



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA NOVEMBER 25, 2019 – 5:15 PM

COLLINGSWOOD SENIOR COMMUNITY CENTER
30 WEST COLLINGS AVENUE
COLLINGSWOOD, NJ 08108
AGENDA AND REPORTS

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 25, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: COLLINGSWOOD**
- APPROVAL OF MINUTES:** October 28, 2019 Open Minutes..... **Appendix I**
October 28, 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. 19-26 **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 37**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 40**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: Regular Meeting – January 27, 2020 – Borough of Berlin**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 25, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2020 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2020 in the amount of \$14,719,411 that represents a 0.67% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)**
 - Motion to open the Public Hearing on the 2020 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt the 2020 Budget & Certify Assessments**

- 2019 Dividend** – At last month’s meeting, the Board authorized a \$1,047,342 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 4 & 5** is the letter along with the dividend breakdown.

- Risk Management Plan Amendment:** Attached on **Page 6** is a memorandum regarding a proposed change to the Fund’s Risk Management Plan. The changes are concerning the long term nature of the exposure from S-477 relating to sexual molestation. Specifically, this amendment minimizes the risk that the JIF may have to assess a former member years or decades after the member has left the JIF by holding in escrow the former member’s share of dividends until the statute of limitations has tolled.

This amendment also assesses members a charge when they leave the Fund for stranded costs related to the costs that will be paid by the JIF to administer claims incurred while the former member was in the JIF. The MEL and RCF have adopted these changes. The proposed changes appear in **Appendix II**.

- Motion to Approve Resolution 19-24 amending the 2019 Plan of Risk Management as presented.**

- ❑ **MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2020 Fund Year.
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2020 representative to the Municipal Excess Liability Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2020 representative to the Residual Claims Fund Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2020 representative to the Environmental Joint Insurance Fund.**

❑ **Elected Officials Training:** This year’s elected officials training program will focus on “Employment Practices for Governmental Officials”. For 2020, the MEL will reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 1, 2020. The maximum credit is 5% of the member’s assessment. The credit is also extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director).

We will be scheduling several sessions after the holidays through the offices of Mr. Nardi. The on-line version will also be available.

- ❑ **Membership Renewals** – The Fund has twenty-five members up for renewal at the end of this year. The Executive Director will give an update.
- ❑ **December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 19-25** authorizing this action is part of the agenda. **(Page 8)**

❑ **Motion to Approve Resolution 19-25 Cancelling the December Meeting**

- ❑ **Due Diligence Reports:**

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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		261,958	261,958	100.00%
6	Aggregate Excess LFC	163,354	259,619	96,265	58.93%
7	Subtotal - Claims	6,616,608	6,596,577	(20,031)	-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	2,388,513	4,401	0.18%
13	MEL Property	830,585	919,771	89,186	10.74%
14	SubTotal Premiums	3,664,408	3,753,183	88,775	2.42%
15	Total Loss Fund	10,281,016	10,349,760	68,744	0.67%
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	778,188	2,790	0.36%
50					
51	Total JIF Excl POL/EPL	12,856,634	12,969,797	113,163	0.88%
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	14,719,411	97,503	0.67%

Camden County Municipal Joint Insurance Fund

TRIAD1828 CENTRE

PO Box 99106

Camden, NJ 08101

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

November 5, 2019

Memo To: Fund Commissioners, Member Municipalities
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

From: PERMA Risk Management Services

Re: 2019 Dividend

We are pleased to announce that the Camden County Municipal Joint Insurance Fund will be issuing a dividend in the amount of \$1,047,342.00 including the JIF's share of the Environmental Joint Insurance Fund. Please note the dividend is **pending approval from the Departments of Banking & Insurance and Community Affairs.**

Each municipality has the choice of receiving its dividend (see attachment for amount per member) in the form of a check or a credit. Each municipality may also elect to take part of the dividend as a check and part in the form of a credit towards next year's first assessment installment. Municipalities that elect to receive a credit towards next year's assessment and reduce their budget by the dividend amount are reminded that the dividend **should not be counted on in future fund years** and that they should budget accordingly. The Fund looks forward to continue working with its members on this very successful program.

Please indicate your municipality's choice below and execute with a signature and the name of your municipality. **Return this form to PERMA no later than November 22, 2019.** Please email your response to Karen Read - kread@permainc.com.

If we do not hear from you by that date, you will receive the entire amount of the dividend in the form of a check.

**CAMDEN COUNTY JIF AND EJIF
Combined Dividend**

\$ _____ Amount by Check

\$ _____ Amount applied to
1st 2020 Installment

Name (please print)

Signature

Municipality/Member

CAMDEN MUNICIPAL JOINT INSURANCE FUND			
2019 DIVIDENDS			
MEMBERS	CLOSED	EJIF	TOTAL
AUDUBON	\$ 27,130.00	\$ 7,101.00	\$ 34,231.00
AUDUBON PARK	\$ 1,743.00	\$ 793.00	\$ 2,536.00
BARRINGTON	\$ 21,432.00	\$ 4,967.00	\$ 26,399.00
BELLMAWR	\$ 43,474.00	\$ 11,849.00	\$ 55,323.00
BERLIN BOROUGH	\$ 27,579.00	\$ 6,091.00	\$ 33,670.00
BERLIN TOWNSHIP	\$ 25,226.00	\$ 5,731.00	\$ 30,957.00
BROOKLAWN	\$ 12,310.00	\$ 2,836.00	\$ 15,146.00
CHESILHURST	\$ 6,638.00	\$ 1,567.00	\$ 8,205.00
CLEMENTON	\$ 15,047.00	\$ 1,406.00	\$ 16,453.00
COLLINGSWOOD	\$ 52,609.00	\$ 11,109.00	\$ 63,718.00
GIBBSBORO	\$ 5,209.00	\$ 1,544.00	\$ 6,753.00
GLOUCESTER	\$ 62,362.00	\$ 13,452.00	\$ 75,814.00
HADDON	\$ 42,102.00	\$ 9,755.00	\$ 51,857.00
HADDONFIELD	\$ 44,784.00	\$ 12,258.00	\$ 57,042.00
HI-NELLA	\$ 3,015.00	\$ 861.00	\$ 3,876.00
LAUREL SPRINGS	\$ 8,064.00	\$ 2,136.00	\$ 10,200.00
LAWNSIDE	\$ 11,634.00	\$ 939.00	\$ 12,573.00
LINDENWOLD	\$ 42,392.00	\$ 12,602.00	\$ 54,994.00
MAGNOLIA	\$ 15,419.00	\$ 4,180.00	\$ 19,599.00
MEDFORD LAKES	\$ 14,508.00	\$ 4,368.00	\$ 18,876.00
MERCHANTVILLE	\$ 13,888.00	\$ 4,087.00	\$ 17,975.00
MOUNT EPHRAIM	\$ 14,813.00	\$ 3,873.00	\$ 18,686.00
OAKLYN	\$ 12,682.00	\$ 3,466.00	\$ 16,148.00
PINE HILL	\$ 17,098.00	\$ 4,376.00	\$ 21,474.00
RUNNEMEDE	\$ 23,613.00	\$ 5,142.00	\$ 28,755.00
SOMERDALE	\$ 15,901.00	\$ 3,645.00	\$ 19,546.00
VOORHEES	\$ 59,488.00	\$ 18,597.00	\$ 78,085.00
WINSLOW	\$ 78,632.00	\$ 23,805.00	\$ 102,437.00
WOODLYNNE	\$ 3,516.00	\$ 635.00	\$ 4,151.00
CAMDEN CITY	\$ -	\$ -	\$ -
CHERRY HILL	\$ 48,376.00	\$ 4,732.00	\$ 53,108.00
GLOUCESTER TWP	\$ -	\$ -	\$ -
PINE VALLEY	\$ 834.00	\$ 141.00	\$ 975.00
TAVISTOCK	\$ 740.00	\$ 107.00	\$ 847.00
CAMDEN PARKING AUTHORITY	\$ 17,318.00	\$ 1,834.00	\$ 19,152.00
CHERRY HILL FIRE DISTRICT	\$ 57,203.00	\$ 336.00	\$ 57,539.00
WINSLOW TOWNSHIP FIRE DISTRICT #1	\$ 1,450.00	\$ -	\$ 1,450.00
FORMER MEMBERS			
CAMDEN COUNTY IMPROVEMENT AUTH	\$ 315.00	\$ 248.00	\$ 563.00
HADDON HEIGHTS	\$ 1,456.00	\$ 6,773.00	\$ 8,229.00
	\$ 850,000.00	\$ 197,342.00	\$ 1,047,342.00

Proposed Draft Amendment to the Plan of Risk Management.

Because of the uncertainty about the potential losses from both S-477 and the Firefighter Cancer Presumption, the MEL is recommending the following amendment to the plan of risk management that is being proposed for adoption at the November 25th meeting.

- Definitions: A new definitions section is being added to simplify the drafting of the rest of the amendment. Specifically, the use of the words “Commissioners” and “Members” are being expanded throughout the risk management plan. The term ‘Sexual Abuse’ is also being defined.
- The Method of Assessing Contributions to be Paid by Each Member of the Fund : New sub sections:

8. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.

Note: This new subsection allows the Commissioners to levy an additional assessment to cover deficits created in the event this exposure exceeds the amount budgeted to pay these claims.

9. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

Note: This allows the Commissioners to spread any additional assessments over ten years so that the impact on member budgets is minimal.

- Procedures for the Closure of Fund Years: New sub section:

4. In the event a member leaves the Fund, the Fund’s Commissioners may assess the member’s closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member’s withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member’s assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member’s share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership.

A former member may apply to the Fund's Commissioners for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.

Note: This allows the Commissioners to:

1. Assess any member leaving the JIF for administrative costs the JIF will pay to administer claims that were incurred while the former member was in the JI.
2. Minimize the risk that the JIF will need to assess a former member years or decades after the member has withdrawn by holding in escrow the member's share of dividends that otherwise will be payable to the former member.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE JANUARY 27, 2020 MEETING

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 27, 2020 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is taken by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2019			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,218,198	10,963,785	230,231,740	241,195,525	
2.	CLAIM EXPENSES					
	Paid Claims	417,690	3,775,931	100,684,641	104,460,572	
	Case Reserves	331,693	2,067,452	4,211,039	6,278,490	
	IBNR	411,336	878,091	4,721,520	5,599,611	
	Recoveries	(105,421)	(121,786)	(197,249)	(319,035)	
	TOTAL CLAIMS	1,055,298	6,599,687	109,419,950	116,019,638	
3.	EXPENSES					
	Excess Premiums	443,423	3,990,810	63,503,169	67,493,979	
	Administrative	204,388	1,860,288	40,953,864	42,814,152	
	TOTAL EXPENSES	647,811	5,851,097	104,457,033	110,308,130	
4.	UNDERWRITING PROFIT (1-2-3)	(484,911)	(1,486,999)	16,354,756	14,867,757	
5.	INVESTMENT INCOME	10,843	554,407	10,629,852	11,184,259	
6.	DIVIDEND INCOME	0	0	3,528,688	3,528,688	
7.	STATUTORY PROFIT (4+5+6)	(474,068)	(932,592)	30,513,297	29,580,705	
8.	DIVIDEND	0	0	19,760,174	19,760,174	
9.	STATUTORY SURPLUS (7-8)	(474,068)	(932,592)	10,753,122	9,820,530	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	1,952	110,407	3,739,602	3,850,009	
	Aggregate Excess LFC	13,955	140,252	716,327	856,579	
	2015	79,283	5,937	1,506,731	1,512,668	
	2016	17,107	(394,035)	2,409,711	2,015,676	
	2017	(39,782)	(469,394)	1,776,425	1,307,031	
	2018	123,432	130,023	604,327	734,350	
	2019	(670,014)	(455,783)		(455,783)	
	TOTAL SURPLUS (DEFICITS)	(474,068)	(932,592)	10,753,122	9,820,530	
	TOTAL CASH				25,041,484	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	(100)	90,370,908	90,370,808	
	FUND YEAR 2015					
	Paid Claims	15,885	300,495	4,051,563	4,352,058	
	Case Reserves	(59,514)	(208,147)	548,651	340,504	
	IBNR	(34,876)	(51,932)	166,862	114,930	
	Recoveries	0	0	(27,247)	(27,247)	
	TOTAL FY 2015 CLAIMS	(78,505)	40,416	4,739,829	4,780,245	
	FUND YEAR 2016					
	Paid Claims	88,123	527,149	2,547,580	3,074,730	
	Case Reserves	72,309	182,599	785,384	967,983	
	IBNR	(115,348)	(168,753)	470,097	301,344	
	Recoveries	(60,919)	(70,539)	(58,308)	(128,847)	
	TOTAL FY 2016 CLAIMS	(15,835)	470,457	3,744,753	4,215,209	
	FUND YEAR 2017					
	Paid Claims	15,503	943,727	2,182,191	3,125,918	
	Case Reserves	(57,159)	(191,441)	1,329,228	1,137,788	
	IBNR	82,867	(189,792)	1,247,210	1,057,418	
	Recoveries	0	(4,246)	(109,290)	(113,536)	
	TOTAL FY 2017 CLAIMS	41,211	558,248	4,649,340	5,207,588	
	FUND YEAR 2018					
	Paid Claims	61,753	830,557	1,532,399	2,362,955	
	Case Reserves	132,634	246,314	1,547,776	1,794,090	
	IBNR	(315,989)	(1,106,154)	2,837,351	1,731,197	
	Recoveries	0	(2,500)	(2,405)	(4,905)	
	TOTAL FY 2018 CLAIMS	(121,602)	(31,784)	5,915,121	5,883,337	
	FUND YEAR 2019					
	Paid Claims	236,425	1,174,103		1,174,103	
	Case Reserves	243,423	2,038,127		2,038,127	
	IBNR	794,682	2,394,722		2,394,722	
	Recoveries	(44,502)	(44,502)		(44,502)	
	TOTAL FY 2019 CLAIMS	1,230,029	5,562,450		5,562,450	
	COMBINED TOTAL CLAIMS	1,055,298	6,599,687	109,419,950	116,019,638	

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	9/30/2019
		2016	2017	2018	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		16.98	19.11	21.12	25.48	25.04
Fixed Income Portfolio						
Investments (millions), Book Value		9.99	12.35	12.35	14.46	13.63
Avg maturity (years) ***		0.24	1.60	2.31	1.44	1.79
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	0.94	0.73
Purchase/Book yield (%)		0.62	1.22	1.46	1.53	1.54
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.71	1.23	0.25	2.47	2.27
M E L PORTFOLIO						
Total Cash Balance (millions)		61.94	59.15	62.76	66.69	58.84
Fixed Income Portfolio						
Investments (millions), Book Value		53.40	48.74	48.74	34.93	33.24
Avg maturity (years) ***		1.64	1.15	1.63	1.00	0.97
Unrealized gain/(loss) (%) **		0.03	-0.21	-1.26	0.42	0.39
Purchase/Book yield (%)		0.82	1.11	1.80	1.50	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.85	0.90	0.54	1.92	1.79
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.23	2.14
Wells Fargo Treasury Plus 454/Sweep		0.01	0.47	1.43	1.70	1.56
Investors Bank Deposits		0.66	0.87	1.64	2.02	2.02
Treasury Issues						
1 year bills		0.61	1.20	2.33	1.77	1.80
3 year notes		1.00	1.58	2.63	1.51	1.59
5 year notes		1.33	1.83	2.75	1.49	1.57
3 month bills		0.32	0.95	1.97	1.99	1.93
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	3.13	3.02
* 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 September is 1.84%						
***WF uses Weighted Average Life which factors in the likelihood of a security being called based on the current level of interest rates.						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		October 31, 2019			
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	58 Actual	MONTH TARGETED	57 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED	
		Current	31-Oct-19		30-Sep-19		31-Oct-18		
PROPERTY	541,208	647,389	119.62%	100.00%	119.62%	100.00%	115.38%	100.00%	
GEN LIABILITY	1,412,638	1,143,667	80.96%	97.02%	81.11%	96.96%	78.10%	95.07%	
AUTO LIABILITY	335,860	235,827	70.22%	95.69%	70.22%	95.43%	73.34%	91.84%	
WORKER'S COMP	3,739,043	2,627,512	70.27%	99.83%	71.04%	99.80%	70.05%	99.28%	
TOTAL ALL LINES	6,028,749	4,654,394	77.20%	98.96%	77.71%	98.91%	76.19%	97.94%	
NET PAYOUT %	\$4,329,304			71.81%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	46 Actual	MONTH TARGETED	45 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED	
		Current	31-Oct-19		30-Sep-19		31-Oct-18		
PROPERTY	490,882	503,896	102.65%	100.00%	102.65%	100.00%	90.18%	100.00%	
GEN LIABILITY	1,437,680	882,461	61.38%	95.07%	40.85%	94.71%	28.22%	88.77%	
AUTO LIABILITY	330,150	431,921	130.83%	91.84%	130.85%	91.45%	39.72%	85.94%	
WORKER'S COMP	3,689,848	2,431,897	65.91%	99.28%	64.79%	99.20%	61.77%	97.68%	
TOTAL ALL LINES	5,948,560	4,250,175	71.45%	97.90%	65.80%	97.75%	54.78%	95.07%	
NET PAYOUT %	\$2,960,221			49.76%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	34 Actual	MONTH TARGETED	33 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED	
		Current	31-Oct-19		30-Sep-19		31-Oct-18		
PROPERTY	566,229	526,057	92.91%	100.00%	92.91%	100.00%	75.16%	98.69%	
GEN LIABILITY	1,464,528	514,912	35.16%	88.77%	34.58%	88.03%	21.58%	76.91%	
AUTO LIABILITY	324,847	561,937	172.98%	85.94%	164.79%	85.26%	46.41%	73.57%	
WORKER'S COMP	3,837,435	2,575,033	67.10%	97.68%	67.29%	97.46%	65.05%	91.80%	
TOTAL ALL LINES	6,193,040	4,177,938	67.46%	95.17%	67.01%	94.82%	54.72%	87.95%	
NET PAYOUT %	\$3,059,646			49.40%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	22 Actual	MONTH TARGETED	21 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED	
		Current	31-Oct-19		30-Sep-19		31-Oct-18		
PROPERTY	600,000	506,556	84.43%	98.69%	82.11%	98.04%	62.10%	76.00%	
GEN LIABILITY	1,506,000	228,681	15.18%	76.91%	14.05%	75.57%	5.25%	42.00%	
AUTO LIABILITY	334,000	9,750	2.92%	73.57%	2.92%	71.98%	12.33%	40.00%	
WORKER'S COMP	3,840,000	3,431,138	89.35%	91.80%	89.58%	90.74%	64.82%	42.00%	
TOTAL ALL LINES	6,280,000	4,176,124	66.50%	87.92%	66.14%	86.81%	47.48%	45.14%	
NET PAYOUT %	\$2,411,173			38.39%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	10 Actual	MONTH TARGETED	9 Actual	MONTH TARGETED	-2 Actual	MONTH TARGETED	
		Current	31-Oct-19		30-Sep-19		31-Oct-18		
PROPERTY	722,242	947,192	131.15%	76.00%	108.79%	68.00%	N/A	N/A	
GEN LIABILITY	1,674,299	125,887	7.52%	42.00%	5.65%	36.00%	N/A	N/A	
AUTO LIABILITY	387,682	30,150	7.78%	40.00%	7.78%	35.00%	N/A	N/A	
WORKER'S COMP	3,672,619	2,465,138	67.12%	42.00%	62.50%	33.00%	N/A	N/A	
TOTAL ALL LINES	6,456,842	3,568,367	55.26%	45.68%	49.65%	37.81%	N/A	N/A	
NET PAYOUT %	\$1,387,961			21.50%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		October 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
Burlington County Municipal JIF	0.94	1.69	1.19	1.30
Suburban Essex	1.14	2.09	1.92	1.74
Gloucester, Salem, Cumberland Counties	1.15	1.88	2.05	1.72
Bergen County	1.15	1.43	1.47	1.36
Central New Jersey	1.18	1.46	1.63	1.43
NJ Public Housing Authority	1.31	2.11	1.97	1.82
Morris County	1.34	1.64	1.28	1.42
South Bergen County	1.34	2.17	1.87	1.82
Monmouth County	1.35	1.22	1.49	1.35
Professional Municipal Management	1.50	2.37	2.04	2.00
Ocean County	1.60	2.20	2.08	1.98
Suburban Municipal	1.61	1.69	1.22	1.50
NJ Utility Authorities	1.75	2.12	1.84	1.91
Camden County	1.97	3.74	2.61	2.80
Atlantic County Municipal JIF	2.07	2.23	1.92	2.07
AVERAGE	1.43	2.00	1.77	1.75

Camden County JOINT INSURANCE FUND									
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
		DATA VALUED AS OF							
				October 31, 2019					
		# CLAIMS	Y.T.D.	2019	2018	2017			TOTAL
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	**	10/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2019 - 2017
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00
2	91 Berlin Borough		0	0	0.00	0.00	1.92	2 Berlin Borough	0.68
3	93 Brooklawn		0	0	0.00	3.45	3.10	3 Brooklawn	2.34
4	96 Collingswood		0	0	0.00	1.47	0.00	4 Collingswood	0.54
5	97 Gibbsboro		0	0	0.00	0.00	5.06	5 Gibbsboro	1.82
6	102 Hi-Nella		0	0	0.00	0.00	0.00	6 Hi-Nella	0.00
7	105 Lindenwold		0	0	0.00	3.70	9.01	7 Lindenwold	4.55
8	107 Medford Lakes		0	0	0.00	3.77	0.00	8 Medford Lakes	1.28
9	108 Merchantville		0	0	0.00	0.00	2.82	9 Merchantville	0.95
10	109 Mount Ephraim		0	0	0.00	6.30	13.01	10 Mount Ephraim	6.74
11	110 Oaklyn		0	0	0.00	8.39	0.00	11 Oaklyn	3.03
12	113 Somerdale		0	0	0.00	5.03	2.74	12 Somerdale	2.77
13	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	13 Winslow Township Fire	0.00
14	117 Woodlynne		0	0	0.00	0.00	4.44	14 Woodlynne	1.69
15	451 Tavistock		0	0	0.00	0.00	0.00	15 Tavistock	0.00
16	457 Pine Valley		0	0	0.00	0.00	0.00	16 Pine Valley	0.00
17	584 Cherry Hill Fire District		0	0	0.00	11.08	5.83	17 Cherry Hill Fire District	5.96
18	112 Runnemede		0	1	1.17	1.92	0.00	18 Runnemede	1.10
19	87 Audubon		0	1	1.44	0.00	0.00	19 Audubon	0.44
20	92 Berlin Township		0	1	1.45	7.41	7.10	20 Berlin Township	5.54
21	98 Gloucester City		0	2	1.51	6.31	2.51	21 Gloucester City	3.55
22	101 Haddonfield		0	2	1.84	4.65	4.60	22 Haddonfield	3.80
23	106 Magnolia		0	2	2.03	1.89	1.97	23 Magnolia	1.96
24	104 Lawnside		0	1	2.05	11.54	3.77	24 Lawnside	5.85
25	114 Voorhees		0	4	2.25	7.19	2.78	25 Voorhees	3.91
26	99 Haddon		0	3	2.47	4.26	1.42	26 Haddon	2.73
27	564 Cherry Hill		0	12	2.53	1.60	1.25	27 Cherry Hill	1.79
28	94 Chesilhurst		0	1	3.93	0.00	0.00	28 Chesilhurst	1.24
29	95 Clementon		0	2	4.25	0.00	6.50	29 Clementon	3.46
30	111 Pine Hill		0	2	4.25	3.64	0.00	30 Pine Hill	2.56
31	89 Barrington		0	4	4.30	0.00	0.00	31 Barrington	1.31
32	90 Bellmawr		0	7	4.59	3.46	3.44	32 Bellmawr	3.80
33	115 Winslow		0	10	5.69	6.53	1.88	33 Winslow	4.64
34	565 Camden Parking Authority		0	2	6.23	5.26	0.00	34 Camden Parking Autho	3.43
35	103 Laurel Springs		0	2	6.40	0.00	0.00	35 Laurel Springs	1.82
36	692 Gloucester Township	**	0	0				36 Gloucester Township	
37	695 Camden City	**	0	0				37 Camden City	
Totals:			0	59	1.97	3.74	2.61		2.80
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			October 30, 2018		2.08				

				01/01/19	2019	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/19
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY			New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	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 DEPT	Yes	Yes	Yes	\$ 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 November 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	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 November 15, 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. 19-26

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

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

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

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

FUND YEAR 2019			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002055			
002055	COMPSERVICES, INC.	GLOUCESTER TWP 11/19	1,291.67
002055	COMPSERVICES, INC.	CLAIMS ADMIN FEE 11/19	34,621.59
002055	COMPSERVICES, INC.	CHERRY HILL SERVICES 11/19	2,458.33
			38,371.59
002056			
002056	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/19	3,130.00
			3,130.00
002057			
002057	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 11/19	14,756.00
002057	J.A. MONTGOMERY RISK CONTROL	DESIGNATED EMPLOYEE REP CLASS 10/19	1,925.33
			16,681.33
002058			
002058	ALL INDUSTRIAL SAFETY PRODUCT	OPTIONAL SAFETY AWARD 2019	898.00
			898.00
002059			
002059	BARBER CONSULTING SERVICES, LLC	OPTIONAL SAFETY AWARD 2019	1,000.00
			1,000.00
002060			
002060	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/19	15.75
002060	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/19	36,911.50
			36,927.25
002061			
002061	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/19	4,311.00
			4,311.00
002062			
002062	BROWN & CONNERY, LLP	LITIGATION 10/19	3,420.00
002062	BROWN & CONNERY, LLP	ATTORNEY FEE 10/19	1,994.25
002062	BROWN & CONNERY, LLP	EXPENSE 10/19	204.77
			5,619.02
002063			
002063	ASSET WORKS LLC	PROP APPRAISALS 10/19	10,570.00
			10,570.00
002064			
002064	ELIZABETH PIGLIACELLI	TREASURER FEE 11/19	1,910.92
			1,910.92
002065			
002065	MAGNOLIA BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			1,000.00
002066			
002066	HADDONFIELD BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00
			1,000.00
002067			
002067	DAVID TARASCHI	4TH QTR EXEC COMM MTG 2019	300.00
			300.00
002068			
002068	JACK LIPSETT	4TH QTR EXEC COMM MTG 2019	450.00
			450.00
002069			
002069	M. JAMES MALEY	4TH QTR EXEC COMM MTG 2019	300.00
			300.00
002070			
002070	NEAL ROCHFORD	4TH QTR EXEC COMM MTG 2019	450.00
			450.00

002071				
002071	JOSEPH WOLK	4TH QTR EXEC COMM MTG 2019	450.00	
			450.00	
002072				
002072	MICHAEL MEVOLI	4TH QTR EXEC COMM MTG 2019	450.00	
			450.00	
002073				
002073	TERRY KIERSZNOWSKI	4TH QTR EXEC COMM MTG 2019	450.00	
			450.00	
002074				
002074	JOSEPH GALLAGHER	4TH QTR EXEC COMM MTG 2019	450.00	
			450.00	
002075				
002075	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 11/19	1,083.00	
002075	MEDLOGIX LLC	MANAGED CARE SERVICES 11/19	9,688.58	
			10,771.58	
002076				
002076	MERCHANTVILLE BOROUGH	OPTIONAL SAFETY AWARD 2019	1,000.00	
			1,000.00	
002077				
002077	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 11/19	1,081.33	
			1,081.33	
002078				
002078	LOUIS DIANGELO	4TH QTR EXEC COMM MTG 2019	450.00	
			450.00	
002079				
002079	CAMDEN CITY PARKING AUTHORITY	OPTIONAL SAFETY AWARD 2019	1,000.00	
			1,000.00	
		Total Payments FY 2019		139,022.02
		TOTAL PAYMENTS ALL FUND YEARS		\$139,022.02

Chairperson

Attest:

Dated: _____

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

Treasurer

November 25, 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 October 31, 2019 for Fund Years 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for October totaled \$58,878.49.

- **RECEIPT ACTIVITY FOR OCTOBER:**

Recovery	\$56,384.89	
Cherry Hill Deductible	<u>\$5,519.61</u>	
Total Receipts		<u>\$61,904.50</u>

- **CLAIM ACTIVITY FOR OCTOBER:**

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

Property Liability Claims	\$ 203,130.18	
Workers Compensation Claims	191,126.79	
Administration Expense	<u>142,831.73</u>	
Total Claims/Expenses		<u>\$537,088.70</u>

- **CASH ACTIVITY FOR OCTOBER:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$25,041,484.01 to a closing balance of \$24,616,733.02 showing a decrease of \$424,750.99.

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: October		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN 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	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	1,519.61	0.00	0.00	4,000.00	0.00	0.00	0.00	0.00	56,384.89	61,904.50	
Invest Pymnts	1,469.21	11,444.10	1,552.17	20,846.67	34.95	3,324.74	163.19	13,336.71	0.00	52,171.74	
Invest Adj	2.34	18.69	2.39	33.91	0.04	4.31	0.02	21.86	0.00	83.56	
Subtotal Invest	1,471.55	11,462.79	1,554.56	20,880.58	34.99	3,329.05	163.21	13,358.57	0.00	52,255.30	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	2,991.16	11,462.79	1,554.56	24,880.58	34.99	3,329.05	163.21	13,358.57	56,384.89	114,159.80	
EXPENSES											
Claims Transfers	155,067.40	27,883.30	20,179.48	158,671.48	0.00	0.00	0.00	0.00	32,455.31	394,256.97	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142,831.73	0.00	142,831.73	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,822.12	0.00	1,822.12	
TOTAL	155,067.40	27,883.30	20,179.48	158,671.48	0.00	0.00	0.00	144,653.85	32,455.31	538,910.82	
END BALANCE	541,466.25	5,869,603.41	480,812.75	10,543,061.57	13,940.56	440,209.04	6,471.10	6,753,623.77	(32,455.36)	24,616,733.10	

REPORT STATUS SECTION

Report Month: October

Balance Differences

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND					
ALL FUND YEARS COMBINED					
CURRENT MONTH	October				
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	\$25,041,484.01	10,433,563.07	12,885.04 -	5,546.76	14,600,582.66
Opening Interest Accrua	\$59,418.74	-	-	-	59,418.74
1 Interest Accrued and/or	\$19,022.24	\$0.00	\$0.00	\$0.00	\$19,022.24
2 Interest Accrued - discor	\$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	\$83.59	\$0.00	\$0.00	\$0.00	\$83.59
5 Interest Paid - Cash Inst	\$15,592.80	\$15,365.28	\$113.77	\$113.75	\$0.00
6 Interest Paid - Term Ins	\$12,315.49	\$0.00	\$0.00	\$0.00	\$12,315.49
7 Realized Gain (Loss)	\$24,263.45	\$0.00	\$0.00	\$0.00	\$24,263.45
8 Net Investment Income	\$58,962.08	\$15,365.28	\$113.77	\$113.75	\$43,369.28
9 Deposits - Purchases	\$456,161.47	\$61,904.50	\$203,130.18	\$191,126.79	\$0.00
10 (Withdrawals - Sales)	-\$933,167.79	-\$537,088.70	-\$203,130.18	-\$191,126.79	-\$1,822.12
Ending Cash & Investment	\$24,616,733.02	\$9,973,744.15	\$12,998.81	-\$5,433.01	\$14,635,423.07
Ending Interest Accrual Bal	\$66,125.49	\$0.00	\$0.00	\$0.00	\$66,125.49
Plus Outstanding Checks	\$325,055.69	\$179,325.90	\$55,392.77	\$90,337.02	\$0.00
(Less Deposits in Transit)	-\$24,214.97	-\$31,362.68	\$19,807.51	-\$12,659.80	\$0.00
Balance per Bank	\$24,917,573.74	\$10,121,707.37	\$88,199.09	\$72,244.21	\$14,635,423.07

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/02/2019	24,844.13				24,844.13	
2	10/09/2019	36,586.07				36,586.07	
3	10/09/2019	44,860.27				44,860.27	
4	10/16/2019	26,241.50				26,241.50	
5	10/16/2019	109,459.77				109,459.77	
6	10/23/2019	21,453.17				21,453.17	
7	10/23/2019	39,807.02				39,807.02	
8	10/31/2019	32,836.07				32,836.07	
9	10/31/2019	34,076.00				34,076.00	
10	11/01/2019	22,537.80				22,537.80	
11	11/01/2019	1,555.17				1,555.17	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	394,256.97	-	-	-	394,256.97	
	Monthly Rpt	394,256.97				394,256.97	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		October							
Current Fund Year		2019							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	455,408.92	155,067.40	1,519.61	608,956.71	597,795.79	11,160.92	0.00	11,160.92
	Liability	9,605.27	5,676.87	0.00	15,282.14	15,282.14	0.00	0.00	0.00
	Auto	26,438.88	8,125.79	0.00	34,564.67	34,564.67	0.00	(0.00)	0.00
	Workers Comp	638,148.03	77,315.86	0.00	715,463.89	715,463.89	0.00	0.00	0.00
	Cherry Hill	34,480.87	24,854.07	34,480.87	24,854.07	24,854.07	0.00	(3,637.96)	3,637.96
	Total	1,164,081.97	271,039.99	36,000.48	1,399,121.48	1,387,960.56	11,160.92	(3,637.96)	14,798.88
2018	Property	375,467.90	0.00	0.00	375,467.90	375,467.90	(0.00)	(0.00)	0.00
	Liability	85,167.29	3,599.77	0.00	88,767.06	88,767.06	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	1,823,550.81	47,511.65	4,000.00	1,867,062.46	1,867,062.46	(0.00)	(0.00)	0.00
	Cherry Hill	1,977.02	6,011.24	1,977.02	6,011.24	6,011.24	0.00	414.88	(414.88)
	Total	2,360,027.84	57,122.66	5,977.02	2,411,173.48	2,411,173.48	(0.00)	414.88	(414.88)
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	327,722.21	13,157.50	0.00	340,879.71	340,879.71	0.00	0.00	0.00
	Auto	544,640.55	5,636.07	0.00	550,276.62	550,276.62	(0.00)	0.00	(0.00)
	Workers Comp	1,700,197.68	28,469.69	0.00	1,728,667.37	1,728,667.41	(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	3,012,382.45	47,263.26	0.00	3,059,645.71	3,059,645.71	(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	315,398.07	3,821.66	0.00	319,219.73	319,219.73	0.00	0.00	0.00
	Auto	380,224.42	5,622.12	0.00	385,846.54	385,846.54	(0.00)	(0.00)	0.00
	Workers Comp	1,843,812.47	3,304.74	0.00	1,847,117.21	1,847,117.21	0.00	0.00	0.00
	Cherry Hill	132.00	1,590.00	132.00	1,590.00	1,590.00	(0.00)	(0.00)	0.00
	Total	2,946,014.84	14,338.52	132.00	2,960,221.36	2,960,221.36	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	1,051,973.93	1,627.50	0.00	1,053,601.43	1,053,601.43	0.00	0.00	0.00
	Auto	227,455.78	795.50	0.00	228,251.28	228,251.28	0.00	0.00	0.00
	Workers Comp	2,460,966.26	2,069.54	0.00	2,463,035.80	2,463,035.80	0.00	0.00	0.00
	Cherry Hill	19,795.00	0.00	19,795.00	0.00	0.00	0.00	0.00	0.00
	Total	4,344,606.41	4,492.54	19,795.00	4,329,303.95	4,329,303.95	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(315.00)	0.00	0.00	(315.00)	0.00	(315.00)	(315.00)	0.00
TOTAL		13,826,798.51	394,256.97	61,904.50	14,159,150.98	14,148,305.06	10,845.92	(3,538.08)	14,384.00



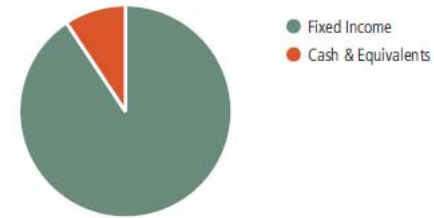
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

October 01, 2019 - October 31, 2019

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,268,905.35	90.66%
Cash & Equivalents	1,366,517.72	9.34
TOTAL	\$14,635,423.07	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,268,905.35	\$44,579.33	\$13,313,484.68	\$191,143.75	1.44%
Cash & Equivalents	1,366,517.72	21,462.57	1,387,980.29	33,221.55	2.43
TOTAL	\$14,635,423.07	\$66,041.90	\$14,701,464.97	\$224,365.30	1.53%

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

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

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



Asset Allocation

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

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	90.66 %	\$13,268,905.35	\$13,145,779.53	\$123,125.82	\$44,579.33	\$13,313,484.68
Total Fixed Income	90.66%	\$13,268,905.35	\$13,145,779.53	\$123,125.82	\$44,579.33	\$13,313,484.68
■ Cash & Equivalents						
Taxable	9.34	1,366,517.72	1,366,517.72	-	21,462.57	1,387,980.29
Total Cash & Equivalents	9.34%	\$1,366,517.72	\$1,366,517.72	-	\$21,462.57	\$1,387,980.29
TOTAL ASSETS	100%	\$14,635,423.07	\$14,512,297.25	\$123,125.82	\$66,041.90	\$14,701,464.97

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: November 5, 2019

JIF SERVICE TEAM

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

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon – Conducted Loss Control Survey on October 29
- Borough of Audubon Police Dept. – Conducted a Loss Control Survey on October 17
- Borough of Bellmawr – Conducted a Loss Control Survey on October 29
- Borough of Berlin – Conducted a Loss Control Survey on October 23
- Township of Berlin – Conducted a Loss Control Survey on October 23
- Borough of Brooklawn – Conducted a Loss Control Survey on October 29
- City of Camden – Conducted a Loss Control Survey on October 28
- City of Camden Fire Department – Conducted a Loss Control Survey on October 28
- Borough of Clementon – Conducted a Loss Control Survey on October 30
- Borough of Collingswood – Conducted a Loss Control Survey on October 22
- Borough of Gibbsboro – Conducted a Loss Control Survey on October 29
- Township of Gloucester – Conducted a Loss Control Survey on October 29
- Township of Haddon – Conducted a Loss Control Survey on October 8
- Borough of Mount Ephraim – Conducted a Loss Control Survey on October 30
- Borough of Pine Valley – Conducted a Loss Control Survey on October 30

MEETINGS ATTENDED

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

UPCOMING EVENTS

- Below 100 – Train the Trainer Program – November 14
- Claims Meeting – November 22
- Fund Commissioner Meeting – November 25

SAFETY DIRECTOR’S BULLETINS & SAFETY ANNOUNCEMENTS

- October 3 - REMINDER - You're Invited: Designated Employee Representative (DER) Training
- October 9 - Message from the Safety Director – New NIOSH Resources for First Responders
- October 10 - D.E.R Training -October 21, 2019 - CLASS FULL
- October 10 - PEOSH upcoming class schedule for Indoor Air Quality Designated Persons
- October 17 - You're Invited: Below 100 – Train the Trainer Program - November 14, 2019
- October 18 - NEW Message from the Safety Director - CBD Oil
- October 21 - Did You Know? – MSI Training Schedule – Camden JIF, November 2019
- October 23 - New Bulletin – CDL Clearinghouse open for registrations
- October 24 - NEW Law Enforcement Bulletin – Purchasing & Deploying Vehicles
- October 29 - Annual Reminder – Leaf Collection Safety

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 October.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	3
Township of Cherry Hill	2
Township of Haddon	3

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **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
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
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5 / T -.5 / G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,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
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	6 / P
Employee Conduct and Violence in the Work Place	1.5 / E	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	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / 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
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
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
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	Dealing With Difficult People	1 / OFF
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	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	

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

FROM: Chief Keith F. Hummel (Ret.)
Associate Director Public Sector
J.A. Montgomery Risk Control

TOPIC: Police Vehicles; Purchase options and deployment
Law Enforcement Bulletin 2019-01

DATE: October 21, 2019

The office of the Safety Director at J.A. Montgomery Risk Control assists police agencies, risk control consultants, and elected officials with the challenges of operating a law enforcement agency in New Jersey. State laws, Attorney General Directives, court decisions, rules, and policies all affect the day-to-day operations of our law enforcement clients.

One of the primary tools used by uniformed police personnel are motor vehicles. Patrol and traffic enforcement officers will spend the majority of their shift on patrol, responding to calls for service, and engaging in traffic enforcement activities. Motor vehicle accidents lay claim to a large majority of our officer's workers' compensation and property claims. Making good decisions on identifying the types of vehicles needed for patrol and traffic operations is critical to the safety of the officer and the public. Our goal is to manage the risk that officers face by minimizing injuries and loss of life.

Training:

The New Jersey Attorney General issued pursuit guidelines, and they can be accessed at <https://www.state.nj.us/lps/dcj/agguide.htm>. There are specific situations whereby officers may engage in a pursuit to apprehend a suspect. This guideline, along with realistic training and strong policy guidance, is key to helping officers with the process of making good decisions when confronted with the question of when and under what conditions officers may pursue a suspect as well as how they respond to emergency calls for service

Making Decisions:

Along with training, research needs to be conducted to ensure that good decisions are being made when purchasing police units that will provide protection, service the officer, and withstand the intense rigors of high-speed driving, cornering, and braking.

Every municipality needs to look at this from a "Risk Management" perspective! Going through a process to ensure that you have the right vehicles purchased for a specific mission is critical. Vehicles that will be used for traffic enforcement purposes and are expected to be driven at higher speeds need to be pursuit-rated. Other vehicles that may be used for surveillance or that need to fulfill a specific

mission do not need to be pursuit-rated. The operators of these vehicles need to understand the capabilities and limitations of these special units.

Purchasing and deploying special use trailers require careful consideration with respect to both the trailer design, size, and type. Vehicles that are assigned to tow these trailers need to be rated and have the proper equipment installed to ensure that they can be towed safely. Additionally, adding trailers to a fleet requires specific hands-on training to ensure operators can navigate the variety of challenges that towing a trailer can pose.

Scanning and Analyzing:

Members of the governing body, agency leaders, and trainers should be involved in the process of choosing a vehicle that meets the mission needs of the agency. An assessment should be undertaken to determine which vehicle will work best for the agency. Determine how the vehicle will be used. Patrol operations, traffic enforcement, pursuits, crime prevention, emergency vehicles for natural disasters, administration, and prisoner transportation are some of the considerations that should be identified. Gather information from other agencies and agency personnel on vehicle performance, repairs, comfort, and reliability.

Several resources can be accessed on the internet to assist with deciding which vehicle would fulfill the agency's mission:

- https://www.usfa.fema.gov/downloads/pdf/publications/fa_336.pdf
- Best Practices for Emergency Vehicle and Roadway Operations Safety in Emergency Services
- <http://www.iaff.org/hs/EVSP/Best%20Practices.pdf>
- Michigan State Police – Police Vehicle Evaluation - <https://www.michigan.gov/msp/0,4643,7-123--16274--00.html>
- <https://www.pursuitresponse.org/in-pursuit-of-research-what-we-know-about-police-pursuit-policy-and-training-and-what-we-dont/>
- <https://www.fcausfleet.com/dodge/charger-pursuit.html>
- <https://www.gmfleet.com/overview/police.html>

Nationwide standards for pursuit-rated vehicles do not exist, but vehicle manufacturers have identified specific equipment that offers advanced safety features. They include vehicles that are designed for high-speed emergency vehicle operations, engine designs, enhanced braking systems, enhanced suspension systems, steel safety frames, and electrical systems designed to meet the needs of the vehicle's emergency equipment (lights, computers, sirens, etc.). Prior to making modifications or installing equipment on pursuit-rated vehicles, careful consideration should be given to ensure that any modifications will not alter a pursuit-rated vehicles capability. For instance, the installation of larger wheels on pursuit-rated vehicles or adding a large truck cap to a pursuit-rated pickup may alter the pursuit capability and pose a danger to the driver and others.

Purchasing and Deployment:

Once the assessment has been completed and a determination has been made as to which vehicle model will best meet the needs of the agency, plans to move forward with the procurement of the equipment can be made. In many instances, municipalities have taken advantage of using "State

Contract” purchasing. An alternative to this process that may reduce costs is to “Bid” the vehicles out by developing a specification and a bid process. It is not uncommon to find that this process can save money, and the savings could be used to defray the cost of the vehicle's emergency equipment. Many vehicle manufacturers offer options such as blue tooth which can promote the use of hands-free technology. Agencies may wish to consider this when making purchases while also making certain that the use of any non-manufactured devices in the vehicle are governed by policy and training.

When the vehicles are delivered, they should be inspected to ensure that the right model numbers and upgrades that were requested in the specifications are on the vehicle. Records should be maintained for repairs and general maintenance.

Purchasing of police vehicles comes under the jurisdiction of the governing body. The governing body may promulgate rules as it relates to the vehicles use during off-duty hours, side work, and any labor contracts that were agreed upon by the governing body. Deployment and the assignment of vehicles on a day-to-day basis while on-duty comes under the authority of the Chief of Police (40A:14-118).

Vehicle Decommissioning:

Every vehicle will reach the end of its service life, and the municipality needs to ensure that proper decommissioning occurs. The removal of “police” markings need to be completed before the vehicle is decommissioned and disposed of by the municipality. All radios, emergency lights, and sirens should be removed. There have been incidents whereby persons have purchased or obtained decommissioned police units and used them for illegal purposes.

Following this decision-making process will help municipalities with the process of purchasing the right vehicle to help the agency fulfill its mission, mitigate risks, and keep our officers safe.



October 2019

Commercial Drivers' License Clearinghouse Open for Registration

The Federal Motor Carrier Safety Administration's (FMCSA) Drug & Alcohol Clearinghouse is now open for the registration of authorized users.

Employers and drivers must register in the Clearinghouse.

The Clearinghouse is a secure online database that will give employers, the FMCSA, and State licensing agencies and law enforcement personnel real-time information about commercial driver's license (CDL) and commercial learner's permit (CLP) holders' drug and alcohol program violations. The Clearinghouse will contain records of violations of drug and alcohol prohibitions including positive drug or alcohol test results and test refusals. When a driver completes the return-to-duty process and follow-up testing plan, this information will also be recorded in the Clearinghouse.

To access the Clearinghouse once it is operational on January 6, 2020, authorized users will be required to request access from FMCSA by registering for the Clearinghouse. Registering this fall is the first step.

For employers, starting on January 6, the Clearinghouse will offer a centralized location to query driver information and report drug and alcohol program violations incurred by their current and prospective employees holding CDLs and CLPs. The employer must use the Clearinghouse to:

- Conduct a full query of the Clearinghouse as part of each pre-employment driver investigation process.
- Conduct limited queries at least annually for every driver they employ.
- Request electronic consent from the driver for a full query, including pre-employment queries.
- Report drug and alcohol program violations.
- Record the negative return-to-duty (RTD) test results and the date of successful completion of a follow-up testing plan for any driver they employ with unresolved drug and alcohol program violations.

Employers will identify an individual for their organization to serve as a Clearinghouse Administrator. These Clearinghouse Administrators have the option to invite users to serve in an Assistant role, enabling them to use the Clearinghouse on their company's behalf.

Employers may need to assist drivers with registering online with the Clearinghouse. The Safety Director heard of one Public Works Department who designated a computer, and time for each driver to register with the guidance of an administrative assistant.

Visit the FMCSA Drug & Alcohol Clearinghouse website <https://clearinghouse.fmcsa.dot.gov> to begin the registration process. There are links to instructional aids for employers and CDL / CLP drivers. Registering soon will be especially important if the agency anticipates hiring CDL drivers in early 2020.

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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October 2019

Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf collection procedures and equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Visit job sites and talk to workers. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke of a trailer, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the MEL Safety Institute menu.

- Select *Safety Briefings* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
- Choose *Safety Videos* to access the training videos, *Don't Get Caught in the Crush Zone* and *Stop and Think to Prevent Back Pain*. Members can also borrow videos from the MEL Media library. Click on *Order Conventional Videos* and select *MEL Media Catalog* to see the wide selection of general, landscape industry and heavy equipment safety videos that are available.

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Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2019 To 10/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cherry Hill Fire District I - Borough of Collingswood	110 Marlkress Road Cherry Hill, NJ 08003	Evidence of insurance with respects to training for the Collingswood Fire Department.	9/24/2019 #2276830	GL AU EX WC
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	Certificate Holder is an Additional Insured on the above referenced Commercial General Liability, and Excess Liability Policies if required by written contract with respects to the use of facilities at Woodland School for the Boroughs Holly Jolly Trolley event on 12/15/19.	9/24/2019 #2276845	GL AU EX WC
H - Wells Fargo I - Cherry Hill Fire District	Equipment Finance, Inc. PO Box 35702 Billings, MT 59107	RE: Contract #413711-105 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Ford E450 AEV Type III Traumahawk 164 Ambulance, vin #1FDXE4FS1KDC41511, valued at \$280,000. Contract #413711-105	9/30/2019 #2278971	GL AU EX WC OTH
H - Board of Fire Commissioners I - Borough of Berlin	Fire District #4 14 W. Central Ave Blackwood, NJ 08012	Evidence of Insurance for use of Gloucester Townships Fire Safety Trailer.	9/30/2019 #2279352	GL AU EX WC
H - Mainstage for the Arts I - Township of Gloucester	27 S. Black Horse Pike Blackwood, NJ 08012	Evidence of insurance with respects to the use of property for the Townships Pumpkin Festival on 10/6/19.	10/1/2019 #2283148	GL AU EX WC
H - Mainstage for the Arts I - Township of Gloucester	27 S. Black Horse Pike Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for the Townships Pumpkin Festival on 10/6/19.	10/1/2019 #2284291	GL AU EX WC
H - Board of Commissioners I - Township of Voorhees	Gloucester Twp Fire District #4 14 West Central Ave Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Smoke House for Fire Prevention Night on October 3, 2019.	10/2/2019 #2288900	GL AU EX WC

10/22/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2019 To 10/22/2019

H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for parking for the Township's Harvest Festival on 10/27/19.	10/2/2019 #2288972	GL AU EX WC
H - River Front Recycling I - City of Camden	1301 N. 26th Street Camden, NJ 08105	Evidence of insurance with respects to the use of facilities by the Camden City Fire Department for Trench Rescue training throughout November 2019.	10/7/2019 #2292250	GL AU EX WC
H - Borough of Stratford I - Borough of Runnemede	307 Union Ave Stratford, NJ 08084	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 to the shared services agreement in which Runnemede will provide a Vector Truck and Operator to Stratford to clean out storm drains.	10/9/2019 #2293544	GL AU EX WC
H - BB&T Pavilion I - City of Camden	1 Harbour Blvd Camden, NJ 08103	Evidence of insurance with respects to the use of property by the Camden Fire Department for ropes training on 11/4/19-11/7/19.	10/10/2019 #2293704	GL AU EX WC
H - State of New Jersey I - Borough of Collingswood	Division of Travel & Tourism 33 W. State Street PO Box 460 Trenton, NJ 08625	Evidence of Insurance.	10/15/2019 #2294684	GL AU EX WC
H - Kings Croft Condominium I - Township of Cherry Hill	Association 100 Kings Croft Cherry Hill, NJ 08034	Evidence of insurance with respects to the Kings Croft ARHAT Unit #238 owned by the Township. Camden JIF and MEL JIF Limits are in excess of the Township of Cherry Hills \$50,000 deductible on WC.	10/16/2019 #2294842	GL AU EX WC OTH
H - Camden County Regional I - Borough of Oaklyn	Emergency Training Center 410 Woodbury - Turnersville Rd. Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training exercises throughout the year.	10/16/2019 #2294862	GL AU EX WC

10/22/2019

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2019 To 10/22/2019

H - Camden County Regional I - Borough of Oaklyn	Emergency Training Center 410 Woodbury - Turnersville Rd. Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training exercises throughout the year.	10/16/2019 #2294869	GL AU EX WC
H - NJ Department of State I - Borough of Collingswood	Division of Travel and Tourism 33 West State Street PO Box 460 Trenton, NJ 08625	Evidence of Insurance.	10/16/2019 #2294870	GL AU EX WC
H - BB&T Pavilion I - City of Camden	1 Harbour Blvd Camden, NJ 08103	Evidence of insurance with respects to the City of Camdens Department of Human Services participation in the Colors of Courage 5K Run/Walk event on 10/19/19.	10/16/2019 #2294872	GL AU EX WC
H - New Jersey Motor I - Borough of Magnolia	Vehicle Commission PO Box 160 Trenton, NJ 08666	Evidence of insurance with respects to the following vehicle: 2020 Freightliner 114SD, vin #J9463, valued at \$211,081.	10/18/2019 #2295515	GL AU EX WC OTH
Total # of Holders: 18				



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

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May	\$215,741.83	\$92,381.50	\$123,360.33	57.18%
June	\$268,373.95	\$107,411.76	\$160,962.19	59.98%
July	\$223,779.68	\$78,298.31	\$145,481.37	65.01%
August	\$296,132.19	\$132,796.23	\$163,335.96	55.16%
September	\$323,980.14	\$154,147.44	\$169,832.70	52.42%
October	\$170,285.31	\$76,934.45	\$93,350.86	54.82%
November				
December				
TOTAL 2019	\$2,725,121.00	\$1,201,045.83	\$1,524,075.17	55.93%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	166	1,971
PPO Bills	153	1,795
PPO Bill Penetration	92.17%	91.07%
PPO Charges	\$147,817.31	\$2,471,983.83
Charge Penetration	86.81%	90.71%

Savings History:

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

APPENDIX I – MINUTES

October 28, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 28, 2019
BERLIN TOWNSHIP – MARION CONSALVI SENIOR CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

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

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Jason Asuncion, City of Camden

Glenn Werner, Gibbsboro
Ken Cheeseman, Laurel Springs
Ethel Kemp, Camden City Parking Authority
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill
Lawrence Spellman, Voorhees
Mark Godfrey, Magnolia
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Sharon Eggleston, Camden City

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance Services

WELCOME: Josh welcomed everyone to the Berlin Township Marion Consalvi Senior Center.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 23, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 23, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: None

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. Executive Director said at the budget workshop meeting the proposed budget was reviewed in depth and we are happy to report it has actually gone down since then. At that time the increase was at 1.18% as of now it is at 0.67%. Executive Director provided a brief recap of the budget and on the loss funds we were very fortunate the actuary worked with us and there is a big reduction on the workers comp side of -8.46% which equates to a \$310,000 decrease. However, with the pending legislation on the sexual molestation and firefighters presumption bills the actuary has given us some guidance on how to fund for this and we have done that in row five, reflecting the contingency for S 477 and FFCP. The estimate is \$262,000 which will be 100% funded and give us some protection and lead way. It is still unknown as to what claims are out there, but this will give us some framework of funding as we move forward. Executive Director said the subtotal for claims is down -0.30%. Premiums had a slight increase where the MEL property had a substantial increase statewide. Total loss funds increase is at 0.67%. Contractual obligations put most of the increases at 2%. The MEL Safety Institute has increase due to more employees, usage and increased participation. The

optional safety award increase is due to the three new members. The POL EPL premiums are very good news with decrease of -1.17%. Executive Director called on Underwriting Manager Ed Cooney to explain the statewide difference and how the Camden JIF was one of the best in performance. Executive Director distributed draft assessment sheets. The Committee is recommending that the budget be introduced, totaling \$14,719,411 which represents a 0.67% 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:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	8 Ayes, 0 Nays

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.

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

Executive Director said the Fund Office will be sending out the dividend selection form to all members. Please complete the form and indicate if you would like to receive the dividend in the form of a check or as a credit on your 2020 assessment.

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. Commissioner Wolk reported the Board reviewed and adopted the 2020 budget. The adopted budget is -0.8% lower than last year. The Risk Management Plan was amended to address the uncertainty of potential losses from the sexual molestation and Firefighter Presumption bills. If certain surplus levels are not maintained, the fund may need to collect additional assessments from member JIFs. Any additional billings would be payable over a 10 year period. The next meeting is on January 2nd at Forsgate.

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. Commissioner Wolk reported a public hearing and adoption of the 2020 budget was held. The adopted budget is 2% less than last year. The Finance Committee recommended and the board adopted a record \$2 million dividend to be distributed to its members. The board authorized the renewal of the Canning Group's contract to serve as the Funds QPA for 2020. The next meeting is on November 20th at noon at the Sheraton Hotel in Atlantic City.

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. Commissioner Wolk reported the proposed budget was introduced reflecting a 0.4% increase. The public hearing and adoption is scheduled at the Fund's next meeting to be held on November 20th at 12:30 at the Sheraton Hotel in AC. The Board accepted the management 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. The board adopted a resolution appointing the laws firm of Cleary Alfieri LLC to review and revise the Fund's model employment documents and manual.

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 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 21 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.

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

Executive Director reviewed the Financial Fast Track as of August 31, 2019 with \$10.3 million in surplus with all years in the positive position we took a little reserve hit of \$189,000 and down over the prior month. It looks as though 2017 had some adverse reserve changes but still very financially sound. Executive Director also reviewed the Expected Loss Ratio Analysis as of September 31, 2019 where the actuary projected us at 37% we are currently at 39% which is pretty much on target. Executive Director said we are going to withdrawal the Lost Time Accident Frequency Reports this month. After reviewing the numbers we found 2.12 is not correct as well as the number of new claims on page 13, update reports will be sent out. The Camden JIF compliance for EPL Compliance Report is on page 14. Executive Director said we received the Winslow Fire District Checklist and they are now fully compliant. We are just waiting for Camden City as they have everything complete it is just a matter of them getting the completed list over to us which will bring the JIF back to 100% compliance.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-23 October 2019 Vouchers

2018	\$7,106.00
2019	\$135,725.73
TOTAL	\$142,831.73

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

Closed	0.00
2015	35,679.80
2016	88,255.27
2017	15,503.11
2018	63,730.48
2019	271,438.77
TOTAL	474,607.43

MOTION TO APPROVE RESOLUTION 19-21 VOUCHER PAYMENTS FOR OCTOBER 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 SEPTEMBER 2019 AS PRESENTED AND APPROVE THE TREASURER’S REPORT:

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported on a case that was discussed last year regarding municipal prosecutors and municipal judges which not typically covered by the JIF. Attorney Nardi said last year he had asked for permission to cover them in a case out of Runnemede that has had ongoing litigation with the Borough for literally 20 years and keeps refileing his complaint against the Governor, Attorney General and various others including a number of our municipal prosecutors and judges. They are typically covered by the Attorney General’s office but in this instance we had a couple retired and one deceased municipal court judge. Last year we asked for permission to assign the case out and we are pleased to announce that through the efforts of the two firms that were assigned Zeller & Wieliczko, LLP and Platt & Riso, PC all charges have been dismissed and the case was dismissed with prejudice. The judge entered a Litigation Preclusion Order so the plaintiff would have to enter a request to the court as to why the order should not be entered against him. So he would have to ask permission from the court first to file additional complaints. Attorney Nardi said the JIF did a good job in providing assistance to those municipalities and thanked the JIF for that.

SAFETY DIRECTOR: John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 28 thru 30. 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 8/22/19 to 9/22/19 is included in the agenda packet with 7 Certificates being issued.

Underwriting Manager Edward Cooney discussed the renewal on the MEL Excess Renewal program two hot items are property and cyber for this year. The property market for the last couple of years has been in a turmoil due to natural catastrophes across the entire world all of the insurance companies are experiencing. We have had losses but we are only at 5% increase over the past three years which is very good compared to 20% increase other markets have experienced. On the cyber side we know we have had a lot of cyber losses over the last two years and there potentially will be a large increase however we are trying to ward that off with retention increases. Right now we have \$10,000 retention for each claim we are looking at increasing that to \$25,000 per claim. If you are compliant with the MEL Cyber Plan that will reduce your retention. We will have a definitive answer on that shortly, so we will keep everyone apprised of the outcome. Mr. Cooney discussed the firework and amusement guidelines with a tragic incident that occurred in Cumberland County last month these are the exact reasons why we have these procedures in place one is for safety and the other is to get rid of those costs off our balance sheets. We want to make sure the vendor is responsible for all of those things. In response to Commissioner DiAngelo, Underwriting Manager said they will notify member towns of the increase in retention for cyber once it is determined. In response to Chairman Mevoli, Underwriting Manager said the deductible is per claim. Executive Director said maybe we can organize a meeting for IT folks so they know exactly what is needed to get the checklist completed in the future.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of September 2019 where there was a savings of 52.42% for the month and a total of 56.00% for the year. Ms. Goldstein also reviewed the 3rd Quarter 2019 Workers' Comp Injury Review.

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 Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:59 PM

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

APPENDIX II

RISK MANAGEMENT PLAN REVISION