	85.59%	31.69%	37.17%
NET PAYOUT %	\$2,291,434		36.49%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-19		31-Aug-19		00-Jan-00	
PROPERTY	722,242	579,134	80.19%	68.00%	68.01%	61.00%	N/A	N/A
GEN LIABILITY	1,674,299	89,443	5.34%	36.00%	4.22%	30.00%	N/A	N/A
AUTO LIABILITY	387,682	25,150	6.49%	35.00%	6.45%	30.00%	N/A	N/A
WORKER'S COMP	3,672,619	1,880,755	51.21%	33.00%	45.06%	26.00%	N/A	N/A
TOTAL ALL LINES	6,456,842	2,574,482	39.87%	37.81%	34.72%	31.19%	N/A	N/A
NET PAYOUT %	\$935,600		14.49%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

		September 30, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
Burlington County Municipal JIF	0.92	1.69	1.19	1.30
Gloucester, Salem, Cumberland Counti	1.05	1.88	2.02	1.70
Suburban Essex	1.08	2.09	1.92	1.74
Bergen County	1.14	1.43	1.47	1.37
Central New Jersey	1.19	1.46	1.63	1.44
South Bergen County	1.29	2.17	1.87	1.82
NJ Public Housing Authority	1.39	2.11	1.97	1.86
Professional Municipal Management	1.39	2.37	2.04	1.99
Morris County	1.41	1.64	1.28	1.45
Monmouth County	1.48	1.22	1.51	1.40
Ocean County	1.54	2.15	2.10	1.96
NJ Utility Authorities	1.55	2.12	1.79	1.84
Suburban Municipal	1.56	1.69	1.22	1.48
Atlantic County Municipal JIF	2.07	2.21	1.93	2.07
Camden County	2.12	3.71	2.61	2.86
AVERAGE	1.41	2.00	1.77	1.75
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

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

		DATA VALUED AS OF September 30, 2019							
MEMBER_ID	MEMBER	**	# CLAIMS FOR 9/30/2019	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
1	87 Audubon		0	0	0.00	0.00	0.00	1 Audubon	0.00
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	91 Berlin Borough		0	0	0.00	0.00	1.92	3 Berlin Borough	0.70
4	92 Berlin Township		0	0	0.00	7.41	7.10	4 Berlin Township	5.27
5	93 Brooklawn		0	0	0.00	3.45	3.10	5 Brooklawn	2.41
6	96 Collingswood		0	0	0.00	0.98	0.00	6 Collingswood	0.37
7	97 Gibbsboro		0	0	0.00	0.00	5.06	7 Gibbsboro	1.87
8	102 Hi-Nella		0	0	0.00	0.00	0.00	8 Hi-Nella	0.00
9	105 Lindenwold		0	0	0.00	3.70	9.01	9 Lindenwold	4.68
10	107 Medford Lakes		0	0	0.00	3.77	0.00	10 Medford Lakes	1.32
11	108 Merchantville		0	0	0.00	0.00	2.82	11 Merchantville	0.98
12	109 Mount Ephraim		0	0	0.00	6.30	13.01	12 Mount Ephraim	6.95
13	110 Oaklyn		0	0	0.00	8.39	0.00	13 Oaklyn	3.11
14	112 Runnemede		0	0	0.00	1.92	0.00	14 Runnemede	0.76
15	113 Somerdale		0	0	0.00	5.03	2.74	15 Somerdale	2.85
16	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	16 Winslow Township Fire	0.00
17	117 Woodlynne		0	0	0.00	0.00	4.44	17 Woodlynne	1.73
18	451 Tavistock		0	0	0.00	0.00	0.00	18 Tavistock	0.00
19	457 Pine Valley		0	0	0.00	0.00	0.00	19 Pine Valley	0.00
20	584 Cherry Hill Fire District		0	0	0.00	11.08	5.83	20 Cherry Hill Fire District	6.15
21	98 Gloucester City		0	2	1.68	6.31	2.51	21 Gloucester City	3.66
22	99 Haddon		0	2	1.83	4.26	1.42	22 Haddon	2.56
23	101 Haddonfield		0	2	2.04	4.65	4.60	23 Haddonfield	3.92
24	106 Magnolia		0	2	2.26	1.89	1.97	24 Magnolia	2.03
25	114 Voorhees		0	4	2.50	7.19	2.78	25 Voorhees	4.06
26	564 Cherry Hill		0	13	3.04	1.60	1.25	26 Cherry Hill	1.92
27	94 Chesilhurst		0	1	4.37	0.00	0.00	27 Chesilhurst	1.28
28	104 Lawnside		0	2	4.56	11.54	3.77	28 Lawnside	6.72
29	95 Clementon		0	2	4.72	0.00	6.50	29 Clementon	3.55
30	111 Pine Hill		0	2	4.72	3.64	0.00	30 Pine Hill	2.64
31	89 Barrington		0	4	4.78	0.00	0.00	31 Barrington	1.35
32	90 Bellmawr		0	7	5.10	3.46	3.44	32 Bellmawr	3.92
33	115 Winslow		0	10	6.32	6.53	1.88	33 Winslow	4.78
34	565 Camden Parking Authority		0	2	6.93	5.26	0.00	34 Camden Parking Autho	3.53
35	103 Laurel Springs		0	2	7.11	0.00	0.00	35 Laurel Springs	1.88
36	692 Gloucester Township	**	0	0				36 Gloucester Township	
37	695 Camden City	**	0	0				37 Camden City	
Totals:			0	57	2.12	3.71	2.61		2.86
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2018 Loss Time Accident Frequency as of September 29, 2018 2.08									

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 October 1, 2019

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF October 18, 2019				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/17/19	01/17/19	12/31/19
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/14/2019	2/14/2019	12/31/19
BELLMAWR	CONNER STRONG & BUCKELEW	5/10/2019	5/10/2019	12/31/19
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	05/23/19	05/23/19	12/31/19
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/14/2019	03/29/19	12/31/19
BROOKLAWN	CONNER STRONG & BUCKELEW	4/10/2019	04/01/19	12/31/19
CHERRY HILL	CONNER STRONG & BUCKELEW	1/14/2019	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	4/8/2019	4/15/2019	12/31/19
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	CONNER STRONG & BUCKELEW		5/6/2019	12/31/19
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	03/11/19	12/31/19
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. 19-23

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

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

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

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

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002036			
002036	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 2018	7,106.00
			7,106.00
		Total Payments FY 2018	7,106.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002037			
002037	COMPSERVICES, INC.	GLOUCESTER TWP 10/19	1,291.67
002037	COMPSERVICES, INC.	CLAIMS ADMIN FEE 10/19	34,621.59
002037	COMPSERVICES, INC.	CHERRY HILL SERVICES 10/19	2,458.33
			38,371.59
002038			
002038	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/19	3,125.00
002038	INTERSTATE MOBILE CARE INC.	DOT DRUG BREATH & ALCOHOL 10/19	212.00
			3,337.00
002039			
002039	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/19	14,756.00
			14,756.00
002040			
002040	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/19	19.60
002040	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/19	36,911.50
			36,931.10
002041			
002041	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 10/19	4,311.00
			4,311.00
002042			
002042	BROWN & CONNERY, LLP	LITIGATION 9/19	1,994.25
002042	BROWN & CONNERY, LLP	ATTORNEY FEE 9/19	3,097.00
002042	BROWN & CONNERY, LLP	EXPENSE 9/19	296.43
			5,387.68
002043			
002043	ELIZABETH PIGLIACELLI	TREASURER FEE 10/19	1,910.92
002043	ELIZABETH PIGLIACELLI	POSTAGE 9/19	55.00
			1,965.92
002044			
002044	COURIER POST	ACCT#CHL-083028 - AD - 9/19 & 10/19	118.07
			118.07
002045			
002045	SPARK CREATIVE GROUP	WEBS HOS & DOM MNGMNT 5.30.20	350.00
			350.00
002046			
002046	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 9.30.19	88.73
002046	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 8.31.19	88.73
			177.46
002047			
002047	GLOUCESTER CITY	2019 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
002048			
002048	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 10/19	1,083.00
002048	MEDLOGIX LLC	MANAGED CARE SERVICES 10/19	9,688.58
			10,771.58

002049				
002049	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/19	1,081.33	
			1,081.33	
002050				
002050	M & C INSURANCE AGENCY, INC.	PARKING AUTH OF CAMDEN-RMC-2ND HALF '19	7,307.00	
002050	M & C INSURANCE AGENCY, INC.	LA WNSIDE BORO - RMC - 2ND HALF '19	5,860.00	
			13,167.00	
002051				
002051	LINDENWOLD BOROUGH	2019 OPTIONAL SAFETY AWARD	1,000.00	
			1,000.00	
002052				
002052	OAKLYN BOROUGH	2019 OPTIONAL SAFETY AWARD - SIGNS	1,000.00	
			1,000.00	
002053				
002053	WINSLOW TOWNSHIP	2019 OPTIONAL SAFETY AWARD	1,000.00	
			1,000.00	
002054				
002054	WINSLOW FIRE DISTRICT	2019 OPTIONAL SAFETY AWARD	1,000.00	
			1,000.00	
		Total Payments FY 2019	135,725.73	
		TOTAL PAYMENTS ALL FUND YEARS	\$142,831.73	

Chairperson

Attest: _____

Dated: _____

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

Treasurer

October 21, 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 September 30, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for September totaled \$10,843.42.

- **RECEIPT ACTIVITY FOR SEPTEMBER:**

Recovery	\$105,953.09	
Cherry Hill Deductible	<u>\$36,603.14</u>	
Total Receipts		<u>\$142,556.23</u>

- **CLAIM ACTIVITY FOR SEPTEMBER:**

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

Property Liability Claims	\$ 194,163.98	
Workers Compensation Claims	284,437.45	
Administration Expense	<u>121,378.84</u>	
Total Claims/Expenses		<u>\$595,986.27</u>

- **CASH ACTIVITY FOR SEPTEMBER:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,476,994.07 to a closing balance of \$25,041,484.01 showing a decrease of \$426,510.06.

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: September										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	44,501.50	0.00	532.47	60,919.12	0.00	0.00	0.00	0.00	36,603.14	142,556.23
Invest Pymnts	243.75	1,231.19	426.12	2,451.90	22.91	154.72	0.32	1,770.34	0.00	6,301.25
Invest Adj	309.00	2,409.96	305.59	4,386.84	6.93	1,391.08	175.39	2,633.96	0.00	11,618.75
Subtotal Invest	552.75	3,641.15	731.71	6,838.74	29.84	1,545.80	175.71	4,404.30	0.00	17,920.00
Other *	57,881.72	70,503.21	13,252.63	202,078.57	25,649.93	(2,016,380.83)	(412,654.67)	2,059,669.44	0.00	0.00
TOTAL	102,935.97	74,144.36	14,516.81	269,836.43	25,679.77	(2,014,835.03)	(412,478.96)	2,064,073.74	36,603.14	160,476.23
EXPENSES										
Claims Transfers	115,143.18	28,409.55	50,611.25	224,058.56	0.00	0.00	0.00	0.00	56,384.89	474,607.43
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,378.84	0.00	121,378.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	115,143.18	28,409.55	50,611.25	224,058.56	0.00	0.00	0.00	121,378.84	56,384.89	595,986.27
END BALANCE	693,542.49	5,886,023.92	499,437.67	10,676,852.47	13,905.57	436,879.99	6,307.89	6,884,919.05	(56,384.94)	25,041,484.12

REPORT STATUS SECTION

Report Month: September

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2019					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$25,476,994.07	10,869,230.36	12,743.80 -	5,716.74	14,600,736.65	
Opening Interest Accrua	\$66,495.30	-	-	-	66,495.30	
1 Interest Accrued and/or	\$18,089.57	\$0.00	\$0.00	\$0.00	\$18,089.57	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$11,618.75	\$0.00	\$0.00	\$0.00	\$11,618.75	
5 Interest Paid - Cash Inst	\$18,073.97	\$17,762.75	\$141.24	\$169.98	\$0.00	
6 Interest Paid - Term Ins	\$25,166.13	\$0.00	\$0.00	\$0.00	\$25,166.13	
7 Realized Gain (Loss)	-\$36,938.87	\$0.00	\$0.00	\$0.00	-\$36,938.87	
8 Net Investment Income	\$10,843.42	\$17,762.75	\$141.24	\$169.98	-\$7,230.55	
9 Deposits - Purchases	\$617,163.66	\$142,556.23	\$194,163.98	\$280,443.45	\$0.00	
10 (Withdrawals - Sales)	-\$1,070,593.70	-\$595,986.27	-\$194,163.98	-\$280,443.45	\$0.00	
Ending Cash & Investment	\$25,041,484.01	\$10,433,563.07	\$12,885.04	-\$5,546.76	\$14,600,582.66	
Ending Interest Accrual Bal	\$59,418.74	\$0.00	\$0.00	\$0.00	\$59,418.74	
Plus Outstanding Checks	\$382,461.10	\$170,619.99	\$64,702.60	\$147,138.51	\$0.00	
(Less Deposits in Transit)	-\$44,348.15	-\$10,000.00	-\$8,212.52	-\$26,135.63	\$0.00	
Balance per Bank	\$25,379,596.96	\$10,594,183.06	\$69,375.12	\$115,456.12	\$14,600,582.66	
		\$0.00	0.0	\$0.00	\$0.00	

SEPTEMBER						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	09/04/2019	1,726.60				1,726.60
2	09/04/2019	12,982.00				12,982.00
3	09/11/2019	51,952.07				51,952.07
4	09/11/2019	69,460.21				69,460.21
5	09/18/2019	96,828.62				96,828.62
6	09/18/2019	104,252.28				104,252.28
7	09/25/2019	28,020.51				28,020.51
8	09/25/2019	65,158.99				65,158.99
9	10/01/2019	8,212.52				8,212.52
10	10/01/2019	36,013.63				36,013.63
11						-
12						-
13						-
14						-
15						-
16						-
17						-
18						-
19						-
20						-
21						-
22						-
23						-
24						-
25						-
26						-
27						-
28						-
29						-
30						-
	Total	474,607.43	-	-	-	474,607.43
	Monthly Rpt	474,607.43				474,607.43
	Variance	0.00	-	-	-	0.00

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

Month	September								
Current Fund Year	2019								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	384,767.24	115,143.18	44,501.50	455,408.92	455,408.92	0.00	0.00	0.00
	Liability	7,801.39	1,803.88	0.00	9,605.27	9,605.27	0.00	(0.00)	0.00
	Auto	25,423.30	1,548.05	532.47	26,438.88	26,438.88	(0.00)	0.00	(0.00)
	Workers Comp	519,685.24	118,462.79	0.00	638,148.03	638,148.03	0.00	0.00	(0.00)
	Cherry Hill	27,434.95	34,480.87	27,434.95	34,480.87	38,118.83	(3,637.96)	0.00	(3,637.96)
	Total	965,112.12	271,438.77	72,468.92	1,164,081.97	1,167,719.93	(3,637.96)	0.00	(3,637.96)
2018	Property	375,467.90	0.00	0.00	375,467.90	375,467.90	(0.00)	(0.00)	0.00
	Liability	83,340.47	1,826.82	0.00	85,167.29	85,167.29	0.00	0.00	0.00
	Auto	73,864.82	0.00	0.00	73,864.82	73,864.82	0.00	0.00	0.00
	Workers Comp	1,763,624.17	59,926.64	0.00	1,823,550.81	1,823,550.81	(0.00)	(0.00)	0.00
	Cherry Hill	7,943.19	1,977.02	7,943.19	1,977.02	1,562.14	414.88	0.00	414.88
	Total	2,304,240.55	63,730.48	7,943.19	2,360,027.84	2,359,612.96	414.88	(0.00)	414.88
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	324,847.59	2,874.62	0.00	327,722.21	327,722.21	0.00	0.00	0.00
	Auto	543,130.45	1,510.10	0.00	544,640.55	544,640.55	0.00	0.00	0.00
	Workers Comp	1,689,079.29	11,118.39	0.00	1,700,197.68	1,700,197.72	(0.04)	(0.04)	0.00
	Cherry Hill	0.04	0.00	0.00	0.04	0.00	0.04	0.04	0.00
	Total	2,996,879.34	15,503.11	0.00	3,012,382.45	3,012,382.45	(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	305,834.14	9,563.93	0.00	315,398.07	315,398.07	0.00	0.00	0.00
	Auto	332,671.32	47,553.10	0.00	380,224.42	380,224.42	(0.00)	0.00	(0.00)
	Workers Comp	1,873,725.35	31,006.24	60,919.12	1,843,812.47	1,843,812.47	0.00	0.00	0.00
	Cherry Hill	650.00	132.00	650.00	132.00	132.00	(0.00)	(0.00)	0.00
	Total	2,919,328.69	88,255.27	61,569.12	2,946,014.84	2,946,014.84	0.00	0.00	(0.00)
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	1,039,633.63	12,340.30	0.00	1,051,973.93	1,051,973.93	0.00	(0.00)	0.00
	Auto	227,455.78	0.00	0.00	227,455.78	227,455.78	0.00	0.00	0.00
	Workers Comp	2,457,421.76	3,544.50	0.00	2,460,966.26	2,460,966.26	0.00	0.00	0.00
	Cherry Hill	575.00	19,795.00	575.00	19,795.00	19,795.00	0.00	0.00	0.00
	Total	4,309,501.61	35,679.80	575.00	4,344,606.41	4,344,606.41	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	(100.00)	100.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(415.00)	100.00
TOTAL		13,494,747.31	474,607.43	142,556.23	13,826,798.51	13,830,336.59	(3,538.08)	(415.00)	(3,123.08)

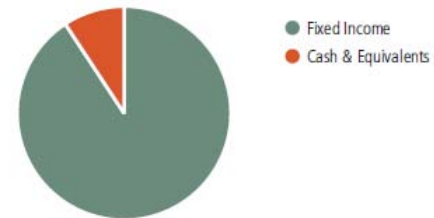


Relationship Summary

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,244,641.90	90.72%
Cash & Equivalents	1,355,940.76	9.28
TOTAL	\$14,600,582.66	100%



Negative market values are not presented on the Asset Allocation pie chart.

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$13,244,641.90	\$40,318.42	\$13,284,960.32	\$191,143.75	1.44%
Cash & Equivalents	1,355,940.76	19,100.32	1,375,041.08	47,455.38	2.14
TOTAL	\$14,600,582.66	\$59,418.74	\$14,660,001.40	\$238,599.13	1.54%

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
September 01, 2019 - September 30, 2019

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	90.72%	\$13,244,641.90	\$13,145,779.53	\$98,862.37	\$40,318.42	\$13,284,960.32
Total Fixed Income	90.72%	\$13,244,641.90	\$13,145,779.53	\$98,862.37	\$40,318.42	\$13,284,960.32
■ Cash & Equivalents						
Taxable	9.28	1,355,940.76	1,355,940.76	-	19,100.32	1,375,041.08
Total Cash & Equivalents	9.28%	\$1,355,940.76	\$1,355,940.76	-	\$19,100.32	\$1,375,041.08
TOTAL ASSETS	100%	\$14,600,582.66	\$14,501,720.29	\$98,862.37	\$59,418.74	\$14,660,001.40

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: October 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 llcallahan@jamontgomery.com Office: 856-552-4902	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 732-393-8034

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Barrington – Conducted a Loss Control Survey on September 11
- City of Gloucester – Conducted a Loss Control Survey on September 19
- Township of Gloucester – Conducted a Loss Control Survey on September 30
- Borough of Haddonfield – Conducted a Loss Control Survey on September 17
- Borough of Magnolia – Conducted a Loss Control Survey on September 3
- Township of Voorhees – Conducted a Loss Control Survey on September 6
- Township of Winslow Fire District – Conducted a Loss Control Survey on September 26
- Borough of Woodlynne – Conducted a Loss Control Survey on September 5

MEETINGS ATTENDED

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

UPCOMING EVENTS

- Claims Meeting – Claims 25
- Fund Commissioner Meeting – October 28

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- September 5 - Bulletin – Best Practices for National Preparedness Month
- September 10 - New Law Enforcement Bulletin – Firearm and Holster Safety
- September 18 - You're Invited: Designated Employee Representative (DER) Training
- September 19 - S:ERVE & ADD Announcement - Newly Updated
- September 23 - Did You Know? – MSI Training Schedule – Camden JIF, October 2019
- September 30 – Updated Bulletin - October 6 – 12 is Fire Prevention Week

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 September.

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	2

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 **October, November, and December 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
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 Seasonal (Autumn/Winter) PW Operations	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	8:30 - 12:30 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
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
10/24/19	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
11/12/19	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
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am

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

TO: Police Chiefs
Public Safety Directors
Fund Commissioners
Risk Managements Consultants

FROM: Chief Keith F. Hummel (Ret.)

TOPIC: Firearms and Holster Safety
Law Enforcement Bulletin 2019-02

DATE: September 3, 2019

There are several specialized tools that are issued to our law enforcement colleagues. Firearms are one of those tools, and the need to keep in mind their destructive potential should be on the mind of every officer while carrying and deploying this equipment. Safe gun handling on and off duty, training, and holster selection all play an important role in mitigating the risks that are inherent in using firearms.ⁱ

Leaders need to remind officers that “Complacency Kills” and to focus on the principle of “What’s Important Now.”ⁱⁱ Key among these principles is staying focused on the task at hand and remembering that we are dealing with a tool that can easily cause serious bodily injury or death to ourselves or another.

Check the internet or claims files to read about incidents that involve the accidental discharge of a firearm. Remember, we are not criticizing those who have suffered injuries or lost their lives, but we need to learn from those mistakes so that we do not repeat them over and over again. To ignore these outcomes would be irresponsible.ⁱⁱⁱ

Cases worth noting in New Jersey; an officer was cleaning their firearm in a school, the firearm discharged, in another case an officer was cleaning a firearm in headquarters, the firearm accidentally discharged, and the officer lost his life. Other cases show that accidental discharges resulted in a family member being seriously injured and in a more recent case, an eight-year-old child lost her life because the officer’s firearm was left unsecured.

Four Basic Rules to remember at all times:

1. Treat all firearms as if they are loaded
2. Never point a firearm at anything you are not willing to destroy
3. Keep your finger off the trigger until your sights are on target and you have made the decision to shoot
4. Be sure of your target and what is beyond it

Making Decisions:

Firearms – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a firearm. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The

working group should conduct an assessment to determine which firearm will work best for their agency. Scan for reliable information, obtain a copy of the Federal Bureau of Investigation's most recent tests on firearms and ammunition performance. Contact other agencies that have gone through a process and gather as much information as you can to help with the selection process.^{iv} Contact firearms vendors and test fire the weapons. Research the manufacturer's web site to determine if the firearm has any recalls or voluntary safety recalls or upgrades.

Other considerations the working group may want to explore; grip safeties, drop safety mechanisms, ammunition capabilities (+P Ammo), magazine safety disconnects, and the availability of commercially made security holsters.

Firearms come in several configurations, and each configuration has positives and negatives.

- Single Action Pistols - the exposed hammer of the firearm is placed in a cocked position, and the operator must manually use the safety to engage the firearms internal safeties.
- Double action / single action pistols – the pistol has an exposed hammer, but the hammer is placed in the double-action position by a safety or decocker mechanism. The double-action mode creates a long trigger pull that usually takes approximately 12 lbs. of force to activate. After the first shot, the hammer goes into a single-action mode and only requires 4-6 lbs. of force to activate the trigger.
- Striker Fired Pistols* – the firing pin acts as a striker, the striker is held back internally in a ready to fire position, when the trigger is pulled the tension is released, and the firing pin strikes the bullet's primer. Do not use a trigger lock mechanism on a loaded striker fired pistol! The trigger lock may push the trigger back and cause the firearm to discharge.

***Some manufacturers require the pistol's trigger to be pulled to disassemble the firearm. Officers need training and constant reminders (toolbox talks/shift briefings) on how the disassembly process should be carried out. Make sure that the firearm is pointed in a safe direction, remove the magazine, pull the slide back to the rear in a safe manner to empty the chamber, visually check the chamber, and the pistol's internal mag well to ensure that the firearm is empty. Release the slide and then pull the trigger to move forward with disassembling the firearm. Reversing the process of pulling the slide back first and then removing the magazine may create a catastrophic event.**

Personnel should not be permitted to modify the weapons configuration, which includes barrels, grips, safety mechanisms, sites, or trigger weight without the permission of the Chief of Police or their designee.

Holsters – agency leaders, trainers, and designated front line personnel should be involved in the process of choosing a holster. Input from this group is advisory, and the Chief of Police is responsible for making the final determination, as they will be held accountable for the choices that were made. The working group should conduct an assessment to determine which holsters meet the agency's needs.

For a good explanation on Holster retention levels, visit the Safariland website:

<https://www.safariland.com/on/demandware.static/-/Sites-tsg-Library/default/dw6d72b654/resources/holsters-and-gear/Levels%20of%20Retention%20Details.pdf>

When choosing a holster, the agency should take into consideration the following:

- Purpose of the holster, on-duty uniform, on-duty plainclothes, or off duty wear.
- Was the holster designed to fit the firearm the agency chose? Universal holsters are strongly discouraged. They tend to be loose-fitting, and the retention devices fail to keep the firearm in the holster securely.
- Does the holster cover the firearms trigger guard? A completely covered trigger guard greatly reduces the potential for an accidental discharge of a properly holstered firearm. Uncovered trigger guards expose the trigger to fingers, clothing, and other equipment; allowing for the possibility of the trigger to be pressed and an accidental discharge taking place. For this reason, covered trigger guards are strongly recommended.
- Off-duty holsters should be designed for the officer's firearm and inspected by the agency for safety and fit. The holster should have a trigger guard.
- Holster wear – user's should inspect their holsters for signs of damage or excessive wear. Firearms instructors should check each officer's holster at least once a year during annual firearms qualifications. Make sure that all of the screws on the holster are properly tightened, the straps and retention devices work smoothly. Look for broken tabs and or retention devices. If the weapon is not secure in the holster, and there is excessive movement of the firearm in the holster, the officer should contact the firearms instructor for assistance. The testing of the holster should be done with an unloaded firearm!

Once a decision is made as to which firearm will best meet the needs of the agency and its personnel, proper training with the firearm and the holster should be completed before the officer uses the gun for duty.

Going through a decision making process with the goal of keeping safety a priority will lead to a better outcome. Equipment purchases, training, and keeping focus on what is important now will mitigate the risks that are inherent in the use of firearms.

Stay Safe!

Resources:

ⁱ The Complete Guide to Gun Safety. <http://aliengearholsters.com>. 2019.

ⁱⁱ The 5 Tenants of Below 100. www.Below100.org. 2019.

ⁱⁱⁱ The 5 tenants of Below 100. www.Below100.org. 2019.

^{iv} 6 Considerations for selecting a new duty weapon. <https://www.policeone.com/police-products/firearms/handguns/articles/483702006-6-considerations-for-selecting-a-new-duty-weapon/>. 2019.

Other Sources:

Levels of Retention. The Safariland Group. <https://www.safariland.com/holsters-and-gear-resources/holster-retention-levels.html>. 2019



Fire Prevention Week 2019 – October 6 to October 12



The National Fire Prevention Week 2019 theme is *Not Every Hero Wears a Cape. Plan and Practice your Escape!*™ This year's campaign recognizes the everyday people who motivate their families to develop and practice a home fire escape plan; these seemingly basic behaviors can have a life-saving impact.

"This year's campaign works to celebrate people of all ages who learn about home fire escape planning and practice, bring that information home, and spur their families to action," said Lorraine Carli, vice president of Outreach and Advocacy at NFPA. "From young students who learn about the campaign at school to parents who attend a community event like a fire station open house - all of them truly are heroes because they're taking steps to make their households much, much safer from fire."

At Work

Fires in public buildings are rare. That's the good news. The challenge is, since fires are rare, employees may not know the employer's plans for a fire or a fire notification. "Not Every Hero Wears a Cape. Plan and Practice Your Escape!" speaks to the employer's need to not only have an Emergency Action Plan as required, but to make sure employees know the plan and have practiced the plan. The Safety Director encourages leaders in every department to give a Shift Briefing to their employees during Fire Prevention Week. Key points to cover include:

- The fire detection and alarm system – Does it include heat and/or smoke detectors. Is the detection of a fire reported to a monitoring agency such as ADT or to the local police, or will an occupant need to call 9-1-1 to report the alarm.
- If there is not a fire alarm system, how should a fire be reported and occupants notified.
- Primary and secondary escape routes should be reviewed from the various locations in the department
- Where are the primary and secondary assembly points
- The importance of promptly reporting to the assembly point and getting counted
- The importance of assisting special needs employees, visitors, and contractors in the process.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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At Home

“Not Every Hero Wears a Cape. Plan and Practice Your Escape!” also focuses on what a home escape plan entails and the value of practicing it. These messages are more important than ever, particularly because today’s homes burn faster than ever. The synthetic fibers used in modern home furnishings, along with the fact that newer homes tend to be built with more open spaces and unprotected lightweight construction, are contributing factors to the increased burn rate. Older homes may include larger dimensional lumber but have the hazards of older wiring that may be incompatible with today’s appliances, or multiple renovations that may have created void spaces or holes in fire partitions.

“People tend to underestimate their risk to fire, particularly at home. That over-confidence lends itself to a complacency toward home escape planning and practice,” said Carli. “But in a fire situation, we’ve seen time and again that advance planning can make a potentially life-saving difference.”

Your home escape plan should include two ways out of every room, usually a door and a window. Family members should have a designated outside meeting place (like a tree, light pole or mailbox) that’s a safe distance from the home. Remind family members that they should call 9-1-1 from the meeting place. They should not delay their evacuation while they call from inside the home.

Homes with young children should practice their escape plans twice a year.

A home escape plan includes working smoke alarms on every level of the home, in every bedroom, and near all sleeping areas. Test your smoke detectors monthly. Remember to change the batteries in your detectors when you change your clocks. This year, Daylight Saving Time ends on November 3, 2019.

Smoke detectors have a life expectancy, usually 7 to 10 years. If you can’t recall when you last changed them, change them now. Use a marker and date the new detectors as a reminder to change them again.

Make sure fire extinguishers are located immediately outside the kitchen, not next to the stove. A fire on the stove can make the extinguisher inaccessible if too close. Check the date on the extinguisher. If it is older than 10 years, replace it this weekend.

Away From the Home

Planning your escape should include places you visit, such as restaurants, hotels, concert venues, libraries, and other public places. Having a sense of situational awareness is even more important when you out of your home and not at work because these locations are less familiar. Teach your family how to be aware of their surroundings.

Several of the most deadly fires in U.S. history have occurred in restaurants. When you and your family are seated, point out to everyone the two nearest exits from your table. Look for choke points along the routes such as overcrowded tables. And trust your instincts. Leave at the first sign of a fire. Many of the deaths were the result of smoke inhalation, from delaying their evacuation.

There is great temptation for owners / operators of public venues to allow more patrons than permitted by the fire codes. If the restaurant or other venue looks overcrowded, consider your options.

When traveling, after checking into your hotel room, count doors to the left and right of your room to the nearest two stairwells. Do not use the elevators in the event of a fire.

Fire Prevention Week is a great time to ‘piggy-back’ on the many public service announcements on television, radio, local cable channels, open houses at the fire station, and more. Be a hero. Add your voice, for a greater sense of fire awareness in your workplace and home.



September 2019

September is National Preparedness Month



As leaders of public agencies, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, and the**

department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.


Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds. Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment. Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel. Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Help prepare workers' families. Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 8/22/2019 To 9/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - Asphalt Care Equipment I - Borough of Medford Lakes	2765 Galloway Road Bensalem, PA 19020	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of paving equipment for the Tabernacle Road Bike Path Project.	8/30/2019 #2260738	GL AU EX WC OTH
H - Miller Farms I - Winslow Township	134 N. Grove Street Berlin, NJ 08009	Evidence of insurance with respects to the use of property for the Townships Fall Festival event on 10/5/19 rain date 10/12/19.	9/4/2019 #2262353	GL AU EX WC
H - Flying Fish Brewing Co. I - Borough of Somerdale	900 Kennedy Blvd Somerdale, NJ 08083	RE: Somerdale Day 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 beer garden for the Boroughs Somerdale Day event on 9/7/19.	9/4/2019 #2262503	GL AU EX WC
H - Audubon Park Mutual Housing Corp I - Borough of Audubon		Evidence of Insurance with respect to use of Audubon Park Mutual Housing Community Hall for the Senior Holiday Gala on 12/03/2019 and Audubon Park Grade School Reunion on 12/07/2019	9/9/2019 #2264786	GL AU EX WC
H - Norris Sales Company Inc I - Borough of Runnemede	668 Berlin Cross Keys Road Sicklerville, NJ 08081	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of four (4) Gi-5830 Light Towers 4x1000W, valued at a total of \$2,007.72.	9/12/2019 #2265520	GL AU EX WC OTH
H - Haddon Township (Westmont) I - Borough of Lawnside	625 Station Avenue Haddon Heights, NJ 08035	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 1987 (make) Hahn (model) HCP Fire Truck VIN# Vin#	9/19/2019 #2268296	GL AU EX WC OTH

09/25/2019

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2019 To 9/22/2019

		HCP151827168 (Value \$50,000)		
Total # of Holders: 7				



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	\$366,588.92	\$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	\$323,980.14	\$154,147.44	\$169,832.70	52.42%
October				
November				
December				
TOTAL 2019	\$2,554,835.69	\$1,124,111.38	\$1,430,724.31	56.00%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	265	1,805
PPO Bills	247	1,642
PPO Bill Penetration	93.21%	90.97%
PPO Charges	\$304,756.19	\$2,324,166.52
Charge Penetration	94.07%	90.97%

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	\$879,958.84	\$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%



Camden County Municipal JIF

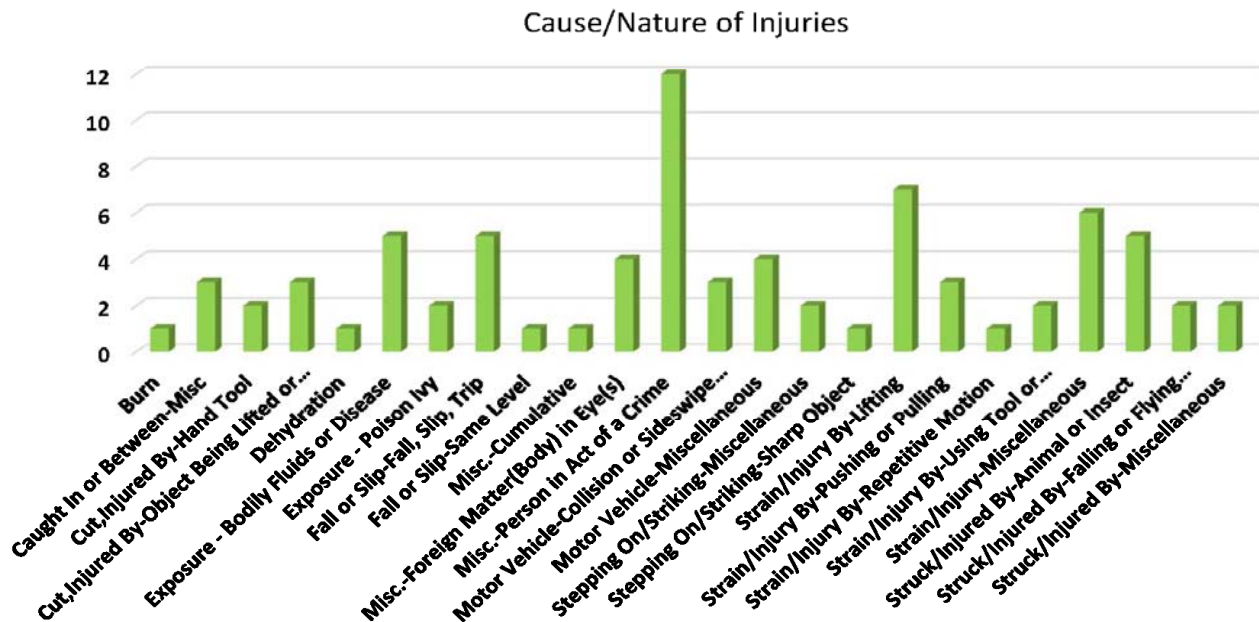
3rd Quarter 2019 - Workers' Comp Injury Review

Claims Reported:

	2019		
	1st Quarter	2nd Quarter	3rd Quarter
Report Only	12	13	9
Medical Treatment	45	54	69
Total FROI's	57	67	78

Claim Statistics:

- **26** Open and actively treating; **17** are currently working and/or had no missed days
- **9** Employees remain out of work; **5** are able to work but Transitional Duty was not accommodated
- An average of **18** Transitional Duty days were accommodated on **14** claims
- An average of **29** TD Lost Opportunity Days occurred on **14** claims



APPENDIX I – MINUTES

September 23, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 23, 2019
BOROUGH OF BELLMAWR 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
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 Cheryl Little, Huguetta Atherton
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:

Jason Asuncion, City of Camden
Glenn Werner, Gibbsboro

Ken Cheeseman, Laurel Springs
Eleanor Kelly, Runnemede
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill
Lawrence Spellman, Voorhees
Mark Godfrey, Magnolia
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Bonnie Ridolfino	Hardenbergh Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners

WELCOME: Mayor Chuck Sauter welcomed everyone to the Borough Bellmawr.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 26, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 26, 2019

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: None

2020 RFQ – Fair & Open Process – As discussed at last month's meeting some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office advertised Requests for Qualifications for the positions listed below. Executive Director said responses are due back to the Fund office on October 9th. A report will be made at our budget meeting in Collingswood.

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

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

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

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. Executive Director said the EJIF budget for 2020 will be decreased by 2% and they are also authorizing at \$2 million dividend.

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 have received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during 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.

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 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 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. There is still an opportunity to register please send the registration forms to Karen Read if you plan on attending or send any of your employees.

Membership Renewals – The fund has twenty five members that 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 17 renewals back out of the 25 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.

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. Executive Director said he emailed a potential date of October 9th and that seemed to work for everyone. We will confirm that with an email later this week.

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 July 31, 2019 with \$10.4 million in surplus with all years in the positive position with a nice increase of \$75,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of July 31, 2019 where the actuary projected us at 31% we are currently at 35% which is pretty much on target. The Lost Time Accident Frequency as of July 31, 2019 at 1.05 very good for the August report as we creep down lower and lower which is good news there. There was only one lost time accident for the month of July. The Camden JIF compliance for EPL Compliance Report is on page 17. Executive Director said we received the Camden City personnel manual today and just waiting for the check list from Camden City and Winslow Fire District. Executive Director said the JIF is well on its way to 100% compliance as in the past.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-21 September 2019 Vouchers

2019	\$121,378.84
TOTAL	\$121,378.84

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

Closed	0.00
2015	26,636.66
2016	12,609.72
2017	322,244.67

2018	69,706.37
2019	229,689.84
TOTAL	660,887.26

MOTION TO APPROVE RESOLUTION 19-21 VOUCHER PAYMENTS FOR SEPTEMBER 2019:

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

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

Motion: Commissioner Wolk
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said reported on the annual meeting of the JIF Fund Attorneys in Central Jersey with everyone throughout the state meeting to review and discuss EPL and POL claims and coverages and any changes that we may anticipate. Last year you may recall we discussed at length the land use limits and changes to the policy and additional training and changes in the limits. This year some of the highlights included the new legislation that goes into effect December 1st with the statute of limitations on the sexual abuse claims there is a panel that is coming up with guidelines so we should anticipate receiving those throughout the state. There will be a special panel of defense attorneys that are experienced in these types of cases. Overall the report of the Camden JIF is very favorable in terms of JIFs throughout the state and there is a positive report given by the adjusters every year it seems to get a little better. Camden certainly holds its own and has done a good job attributed to the role of elected officials and supervisors and there awareness training that has been ongoing and a lot of communication.

SAFETY DIRECTOR: John Saville reviewed the Safety Director’s report. All MSI training is scheduled on pages 31 and 33. Mr. Saville reviewed the safety bulletins and training included in the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 7/22/19 to 8/22/19 is included in the agenda packet with 13 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2019 where there was a savings of 55.16% for the month and a total of 56.52% for the year.

Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner DiAngelo
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: In response to Commissioner Shannon, Executive Director said the vacant property and reporting coverage does pertain to municipally owned property.

In response to Commissioner Shannon, Attorney Nardi said it would depend if it is an independent athletic organization or if it is run by the municipality there should be an agreement in place with the athletic organizations regarding the new sexual molestation legislation if there is an exposure. This should be addressed and there should be a policy currently in place for background checks. Commissioner DiAngelo said the new law is so vague that something could have happened ten years ago and we can still get sued for it. Executive Director said we will be proposing in our 2020 budget a loss fund contingency to act as a sort of buffer for this exposure. It is hard for the actuary to pin numbers on this type of exposure. Attorney Nardi said there will be guidelines that will be coming out soon.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 6:18 PM

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

APPENDIX II – RCF, EJIF & MEL REPORTS



Municipal Excess Liability Residual Claims Fund

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

October 16, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF October Meeting

York/Sedgewick: Submitted for information was correspondence that Sedgewick completed its purchase of York, Excess Property Third Party Administrator for the MEL/RCF. Executive Director reported the acquisition would not affect the current contract or service arrangements currently in place.

2020 Budget: In September, the Board declared a dividend from the Closed Year Account to facilitate the transfer to create a 2020 operating budget. Following the public hearing, the Board of Fund Commissioners reviewed and adopted the enclosed 2020 Budget.

Plan of Risk Management Amendment: Executive Director reported the MEL Management Committee met on October 10th to review recommended changes to the MEL plan to address the uncertainty of potential losses from S-477 and the Firefighter Cancer Presumption bill; the same language changes were recommended for the RCF plan since the RCF would ultimately retain these long tail claims. Executive Director reported the change would establish a surplus floor based on a ratio of surplus to reserves. Fund Actuary submitted a memorandum recommending that both the MEL and RCF maintain a statutory surplus of at least 12.5% of the reserves. With this amendment, a supplementary assessment payable over 10 years becomes automatic if the statutory surplus fall below the 12.5 % trigger.

Executive Director reported that in addition to the plan changes presented today, in September the Board agreed with a recommendation to form an Ad-Hoc advisory committee under the direction of the MEL Claims Committee to review any submitted sexual molestation claims. Executive Director noted there will also be a training component to be launched in November 2019. The Board of Fund Commissioner accepted the recommended to amend the Plan of Risk Management as presented.

Claims Committee: The Claims Review Committee met in September and also met the morning of the Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2020 Reorganization scheduled for **Thursday January 2, 2020** at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 ADOPTED 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: October 16, 2019
TO: Executive Committee
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2020 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2020. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2020 and to certify annual assessments, based upon the adopted 2020 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$2,000,000 dividend was filed with the State on September 17, 2019. We await their approval. Once approval is received, checks will be issued.

COVERAGE COMMITTEE MEETING - An EJIF Coverage Committee meeting is scheduled for November 20, 2019 in the Sheraton Hotel, across from the AC convention center at 11:00 a.m.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2020 for a fee not to exceed \$5,000.

EXCESS COVERAGE RENEWAL - The Underwriting Manager reported that he is seeking alternate proposals for excess aggregate insurance.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 20, 2019 in the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2020 ADOPTED BUDGET BASED ON 2010 CENSUS					
10/18/2019 10:29					
		2019	2020	CHANGE	CHANGE
		TOTAL	TOTAL	\$	%
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%



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday October 16, 2019

To: Executive Committee
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: MEL October Report

2020 Rate Table & Budget – Board of Fund Commissioners introduced a 2020 Rate Table and Budget - reflecting an overall increase .4% when applying the 2019 exposures and limits against the 2020 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 20, 2019 at 12:30 pm in the Steel Pier Room in the Sheraton Hotel, Atlantic City, NJ. (note: new time/location)

Management Committee: Management Committee met on October 11th and reported on the following additional items:

Sexual Molestation Investments. Board accepted Committee's recommendation to amend the Risk Management Plan adopting a policy to declare an additional assessment should the statutory surplus not equal or exceed 12.5% of open reserves. Based on year-end financials, the MEL's statutory surplus is well in excess of that bar but the Residual Claim Fund may need to collect additional assessments from member JIFs. Billing of any assessment would be over ten-year period. Risk Management Plan had already been amended in June to include a clause that any declared dividend will be held in escrow for former members until such time as the statute has tolled for potential claims. Given the change in statute, that can be as long as 55 years from date of occurrence.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses were due by September 19th. The Management Committee is designated as the Evaluation Committee for all but the Safety Training Consultant proposal. Management Committee met to review responses and will now independently complete the evaluation and report to the Board of Commissioners in November. In addition to current vendors, only one additional proposal was received and that was in response to the request for Risk Management Information System.

A meeting of the Safety & Education Committee will be scheduled to review the Safety Training Consultant proposal.

Fiscal Management Plan: Board approved request of Fund Treasurer and amended the Fiscal Management Plan to clarify language to allow the Treasurer to utilize the services of any bank covered by GUDPA.

Employment Practices Program: In September the board adopted a resolution approving a professional service agreement with Cleary, Giacobbe Alfieri Jacobs LLC to review and revise the Fund's model employment documents, subject to proposal. For information, a copy of the proposal was submitted to the Board.

Safety & Education Committee: Committee Chairman provided a report on the Committee's September 14th meeting. Board accepted the recommendation for funding to support additional "Below 100" course for law enforcement as well as an increase in the funding for the MEL Safety Institute - to meet classroom and on-line training demand.

2018 is showing the lowest Lost Track Accident Frequency figures since the MEL first began producing the report in 1991. To date, 2019 is tracking similarly

Legislative Committee: This committee is scheduled to meet on November 20, 2019 at 10:0 am during the NJSLOM conference.

RCF September Report: Commissioner Clarke submitted a report on the RCF's September meeting. RCF met prior to the MEL meeting and adopted its 2020 Budget.

Claims Committee: The Claims Review Committee met in September and is scheduled to meet immediately following the Board meeting. Minutes of the September meeting were distributed to Fund Commissioner. Committee will meet again following the MEL Board meeting.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2020 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2019 RATES	2020 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,108,206	2,188,309	80,103	3.8%
2	1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%
3	Excess WC	7,012,946	6,023,624	(989,322)	-14.1%
4	Excess Property Claims	2,779,016	2,954,909	175,893	6.3%
5	POL/EPL Land Use	1,039,794	1,039,794	-	0.0%
6	Aggregate Excess LFC	14,070	13,920	(150)	-1.1%
7	JIF Faithful Performance Bond	195,348	195,348	-	0.0%
8	Surety Bond	293,501	293,501	-	0.0%
9	Sub Total	18,059,663	17,483,178	(576,485)	-3.2%
10 PREMIUMS					
11	3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%
12	Optional Excess Liability	2,190,181	2,190,181	-	0.0%
13	Optional Excess POL/EPL	599,692	599,692	-	0.0%
14	Excess WC	2,692,150	2,442,003	(250,147)	-9.3%
15	Excess Property	7,949,983	9,023,602	1,073,619	13.5%
16	Boiler and Machinery	665,825	-	(665,825)	-100.0%
17	Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18	Sub Total	18,383,899	18,938,691	554,792	3.0%
19	Total Claims & Premiums	36,443,562	36,421,869	(21,693)	-0.1%
21 II. EXPENSES					
22	Claims Adjustment	1,051,044	1,072,065	21,021	2.0%
23	Property Adjustment	169,793	173,189	3,396	2.0%
24	Administration	1,199,776	1,223,772	23,996	2.0%
25	Loss Fund Management	135,607	138,319	2,712	2.0%
26	Actuary	51,118	52,140	1,022	2.0%
27	Attorney	46,005	46,925	920	2.0%
28	Deputy Attorney	1,535	1,566	31	2.0%
29	Attorney-OPRA	17,319	17,665	346	2.0%
30	Auditor	29,316	29,902	586	2.0%
31	Treasurer	25,919	26,437	518	2.0%
32	Underwriting Manager	539,595	550,387	10,792	2.0%
33	Reinsurance Manager	311,594	317,826	6,232	2.0%
34	Safety and Education Committee	202,124	206,166	4,042	2.0%
35	Computer Services	143,585	146,457	2,872	2.0%
36	Legislative Committee	27,476	28,026	550	2.0%
37	Internal Audit Committee	60,193	61,397	1,204	2.0%
38	Strategic Planning Committee	30,097	30,699	602	2.0%
39	Coverage Committee	39,866	40,663	797	2.0%
40	Communications Committee	123,890	126,368	2,478	2.0%
41	Misc Expense	66,561	66,561	-	0.0%
42	Subtotal	4,272,413	4,356,531	84,118	2.0%
44	MEL Safety Institute	965,134	1,051,986	86,852	9.0%
45	Total Appropriations	41,681,109	41,830,386	149,277	0.4%

MEL RATE TABLES									
Budget Line	RATING BASE (1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2019 as Certified	2019 actual (Premiums)	2019 Minimums	2020	2020 Minimums	CHANGE \$	CHANGE%	Discounts/ Surcharges
JIF Attachment To 500K									
0 Ex 500K	(1)	-			-		-		10%
100K Ex 400K	(1)	0.1887			0.19591		0.0072	3.8%	10%
150K Ex 350K	(1)	0.3837			0.39829		0.0146	3.8%	10%
200K Ex 300K	(1)	0.5643			0.58571		0.0214	3.8%	10%
250K Ex 250K	(1)	0.7449			0.77393		0.0291	3.9%	10%
300K Ex 200K	(1)	1.0383			1.07942		0.0412	4.0%	10%
1.5MIL Ex 500K	(1)	0.9061			0.93687		0.0308	3.4%	10%
1.25MIL Ex 750K	(1)	0.5461			0.55871		0.0126	2.3%	10%
1MIL Ex 1MIL	(1)	0.3134			0.35337		0.0399	12.7%	10%
S - 477	% of base premium				6%				
Fire Fighters Cancer Presumption									
Career (7711)					\$41				
Non-Career (7711B)					85				
Loss Fund Contingency									
3MIL ex 2MIL	(1)	0.2472			0.331200		0.0841	34.0%	
MEL XS GL Co-Insurance	(1)	0.6838	0.8547	\$91.8	0.683800	\$1,150	-	0.0%	10%
POLEPL Land Use	(1)	0.1709			0.170900		-	0.0%	
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%	
Optional Excess Liability									
2 MIL Ex 5 MIL	(1)	0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL Ex 5 MIL	(1)	0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL Ex 5 MIL	(1)	0.4977	0.4829	\$761	0.4977	\$761	-	0.0%	10%
15 MIL Ex 5 MIL	(1)	0.5890	0.5714	\$1,267	0.5890	\$1,267	-	0.0%	10%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%			30%		-	0.0%	
Optional Excess POL/EPL									
1MIL Ex 2MIL	(1)	0.0365	0.0456	\$455	0.0365	\$376.00	-	0.0%	
2MIL Ex 2MIL	(1)	0.0604	0.0756	681.91	0.0604	\$562.00	-	0.0%	
3MIL Ex 2MIL	(1)	0.0777	0.0972	907.89	0.0777	\$749.00	-	0.0%	
4MIL Ex 2MIL	(1)	0.0917	0.1147	1,136.25	0.0917	\$937.00	-	0.0%	
8MIL Ex 2MIL	(1)	0.1835	0.2293	3,772.88	0.1835	\$3,109.00	-	0.0%	
MEL Opt XS POL/EPL Co-Insurance									
1MIL Ex 2MIL	(1)	0.0091			0.0091	\$94.00	-	0.0%	
2MIL Ex 2MIL	(1)	0.0151			0.0151	\$141.00	-	0.0%	
3MIL Ex 2MIL	(1)	0.0194			0.0194	\$188.00	-	0.0%	
4MIL Ex 2MIL	(1)	0.0229			0.0229	\$235.00	-	0.0%	
8MIL Ex 2MIL	(1)	0.0459			0.0459	\$778.00	-	0.0%	
CLAIMS : Excess WC									
JIF Attachment to									
1800K Ex 200K	(3)	0.004359			0.003750		(0.0006)	-14.0%	
1750K Ex 250K	(3)	0.003760			0.003233		(0.0005)	-14.0%	
1,700K x 300K	(3)	0.003119			0.002679		(0.0004)	-14.1%	
1650K Ex 350K	(3)	0.002748			0.002359		(0.0004)	-14.2%	
1600Kx400	(3)	0.002538			0.002177		(0.0004)	-14.2%	
1550Kx450	(3)	0.002259			0.001937		(0.0003)	-14.3%	
1500K Ex 500k	(3)	0.001956			0.001676		(0.0003)	-14.3%	
1400K Ex 600k	(3)	0.001012			0.000876		(0.0001)	-13.4%	
1250K Ex 750k	(3)	0.001170			0.001001		(0.0002)	-14.4%	
750K Ex 1250k	(3)	0.000435			0.000396		(0.0000)	-9.0%	
PREMIUMS : Excess WC									
	(3)	0.000945	0.085687		0.000857		(0.0001)	-9.3%	
CLAIMS : Excess Property Claims									
JIF Attachment to									
MEL Retention Option (1=500K, 2=750K, 3=1MIL)					1				
Property 150K Ex 100K	(4)	0.0176			0.0186		0.0010	5.8%	
Property 100K Ex 150K	(4)	0.0081			0.0086		0.0005	6.6%	
Property 50K Ex 200K	(4)	0.0031			0.0033		0.0002	5.9%	
Property 250K Ex 250K	(4)	0.0069			0.0074		0.0005	6.9%	
PREMIUMS : Excess Property									
Excess Property	(4)	0.0642	0.06940		0.0729		0.0087	13.5%	
Excess Flood - \$25m x \$50 m	(4)	0.0030	0.00300		0.0035		0.0005	15.0%	
Excess Flood - \$25m x \$75m	(4)	0.0019	0.00190		0.0022		0.0003	15.0%	
Boiler and Machinery	(4)	0.0058			-		(0.0058)	-100.0%	
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%	
EXPENSES									
		0.1150			0.1150		-	0.0%	
MEL Safety Institute		29.67			32.34		2.6700	9.0%	