



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA AUGUST 26, 2019 – 5:15 PM

NEW LOCATION

**CHARLES DOUGHERTY SENIOR COMMUNITY CENTER
508 LAMBERT AVENUE
MT. EPHRAIM, NJ 08059
AGENDA AND REPORTS**

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

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

**Directions to Charles Dougherty Senior Community Center
508 Lambert Avenue, Mt. Ephraim, NJ 08059**

Coming from the Black Horse Pike on Kings Highway, turn right onto N. Oak Avenue. At the stop sign, turn right again onto Gaskill Avenue. At the next stop sign, turn left—Dougherty Center will be on your left.

Coming from Browning Road or Market Street on Kings Highway, turn left onto N. Oak Avenue. At the stop sign, turn right onto Gaskill Avenue. At the next stop sign, turn left—Dougherty Center will be on your left.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: AUGUST 26, 2019**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2019 EXECUTIVE COMMITTEE**
- WELCOME: MT. EPHRAIM BOROUGH**
- APPROVAL OF MINUTES:** July 22, 2019 Open Minutes..... **Appendix I**
July 22, 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. 19-19 **Page 21**
Treasurer’s Report **Page 23**
Monthly Reports **Page 24**

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 36**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 39**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: September 23, 2019 – Borough of Bellmawr**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: August 26, 2019

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2020 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2020 through December 31, 2021.

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

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

- Motion to authorize the fund office to advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2020 through December 31, 2020.**

- 2020 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2020 underwriting renewal process. The deadline to submit schedules is September 15th.
- Safety Incentive Program – Optional Safety Award** – The notice for the 2019 Optional Safety Award was recently sent out to member entities.

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

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

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

- ❑ **Membership Renewals** – The Fund has twenty five members are up for renewal at the end of this year. Renewal documents were sent to members and risk managers in early August.
- ❑ **2020 Budget** - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 7th.

❑ **Due Diligence Reports:**

Financial Fast Track	To Be Distributed
Income Portfolio	Page 11
Loss Ratio Analysis	Page 12
Loss Time Accident Frequency	Page 13-16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

TRIAD 1828 CENTRE

PO Box 99106

Camden, NJ 08101

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 6, 2019

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2019 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. To “Thank” our members, we have increased the Optional Safety Award to \$1,000 per member to be used for safety-related purchases in 2019.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or bstokes@permainc.com or Karen Read at 856-552-4712 or kread@permainc.com if you have any questions.

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training – not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos & DVD's</i>

Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2019** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

Camden County Municipal Joint Insurance Fund
TRIAD 1828 CENTRE
PO Box 99106
Camden, NJ 08101
Attn: Karen Read

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
 Parsippany, NJ 07054-4412

(201) 881-7632
 (201) 881-7633 fax

Pay To: _____
 Address: _____

Taxpayer Identification #: _____ Purchase Order #: _____

NOTE: All Bills Must Be Properly Certified Before Payment

DATE	ITEMS	TOTAL
	2019 Optional Safety Award	
TOTAL OF THIS BILLING		

Claimant's Certification and Declaration
 I do solemnly declare and certify under the penalties of the law that the within bill is correct in all its particulars; that the articles have been furnished or services rendered as stated therein; that no bonus has been given or received by any person or persons with the knowledge of this claimant in connection with the above claim; that the amount stated therein is justly due and owing and that the amount charged is a reasonable one. I further certify that I am an Equal Opportunity Employer and that I have complied with the Affirmative Action regulations issued by the New Jersey Department of the Treasury.

Vendor's Signature _____ Title _____ Date _____

OFFICERS CERTIFICATION
 I, having knowledge of the facts, certify that the materials and supplies have been received or the services rendered; this certification being based on signed delivery slips or other reasonable procedures.

Signature: _____
 Title: _____

APPROPRIATIONS OR ACCOUNTS CHARGED	PAYMENT AUTHORIZED
2019 Optional Safety Award	Payment approved at a meeting on
520-60-0500	Date
	PAYMENT RECORD

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

27th ANNUAL
2019 SAFETY EXPOS

TO BE HELD ON

JUNE 28, 2019

At The
Middlesex Fire Academy, Sayreville, NJ

AND ON

SEPTEMBER 27, 2019

At The
Camden County Emergency Training Center, Blackwood, NJ

SESSIONS:

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

NJUA SAFETY EXPO – 2019 COURSE DESCRIPTIONS

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

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

Target audience: New and Senior Supervisors

Track #2

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

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

Target audience: Employees or Supervisors

Track #3 (Must attend full track for CEU)

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

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

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

Track #4 (Must attend full track for TCH)

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

Target audience: Employees or Supervisors

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



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

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

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

www.firstnetcampus.com/meljif

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

The screenshot shows a web form titled "Edit User Properties" with the following fields and values:

- Last Name: [text box]
- First Name: [text box]
- Middle Initial: [text box]
- Suffix: [text box]
- Email: [text box]
- Date of Birth: [text box]
- Title: [text box]
- Organization: [text box]
- Address: [text box]
- Address: [text box]
- City: [text box]
- State: [text box]
- Zip: [text box]
- Phone: [text box]
- Home Extension: [text box]
- Fax: [text box]
- CAREER: [text box]
- Job Title: [text box]
- License Number: [text box] (indicated by a red arrow)
- Employee Status: [text box]
- Work Address: [text box]
- Work City: [text box]
- Work State: [text box]
- Work Zip: [text box]
- Department: [text box]
- [Submit] button (indicated by a red arrow)

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

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

*PLEASE CIRCLE THE DESIRED TRACK ABOVE

*PLEASE CIRCLE DATE/LOCATION:

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

*EMPLOYEE NAME: _____ DEPT. _____

*PHONE NUMBER: _____ LICENSE # _____

*AUTHORITY/MUNICIPALITY: _____

* must be completed

Class: _____ Time: _____

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

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	6/30/2019
					Last	This
		2016	2017	2018	Month	Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		16.98	19.11	21.12	23.34	26.86
Fixed Income Portfolio						
Investments (millions), Book Value		9.99	12.35	12.35	14.38	14.38
Avg maturity (years)		0.24	1.60	2.31	1.37	1.29
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	0.37	0.66
Purchase/Book yield (%)		0.62	1.22	1.46	1.54	1.54
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.71	1.23	0.25	1.91	2.20
M E L PORTFOLIO						
Total Cash Balance (millions)		61.94	59.15	62.76	60.65	60.39
Fixed Income Portfolio						
Investments (millions), Book Value		53.40	48.74	48.74	42.94	39.98
Avg maturity (years)		1.64	1.15	1.63	1.01	1.02
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	-0.11	0.12
Purchase/Book yield (%)		0.82	1.11	1.80	1.67	1.61
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.85	0.90	0.54	1.56	1.73
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.41	0.85	1.81	2.40	2.36
Investors Bank Deposits		-	-	1.64	2.28	2.28
Treasury Issues						
1 year bills		0.61	1.20	2.33	2.34	2.00
3 year notes		1.00	1.58	2.63	2.16	1.78
5 year notes		1.33	1.83	2.75	2.19	1.83
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	1.90	0.24
* 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 June is 1.85%						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **June 30, 2019**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-19		31-May-19		30-Jun-18	
PROPERTY	541,208	647,389	119.62%	100.00%	119.62%	100.00%	114.50%	100.00%
GEN LIABILITY	1,412,638	1,163,503	82.36%	96.73%	83.00%	96.63%	62.92%	93.46%
AUTO LIABILITY	335,860	236,327	70.36%	94.56%	65.06%	94.26%	19.37%	90.21%
WORKER'S COMP	3,739,043	2,667,091	71.33%	99.70%	71.33%	99.66%	70.49%	98.92%
TOTAL ALL LINES	6,028,749	4,714,309	78.20%	98.75%	78.05%	98.68%	69.82%	97.25%
NET PAYOUT %	\$4,274,173		70.90%					

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-19		31-May-19		30-Jun-18	
PROPERTY	490,882	506,396	103.16%	100.00%	103.16%	100.00%	90.69%	100.00%
GEN LIABILITY	1,437,680	531,787	36.99%	93.46%	37.00%	92.99%	21.54%	85.57%
AUTO LIABILITY	330,150	392,896	119.01%	90.21%	57.82%	89.77%	39.18%	82.91%
WORKER'S COMP	3,689,848	2,413,348	65.41%	98.92%	65.95%	98.81%	65.46%	96.57%
TOTAL ALL LINES	5,948,560	3,844,427	64.63%	97.21%	61.57%	97.00%	55.47%	93.44%
NET PAYOUT %	\$2,776,294		46.67%					

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-19		31-May-19		30-Jun-18	
PROPERTY	566,229	529,357	93.49%	100.00%	93.57%	100.00%	76.73%	97.09%
GEN LIABILITY	1,464,528	481,393	32.87%	85.57%	32.61%	84.65%	18.11%	71.16%
AUTO LIABILITY	324,847	168,145	51.76%	82.91%	48.48%	82.02%	44.26%	66.43%
WORKER'S COMP	3,837,435	2,578,826	67.20%	96.57%	67.37%	96.21%	51.23%	86.31%
TOTAL ALL LINES	6,193,040	3,757,722	60.68%	93.57%	60.55%	93.08%	45.36%	82.67%
NET PAYOUT %	\$2,542,719		41.06%					

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-19		31-May-19		30-Jun-18	
PROPERTY	600,000	493,586	82.26%	97.09%	82.27%	96.87%	30.88%	45.00%
GEN LIABILITY	1,506,000	173,491	11.52%	71.16%	11.69%	69.55%	1.87%	19.00%
AUTO LIABILITY	334,000	2,500	0.75%	66.43%	2.99%	64.31%	7.48%	20.00%
WORKER'S COMP	3,840,000	3,269,105	85.13%	86.31%	84.06%	84.23%	31.56%	14.00%
TOTAL ALL LINES	6,280,000	3,938,682	62.72%	82.65%	62.22%	80.86%	23.09%	18.48%
NET PAYOUT %	\$2,180,392		34.72%					

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-19		31-May-19		30-Jun-18	
PROPERTY	722,242	485,728	67.25%	45.00%	51.85%	37.00%	N/A	N/A
GEN LIABILITY	1,674,299	44,004	2.63%	19.00%	1.85%	14.00%	N/A	N/A
AUTO LIABILITY	387,682	20,000	5.16%	20.00%	5.16%	15.00%	N/A	N/A
WORKER'S COMP	3,672,619	1,111,430	30.26%	14.00%	18.19%	9.00%	N/A	N/A
TOTAL ALL LINES	6,456,842	1,661,163	25.73%	19.12%	16.94%	13.79%	N/A	N/A
NET PAYOUT %	\$629,653		9.75%					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

June 30, 2019

FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
NJ Utility Authorities	0.78	2.07	1.74	1.68
Suburban Essex	0.95	2.05	1.84	1.74
Burlington County Municipal	1.02	1.69	1.19	1.36
Central New Jersey	1.06	1.46	1.63	1.44
Gloucester, Salem, Cumberland	1.06	1.83	1.99	1.73
NJ Public Housing Authority	1.09	2.06	1.91	1.80
Camden County	1.12	1.85	1.34	1.49
Bergen County	1.16	1.43	1.47	1.39
Suburban Municipal	1.17	1.69	1.22	1.39
Morris County	1.39	1.59	1.25	1.42
Ocean County	1.43	2.10	2.17	1.99
South Bergen County	1.44	2.20	1.87	1.92
Professional Municipal Mana	1.46	2.17	2.04	1.98
Atlantic County Municipal JIF	1.49	2.16	1.90	1.94
Monmouth County	1.50	1.23	1.57	1.42
AVERAGE	1.21	1.84	1.67	1.65

**Camden Joint Insurance Fund
2019 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF June 30, 2019**

MEMBER_ID	MEMBER	# CLAIMS FOR 6/30/2019	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
1	87 AUDUBON	0	0	0.00	0.00	0.00	1 AUDUBON	0.00
2	88 AUDUBON PARK	0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH	0	0	0.00	0.91	1.92	3 BERLIN BOROUGH	1.14
4	92 BERLIN TOWNSHIP	0	0	0.00	3.70	4.73	4 BERLIN TOWNSHIP	3.38
5	93 BROOKLAWN	0	0	0.00	1.72	1.55	5 BROOKLAWN	1.32
6	94 CHESILHURST	0	0	0.00	0.00	0.00	6 CHESILHURST	0.00
7	96 COLLINGSWOOD	0	0	0.00	1.47	0.52	7 COLLINGSWOOD	0.81
8	97 GIBBSBORO	0	0	0.00	0.00	2.53	8 GIBBSBORO	1.03
9	101 HADDONFIELD	0	0	0.00	3.10	5.36	9 HADDONFIELD	3.39
10	102 HI-NELLA	0	0	0.00	0.00	0.00	10 HI-NELLA	0.00
11	105 LINDENWOLD	0	0	0.00	2.78	5.41	11 LINDENWOLD	3.31
12	107 MEDFORD LAKES	0	0	0.00	1.89	0.00	12 MEDFORD LAKES	0.74
13	108 MERCHANTVILLE	0	0	0.00	1.32	4.23	13 MERCHANTVILLE	2.17
14	109 MOUNT EPHRAIM	0	0	0.00	4.72	6.50	14 MOUNT EPHRAIM	4.47
15	110 OAKLYN	0	0	0.00	4.20	0.00	15 OAKLYN	1.71
16	112 RUNNEMEDE	0	0	0.00	1.92	1.22	16 RUNNEMEDE	1.26
17	113 SOMERDALE	0	0	0.00	2.52	1.37	17 SOMERDALE	1.57
18	116 WINSLOW TOWNSHIP FIRE DISTRICT #1	0	0	0.00	***	***	18 WINSLOW TOWNSHIP I	0.00
19	117 WOODLYNNE	0	0	0.00	0.00	2.22	19 WOODLYNNE	0.94
20	451 TAVISTOCK	0	0	0.00	0.00	0.00	20 TAVISTOCK	0.00
21	457 PINE VALLEY	0	0	0.00	0.00	0.00	21 PINE VALLEY	0.00
22	584 CHERRY HILL FIRE DISTRICT	0	0	0.00	5.54	2.92	22 CHERRY HILL FIRE DIS	3.39
23	692 GLOUCESTER TWP	0	0	0.00	***	***	23 GLOUCESTER TWP	0.00
24	695 CAMDEN CITY	0	0	0.00	***	***	24 CAMDEN CITY	0.00
25	114 VOORHEES	1	1	0.94	5.04	1.39	25 VOORHEES	2.57
26	106 MAGNOLIA	0	1	1.69	0.94	0.99	26 MAGNOLIA	1.13
27	564 CHERRY HILL	1	5	1.76	1.40	1.46	27 CHERRY HILL	1.50
28	115 WINSLOW	0	2	1.90	4.20	0.94	28 WINSLOW	2.44
29	98 GLOUCESTER	0	2	2.52	3.15	1.88	29 GLOUCESTER	2.52
30	104 LAWNSIDE	1	1	3.42	7.69	1.89	30 LAWNSIDE	4.47
31	95 CLEMENTON	1	1	3.54	1.54	6.50	31 CLEMENTON	3.88
32	111 PINE HILL	0	1	3.54	1.82	1.85	32 PINE HILL	2.19
33	89 BARRINGTON	1	2	3.59	1.83	0.00	33 BARRINGTON	1.49
34	99 HADDON	2	3	4.12	4.26	1.42	34 HADDON	3.11
35	90 BELLMAWR	0	4	4.37	3.46	2.29	35 BELLMAWR	3.19
36	565 CAMDEN PARKING AUTHORITY	1	1	5.19	2.63	0.00	36 CAMDEN PARKING AU	1.93
37	103 LAUREL SPRINGS	0	1	5.33	0.00	0.00	37 LAUREL SPRINGS	1.03
	Totals:	8	25	1.11	2.60	1.94		1.98

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		July 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
Suburban Essex	0.94	2.05	1.88	1.72
Burlington County Municipal JIF	1.03	1.69	1.19	1.35
Gloucester, Salem, Cumberland Counties	1.06	1.86	2.02	1.73
Central New Jersey	1.07	1.46	1.63	1.43
Bergen County	1.09	1.43	1.47	1.37
Camden County	1.19	1.85	1.31	1.49
NJ Public Housing Authority	1.22	2.06	1.97	1.83
South Bergen County	1.36	2.17	1.87	1.87
Suburban Municipal	1.40	1.69	1.22	1.44
NJ Utility Authorities	1.41	2.07	1.79	1.81
Professional Municipal Management	1.43	2.37	2.04	2.03
Morris County	1.46	1.62	1.25	1.44
Monmouth County	1.64	1.23	1.55	1.45
Ocean County	1.75	2.15	2.15	2.06
Atlantic County Municipal JIF	1.77	2.19	1.93	2.00
AVERAGE	1.32	1.86	1.68	1.67

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

		DATA VALUED AS OF July 31, 2019								
MEMBER_ID	MEMBER	**	# CLAIMS FOR 7/31/2019	Y.T.D. ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017	
1	87 Audubon		0	0	0.00	0.00	0.00	1 Audubon	0.00	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	91 Berlin Borough		0	0	0.00	0.00	0.96	3 Berlin Borough	0.37	
4	92 Berlin Township		0	0	0.00	3.70	3.55	4 Berlin Township	2.80	
5	93 Brooklawn		0	0	0.00	1.72	1.55	5 Brooklawn	1.28	
6	94 Chesilhurst		0	0	0.00	0.00	0.00	6 Chesilhurst	0.00	
7	96 Collingswood		0	0	0.00	0.49	0.00	7 Collingswood	0.20	
8	97 Gibbsboro		0	0	0.00	0.00	2.53	8 Gibbsboro	0.99	
9	101 Haddonfield		0	0	0.00	2.33	2.30	9 Haddonfield	1.79	
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00	
11	105 Lindenwold		0	0	0.00	1.85	4.50	11 Lindenwold	2.49	
12	107 Medford Lakes		0	0	0.00	1.89	0.00	12 Medford Lakes	0.71	
13	108 Merchantville		0	0	0.00	0.00	1.41	13 Merchantville	0.52	
14	109 Mount Ephraim		0	0	0.00	3.15	6.50	14 Mount Ephraim	3.70	
15	110 Oaklyn		0	0	0.00	4.20	0.00	15 Oaklyn	1.65	
16	112 Runnemede		0	0	0.00	0.96	0.00	16 Runnemede	0.41	
17	113 Somerdale		0	0	0.00	2.52	1.37	17 Somerdale	1.52	
18	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	18 Winslow Township Fire	0.00	
19	117 Woodlynne		0	0	0.00	0.00	2.22	19 Woodlynne	0.92	
20	451 Tavistock		0	0	0.00	0.00	0.00	20 Tavistock	0.00	
21	457 Pine Valley		0	0	0.00	0.00	0.00	21 Pine Valley	0.00	
22	584 Cherry Hill Fire District		0	0	0.00	5.54	2.92	22 Cherry Hill Fire District	3.28	
23	114 Voorhees		0	1	0.80	3.60	1.39	23 Voorhees	1.96	
24	98 Gloucester City		1	1	1.08	3.15	1.25	24 Gloucester City	1.95	
25	99 Haddon		0	1	1.18	2.13	0.71	25 Haddon	1.36	
26	106 Magnolia		0	1	1.45	0.94	0.99	26 Magnolia	1.09	
27	564 Cherry Hill		1	6	1.81	0.80	0.63	27 Cherry Hill	0.99	
28	90 Bellmawr		0	3	2.81	1.73	1.72	28 Bellmawr	1.98	
29	104 Lawnside		0	1	2.93	5.77	1.89	29 Lawnside	3.59	
30	95 Clementon		0	1	3.03	0.00	3.25	30 Clementon	1.88	
31	111 Pine Hill		0	1	3.03	1.82	0.00	31 Pine Hill	1.41	
32	89 Barrington		0	2	3.07	0.00	0.00	32 Barrington	0.72	
33	115 Winslow		0	5	4.06	3.26	0.94	33 Winslow	2.54	
34	565 Camden Parking Authority		0	1	4.45	2.63	0.00	34 Camden Parking Autho	1.87	
35	103 Laurel Springs		0	1	4.57	0.00	0.00	35 Laurel Springs	1.00	
36	632 Gloucester Township	**	0	0				36 Gloucester Township		
37	635 Camden City	**	0	0				37 Camden City		
Totals:			2	25	1.19	1.85	1.31		1.49	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of :			August 17, 2019			
Total Participating Members		37	37			
Complaint			35			
Percent Compliant			94.59%			
			01/01/19		2019	
			Compliant	EPL	POL	Co-Insurance
Member Name	EPL Program ?	Checklist Submitted		Deductible	Deductible	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 DISTRICT #1	Yes		New Member	\$ 2,500	\$ 2,500	0%
WOODYLNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2019 FUND COMMISSIONERS**

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

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

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2019 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF August 20, 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. 19-19

**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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002000			
002000	MUNICIPAL EXCESS LIABILITY RCF	FY 2014 - WC CLAIMS PAYMENTS - RCF 12/18	11,809.60
			11,809.60
		Total Payments FY Closed	11,809.60

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002001			
002001	VOORHEES TOWNSHIP	POLICE ACCREDITATION GRANT 6/19	11,828.75
			11,828.75
		Total Payments FY 2018	11,828.75

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002002			
002002	COMP SERVICES, INC.	GLOUCESTER TWP 8/19	1,291.67
002002	COMP SERVICES, INC.	CLAIMS ADMIN FEE 8/19	34,621.59
002002	COMP SERVICES, INC.	CHERRY HILL SERVICES 8/19	2,458.33
			38,371.59
002003			
002003	INTERSTATE MOBILE CARE INC.	DOT DRUG BREATH & ALCOHOL 7/19	664.00
002003	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 7/19	3,155.00
			3,819.00
002004			
002004	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/19	14,756.00
			14,756.00
002005			
002005	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/19	16.35
002005	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 8/19	36,911.50
			36,927.85
002006			
002006	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 8/19	4,311.00
			4,311.00
002007			
002007	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 7/19	3,021.00
002007	BROWN & CONNERY, LLP	ATTORNEY FEE 7/19	1,994.25
002007	BROWN & CONNERY, LLP	EXPENSE 7/19	121.86
			5,137.11
002008			
002008	ELIZABETH PIGLIACELLI	TREASURER FEE 8/19	1,910.92
			1,910.92

002009				
002009	HADDONFIELD BOROUGH	HIF/JIF JOINT MTG 6.24.19	188.15	188.15
002010				
002010	COURIER POST	ACCT: 254526 - ADS - 7/19	170.88	170.88
002011				
002011	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 6.30.19	136.61	136.61
002012				
002012	MEDLOGIX LLC	MANAGED CARE SERVICES_ CHERRY HILL 8/19	1,083.00	
002012	MEDLOGIX LLC	MANAGED CARE SERVICES 8/19	9,688.58	10,771.58
002013				
002013	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 8/19	1,678.64	1,678.64
002014				
002014	TA VISTOCK COUNTRY CLUB	ACCT#X7777 - MTG 8/19	655.20	655.20
002015				
002015	ASSOCIATED INSURANCE PARTNERS,	RMC FEE - WOODLYNNE BOR - 2ND HALF 2019	2,699.00	2,699.00
		Total Payments FY 2019	121,533.53	
		TOTAL PAYMENTS ALL FUND YEARS	\$145,171.88	

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

August 26, 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 July 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 AUGUST:**

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for July totaled \$25,023.70.

- **RECEIPT ACTIVITY FOR JULY:**

Assessments	\$1,031,640.00	
Recovery	2,600.00	
Cherry Hill Deductible	<u>\$30,106.11</u>	
Total Receipts		<u>\$1,064,346.11</u>

- **CLAIM ACTIVITY FOR JULY:**

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

Property Liability Claims	\$ 300,009.28	
Workers Compensation Claims	249,811.21	
Administration Expense	<u>1,366,930.59</u>	
Total Claims/Expenses		<u>\$1,916,751.08</u>

- **CASH ACTIVITY FOR JULY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$26,855,409.20 to a closing balance of \$26,033,688.27 showing a decrease of \$821,720.93.

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: July		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	742,840.01	5,731,526.14	1,080,872.15	10,689,989.26	(139,603.41)	2,183,042.12	383,602.61	6,213,246.55	(30,106.16)	26,855,409.28	
RECEIPTS											
Assessments	51,061.98	118,665.33	27,478.07	259,708.08	116,945.08	232,977.91	30,619.74	194,183.80	0.00	1,031,640.00	
Refunds	0.00	0.00	2,500.00	100.00	0.00	0.00	0.00	0.00	30,106.11	32,706.11	
Invest Pymnts	761.85	5,001.29	976.08	9,343.27	70.19	1,760.01	179.18	6,310.05	0.00	24,401.92	
Invest Adj	224.89	1,640.13	309.31	3,059.04	1.81	887.80	111.56	1,851.43	0.00	8,085.97	
Subtotal Invest	986.74	6,641.42	1,285.39	12,402.31	72.00	2,647.81	290.74	8,161.48	0.00	32,487.89	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	52,048.72	125,306.75	31,263.46	272,210.39	117,017.08	235,625.72	30,910.48	202,345.28	30,106.11	1,096,834.00	
EXPENSES											
Claims Transfers	15,360.52	28,260.57	256,388.19	195,801.15	0.00	0.00	0.00	0.00	54,010.06	549,820.49	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,366,930.59	0.00	1,366,930.59	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,803.86	0.00	1,803.86	
TOTAL	15,360.52	28,260.57	256,388.19	195,801.15	0.00	0.00	0.00	1,368,734.45	54,010.06	1,918,554.94	
END BALANCE	779,528.21	5,828,572.33	855,747.42	10,766,398.50	(22,586.33)	2,418,667.84	414,513.09	5,046,857.39	(54,010.11)	26,033,688.34	

REPORT STATUS SECTION

Report Month: July

	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	July					
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	\$26,855,409.20	12,335,770.17	12,342.65	-	5,860.79	14,513,157.17
Opening Interest Accrua	\$61,802.92	-	-	-	-	61,802.92
1 Interest Accrued and/or	\$19,021.99	\$0.00	\$0.00	\$0.00	\$0.00	\$19,021.99
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$8,085.94	\$0.00	\$0.00	\$0.00	\$0.00	\$8,085.94
5 Interest Paid - Cash Inst	\$23,782.14	\$23,651.65	\$59.61	\$70.88	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$26,486.19	\$0.00	\$0.00	\$0.00	\$0.00	\$26,486.19
7 Realized Gain (Loss)	-\$25,866.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$25,866.37
8 Net Investment Income	\$25,023.70	\$23,651.65	\$59.61	\$70.88	\$0.00	\$1,241.56
9 Deposits - Purchases	\$1,614,166.60	\$1,064,346.11	\$300,009.28	\$249,811.21	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,468,375.43	-\$1,916,751.08	-\$300,009.28	-\$249,811.21	\$0.00	-\$1,803.86
Ending Cash & Investment	\$26,033,688.27	\$11,507,016.85	\$12,402.26	-\$5,789.91	\$0.00	\$14,520,059.07
Ending Interest Accrual Bal	\$54,338.72	\$0.00	\$0.00	\$0.00	\$0.00	\$54,338.72
Plus Outstanding Checks	\$451,063.91	\$108,791.93	\$256,368.32	\$85,903.66	\$0.00	\$0.00
(Less Deposits in Transit)	-\$50,085.58	\$0.00	-\$15,599.62	-\$34,485.96	\$0.00	\$0.00
Balance per Bank	\$26,434,666.60	\$11,615,808.78	\$253,170.96	\$45,627.79	\$0.00	\$14,520,059.07
		\$0.00	0.0	\$0.00		

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/02/2019	2,331.59				2,331.59	
2	07/02/2019	19,077.20				19,077.20	
3	07/10/2019	20,500.77				20,500.77	
4	07/10/2019	6,096.84				6,096.84	
5	07/17/2019	21,696.46				21,696.46	
6	07/17/2019	47,583.37				47,583.37	
7	07/24/2019	19,333.64				19,333.64	
8	07/24/2019	103,047.71				103,047.71	
9	07/31/2019	42,942.80				42,942.80	
10	07/31/2019	250,550.75				250,550.75	
11	08/01/2019	16,659.36				16,659.36	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	549,820.49	-	-	-	549,820.49	
	Monthly Rpt	549,820.49				549,820.49	
	Variance	-	-	-	-	-	

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

Month	July								
Current Fund Year	2019								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Property	288,004.13	15,360.52	0.00	303,364.65	303,364.65	0.00	0.00	0.00
	Liability	500.00	3,633.15	0.00	4,133.15	4,133.15	0.00	0.00	0.00
	Auto	14,826.65	5,503.10	2,500.00	17,829.75	20,329.75	(2,500.00)	0.00	(2,500.00)
	Workers Comp	314,145.61	95,949.12	0.00	410,094.73	410,094.73	0.00	0.00	(0.00)
	Cherry Hill	12,176.80	24,703.99	12,176.80	24,703.99	36,880.79	(12,176.80)	(0.00)	(12,176.80)
	Total	629,653.19	145,149.88	14,676.80	760,126.27	774,803.07	(14,676.80)	0.00	(14,676.80)
2018	Property	375,467.90	0.00	0.00	375,467.90	375,467.90	(0.00)	(0.00)	0.00
	Liability	67,186.66	12,701.09	0.00	79,887.75	79,887.75	0.00	0.00	0.00
	Auto	69,794.69	0.00	0.00	69,794.69	69,794.69	0.00	0.00	0.00
	Workers Comp	1,651,188.91	58,194.93	0.00	1,709,383.84	1,709,383.84	(0.00)	(0.00)	0.00
	Cherry Hill	16,753.67	28,042.57	16,753.67	28,042.57	44,796.24	(16,753.67)	0.00	(16,753.67)
	Total	2,180,391.83	98,938.59	16,753.67	2,262,576.75	2,279,330.42	(16,753.67)	(0.00)	(16,753.67)
2017	Property	439,821.97	0.00	0.00	439,821.97	439,821.97	(0.00)	(0.00)	0.00
	Liability	312,997.77	4,280.75	0.00	317,278.52	317,278.52	0.00	0.00	0.00
	Auto	119,501.85	128,969.24	0.00	248,471.09	248,471.09	0.00	0.00	0.00
	Workers Comp	1,638,137.79	30,925.26	0.00	1,669,063.05	1,669,063.05	(0.00)	(32,260.00)	32,260.00
	Cherry Hill	0.04	0.00	0.00	0.04	0.04	(0.00)	(0.00)	0.00
	Total	2,510,459.42	164,175.25	0.00	2,674,634.67	2,674,634.67	(0.00)	(32,260.00)	32,260.00
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	299,392.35	4,027.55	0.00	303,419.90	303,419.90	0.00	0.00	(0.00)
	Auto	210,755.47	121,915.85	0.00	332,671.32	332,671.32	0.00	0.00	0.00
	Workers Comp	1,858,522.23	5,657.64	0.00	1,864,179.87	1,864,179.87	0.00	0.00	0.00
	Cherry Hill	1,175.64	1,263.50	1,175.64	1,263.50	2,439.14	(1,175.64)	(0.00)	(1,175.64)
	Total	2,776,293.57	132,864.54	1,175.64	2,907,982.47	2,909,158.11	(1,175.64)	0.00	(1,175.64)
2015	Property	584,415.44	0.00	0.00	584,415.44	584,415.44	0.00	0.00	0.00
	Liability	1,033,335.40	3,618.03	0.00	1,036,953.43	1,036,953.43	(0.00)	(0.00)	0.00
	Auto	207,955.78	0.00	0.00	207,955.78	207,955.78	0.00	0.00	0.00
	Workers Comp	2,448,466.10	5,074.20	0.00	2,453,540.30	2,453,540.30	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,274,172.72	8,692.23	0.00	4,282,864.95	4,282,864.95	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	100.00	(100.00)	0.00	(100.00)	0.00	(100.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(315.00)	0.00	100.00	(415.00)	0.00	(415.00)	(315.00)	(100.00)
TOTAL		12,370,655.73	549,820.49	32,706.11	12,887,770.11	12,920,791.22	(33,021.11)	(32,575.00)	(446.11)

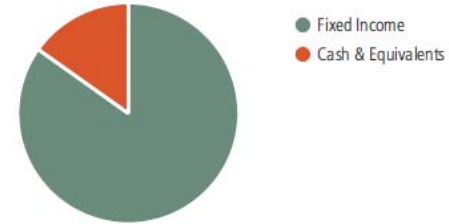


Relationship Summary

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,317,483.10	84.83%
Cash & Equivalents	2,202,575.97	15.17
TOTAL	\$14,520,059.07	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,317,483.10	\$31,170.09	\$12,348,653.19	\$175,893.75	1.43%
Cash & Equivalents	2,202,575.97	23,168.63	2,225,744.60	54,192.72	2.46
TOTAL	\$14,520,059.07	\$54,338.72	\$14,574,397.79	\$230,086.47	1.58%

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
July 01, 2019 - July 31, 2019

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	84.83%	\$12,317,483.10	\$12,248,012.14	\$69,470.96	\$31,170.09	\$12,348,653.19
Total Fixed Income	84.83%	\$12,317,483.10	\$12,248,012.14	\$69,470.96	\$31,170.09	\$12,348,653.19
Cash & Equivalents						
Taxable	15.17	2,202,575.97	2,202,575.97	-	23,168.63	2,225,744.60
Total Cash & Equivalents	15.17%	\$2,202,575.97	\$2,202,575.97	-	\$23,168.63	\$2,225,744.60
TOTAL ASSETS	100%	\$14,520,059.07	\$14,450,588.11	\$69,470.96	\$54,338.72	\$14,574,397.79

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

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

JIF SERVICE TEAM

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

JULY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Berlin – Conducted a Loss control Survey on July 31
- Borough of Brooklawn – Conducted a Loss Control Survey on July 17
- Camden County Parking Authority – Conducted a Loss Control Survey on July 30
- Borough of Clementon – Conducted a Loss Control Survey on July 31
- Borough of Haddonfield – Conducted a Loss Control Survey on July 17
- Borough of Lindenwold – Conducted a Loss Control Survey on July 10
- Borough of Medford Lakes – Conducted a Loss Control Survey on July 26
- Township of Voorhees – Conducted a Loss Control Survey on July 10

MEETINGS ATTENDED

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

UPCOMING EVENTS

- Claims Meeting – August 23
- Fund Commissioner Meeting – August 26

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- July 8 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020
- July 18 - NEW MSI Bulletin – Water Spray Parks
- July 23 - Did You Know? – MSI Training Schedule – Camden JIF, August 2019
- July 25 - NEW Message from the Safety Director – Bounce Houses

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 July.

<u>Municipality</u>	<u># of Videos</u>
Borough of Brooklawn	1

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **August, September, and October 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
8/8/19	Borough of Collingswood	Heavy Equipment Safety	8:30 - 11:30 am
8/14/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
8/14/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
8/16/19	Township of Mantua	Flagger/Work Zone Safety	10:30 - 3:00 pm w/lunch brk
8/20/19	Deptford Township MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/21/19	Township of Gloucester	LOTO	7:30 - 9:30 am
8/21/19	Township of Gloucester	Fire Extinguisher	9:45 - 10:45 am
8/22/19	Borough of Audubon	LOTO	11:30 - 1:30 pm
8/22/19	Borough of Audubon	HazCom w/GHS	1:45 - 3:15 pm
8/30/19	Township of Bordentown	Ladder Safety/Walking-Working Surfaces	9:00 - 11:00 am
8/30/19	Township of Bordentown	Playground Safety Inspections	11:15 - 1:15 pm
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm

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



July 2019

Water Spray Parks – Risk Control Best Practices

Water spray parks are becoming a popular and common addition to a public recreation department's list of amenities. They offer children and parents an interactive play opportunity, a cooling water attraction for non-swimmers, and are accessible for many special needs individuals. They also offer several economic advantages over a pool; periodic maintenance is simpler, lifeguards are not required, can open earlier in the season and stay open later into the fall, and separate areas for different ages or abilities are not needed.

The Safety Director offers the following guidance for members considering adding a water spray park. If a spray park is already provided, please refer to the Best Practices sections

Design Phase

Water spray park designs often reflect the local, cultural, historical or geographical influences of the community. Spray components can often be customized based on themes to increase the play value of the park. There should be planning for the pattern of safe play around the number of toy components.

When selecting a location for the spray park consider these factors:

- Good access from local streets and space for the spray park and off-street parking
- Easily patrolled by local law enforcement
- Seating areas with good sightlines for parents or guardians of the spray park and other amenities such as restrooms, changing rooms, showering areas, snack bars, res
- Noise concerns of nearby residents
- Water supply, treatment, and run-off control
- Adjacent to other facilities such as public pool
- Trees and other landscaping needs

Work with an experienced and qualified designer and construction firm. Consult with your risk manager for the appropriate levels of coverage hold harmless agreements

Your solicitor should be involved in drawing up agreements. Consider adding safety requirements such as documented confined space training, personal protective equipment, fall protection plan, and onsite competent persons as the project may need. Your engineering department can assist with what may be needed for your project.

Surfacing

The surface is an important consideration, and the local health department may have specifications that need to be followed. Water impervious, the nonporous surface will help prevent mold and biological buildup. Broom finished, colored, stamped, or acid etched concrete is economical and easily cleaned by power washing. Rubberized surfaces have a higher maintenance cost and are difficult to clean.

For wheelchair access, surfaces are required to be "firm, stable, and slip resistant" as specified in the American with Disabilities Act Accessibility Guidelines (ADAAG) and to meet the ASTM standard F1951-99, which is based on a measurement of the physical effort to maneuver a wheelchair across a surface.

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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Rules and Signage:

Signs should be conspicuously posted to encourage appropriate behavior, help ensure safety, and minimize injuries. Language should include the following:

- The park's hours of operation
- Children under 7 years of age must be accompanied by an adult
- No alcoholic beverages or drugs are allowed
- Please keep food and beverages off the pad and use trash cans
- Pets are not allowed in the spray pad area
- Please shower before use (if showers are provided)
- Do not drink the water
- Swim diapers are required for children under 4 years of age
- Individuals with diarrhea are not allowed
- Be courteous and respectful of others. Take turns. Have fun
- Surfaces may be hot – footwear is strongly recommended
- In case of injury or emergency, call 911
- Climbing on splash/spray items is not allowed unless the item is intended to be used in such a manner
- No modification to spray features is permitted
- Clear the area and seek shelter when conditions for thunder or lightning are present
Consider adding a lightning warning system for the park. Modify the last bullet point to match your warning system's alert notice.

Periodic Inspections and Maintenance:

Follow the manufacturer's recommend cleaning, inspection and maintenance schedule. Document your activities. Most manufacturers can supply the necessary forms. If not, contact your Safety Consultant for assistance.

Train your employees on the procedures for cleaning, inspections and maintenance. For recirculated / treated water systems, test the water quality as per the manufacturer's instructions faithfully. And document, document, document. Contaminated water is a significant concern for operators / owners of spray parks.

Establish a cleaning procedure and frequency in accordance with the manufacturer / installer instructions. Train employees on the process and the safety procedures for using cleaning chemicals.

For services that require a vendor, use only qualified individuals or firms.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) P O Box 990 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Agreement effective 11/1/18 CCPA will become Manager and Operator of Parking Lot 33 Block 157 Lot 46 Address 539-547 So. Second Street, Camden, NJ 08103on behalf of the NJ Economic Development Authority (NJEDA) and Shawn and Patrick Kelly owners of land and their company Elite Parking Solutions, Inc	6/27/2019 #2201209	GL AU EX WC OTH
H - Elite Parking Solutions, Inc. I - Parking Authority of the City of Camden	c/o Shawn and Patrick Kelly 5 Hampton Drive Richboro, PA 18954	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Agreement effective 11/1/18 CCPA will become Manager and Operator of Parking Lot 33 Block 157 Lot 46 Address 539-547 So. Second Street, Camden, NJ 08103 on behalf of the NJ Economic Development Authority (NJEDA) and Shawn and Patrick Kelly owners of land and their company Elite Parking Solutions, Inc	6/27/2019 #2201210	GL AU EX WC OTH
H - Trinity Presbyterian Church I - Township of Cherry Hill	499 Marlton Pike East 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 parking lot for the Townships Music Under the Stars event on 7/9/19, 7/16/19, 7/23/19, and 7/30/19.	7/1/2019 #2208314	GL AU EX WC
H - Lindenwold Board of Education I - Borough of Lindenwold	801 Egg Harbor Road Lindenwold, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Summer Recreation Program, effective 7/8/2019 through 8/9/2019.	7/2/2019 #2209441	GL AU EX WC
H - Delco Development LLC I - Borough of Barrington	200 Campbell Drive, #200 Willingboro, NJ 08046	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 at 301 White Horse Pike, Barrington, NJ, 14 Bell Avenue, Barrington, NJ and 18 Bell Avenue, Barrington, NJ, for training by the Barrington Police Department on 7/3/19, 7/17/19, 8/7/19, and 8/21/19.	7/2/2019 #2212927	GL AU EX WC
H - Tri State Staging Inc I - Borough of Brooklawn	144 High Street Mullica Hill, NJ 08062	Evidence of insurance with respects to the rental of a stage for the Boroughs Fall Festival.	7/2/2019 #2212351	GL AU EX WC
H - New Jersey Economic Development	Authority (NJEDA) 36 West Street P.O. Box 990	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and	7/3/2019	GL AU EX WC

07/24/2019

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

I - Parking Authority of the City of Camden	Trenton, NJ 08625	Excess Liability Policies if required by written contract as respect to an Agreement for parking lot use. PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37), Block 81.04, Proposed Lot 1.01 (.90 acres), Lots 10 & 11 on behalf of the NJ Economic Development Authority	#2214867	
H - NJ Economic Development I - Parking Authority of the City of Camden	Authority and the State of NJ 36 West State St. Po Box 990 Trenton, NJ 08625-0990	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability, Automobile Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects written agreement between CCPA & NJDEA for agreement of lot 21, block 79, Lot 13 on Delaware Ave between Elm & State St.	7/8/2019 #2214996	GL AU EX WC
H - To Whom It May Concern I - Borough of Pine Hill		Evidence of Insurance.	7/9/2019 #2220351	GL AU EX WC OTH
H - Kingdom Charter School I - Township of Gloucester	121 W. Church Street 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 facilities by the Gloucester Township Police Department for training from July-December 2019	7/11/2019 #2226304	GL AU EX WC
H - Camden County Board of Chosen I - Borough of Clementon	Freeholders c/o Environmental Affairs 520 North Newton Drive Oaklyn, NJ 08107	Certificate Holder is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the Adopt a Highway event	7/11/2019 #2226802	GL AU EX WC
H - South Jersey Industries and all I - Borough of Merchantville	its subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Borough of Merchantville as an active vendor with South Jersey Gas Company.	7/12/2019 #2232760	GL AU EX WC
H - Camden County Regional Emergency I - Cherry Hill Fire District (BOFC District	Training Center 410 Woodbury-Turnersville Road Blackwood, NJ 08012	Evidence of insurance with respects to the use of facilities by the Cherry Hill Fire District #13 for training on September 17-19, 2019.	7/15/2019 #2233074	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2019 To 7/22/2019

H - 765 Collingswood LLC I - Borough of Collingswood	765 Haddon Avenue Westmont, NJ 08108	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 their parking lot: 765 Haddon Ave	7/16/2019 #2233324	GL AU EX WC OTH
H - James Dinatale I - Winslow Township Fire District #1	6861 Washington Avenue Egg Harbor Township, NJ 08234	Evidence of insurance with respects to the use of property at RGC 2 LLC, 551 South Egg Harbor Road, Winslow, NJ, for training on 7/30/19.	7/22/2019 #2235204	GL AU EX WC
H - Winslow Board of Education I - Winslow Township	10 Cooper Folly Rd Fairfield, NJ 07004	Re: National night out 8/6/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect National Night out 8/6/19 .	7/22/2019 #2235237	GL AU EX WC
Total # of Holders: 19				



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				
September				
October				
November				
December				
TOTAL 2019	\$1,934,723.36	\$837,167.71	\$1,097,555.65	56.73%

Monthly & YTD Summary:

PPO Statistics	July	YTD
Bills	210	1,312
PPO Bills	196	1,191
PPO Bill Penetration	93.33%	90.78%
PPO Charges	\$195,980.70	\$1,735,843.68
Charge Penetration	87.58%	89.72%

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%



Camden County Municipal JIF

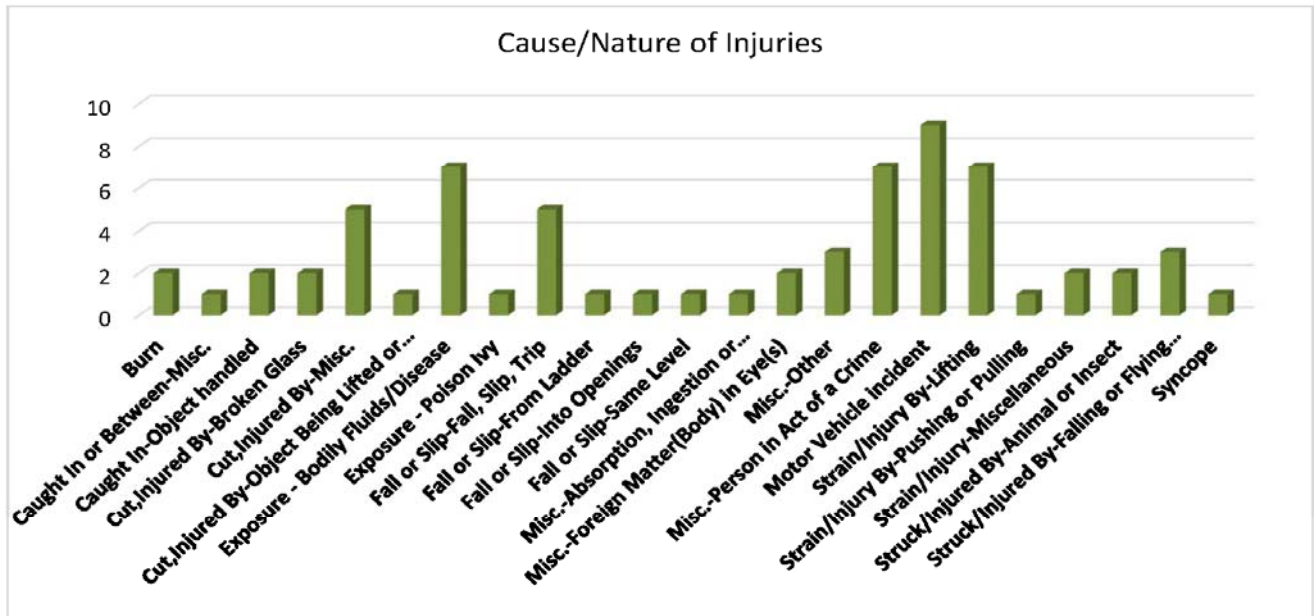
2nd Quarter 2019 - Workers' Comp Injury Review

Claims Reported:

	2019		2018	
	1st Quarter	2nd Quarter	1st Quarter	2nd Quarter
Report Only	12	13	14	12
Medical Treatment	45	54	55	61
Total FROI's	57	67	69	73

Claim Statistics:

- 22 Open and actively treating; 15 are currently working and/or had no missed days
- 3 Employees remain out of work; 4 are able to work but Transitional Duty was not accommodated
- An average of 16 Transitional Duty days were accommodated on 15 claims
- An average of 20 TD Lost Opportunity Days occurred on 13 claims



APPENDIX I – MINUTES

July 22, 2019 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 22, 2019
BOROUGH OF PINE HILL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
Ari Messinger, Cherry Hill
Bob Mather, Pine Valley
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Edward Hill, Lawnside
Pat Hendricks, Pine Hill

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Ray Corry	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance

WELCOME: Patricia Hendricks welcomed everyone to the Borough of Pine Hill.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 24, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 24, 2019

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: None

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): Members and Risk Managers will receive an email with a link to renewal worksheets – to begin the 2020 underwriting renewal during the month of July with a September 15th completion date.

MEL CYBER TASK FORCE: Attached on Page 3 & 4 is a copy of July MEL Cyber Task Force regarding Government Cyber Attacks. Executive Director said in the last three weeks there were three MEL members that were hit with a cyber-attack and it seems as though we are getting hit daily with the attacks a lot of which are ransomware. Please keep alert for these dangers and share the bulletins with your employees.

MEL CYBER RISK MANAGEMENT PROGRAM – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs' policies with XL Caitlin carries a \$10,000 deductible.

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

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

Executive Director said the Camden JIF only has five members that have completed the standards and were certified. Please pass this information on to your IT folks and submit the information so that you are compliant. Most of the items on the check list are achievable especially in Tier 1.

2019 COVERAGE DOCUMENTS – The fund office has distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers.

MEMBER RENEWALS – Twenty five members are up for renewal at the end of this year. The Fund office will be sending out renewal documents over the next several weeks.

AUDIT REPORT AND ACTUARY VALUATION REPORT AS OF DECEMBER 31, 2018: The 2018 Audit Report, Actuarial Certification and Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund newspaper.

AUGUST MEETING LOCATION CHANGE – As a reminder the August 26th meeting location has been changed from Barrington to Mt. Ephraim. The meeting will take place at the Charles Dougherty Senior Community Centre at 508 Lambert Avenue.

DUE DILIGENCE REPORTS – 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 May 31, 2019 with \$10.9 million in surplus with all years in the positive position and \$200,000 gain over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of May 31, 2019 where the actuary projected us at 14% we are currently at 16%. The Lost Time Accident Frequency as of May 31, 2019 at 0.94 third lowest of all MEL JIF members, only one lost time accident for May. The Camden JIF is at 91.89% compliance for EPL Compliance. Executive Director was pleased to announce that Gloucester Township has been certified and they have all of their documents in place. The other two new members are very close to becoming compliant as we are working closely with those folks and would like to thank everyone for their cooperation.

Executive Director said everyone should have received a letter written by Dave Grubb which was in response to the latest OPRA request for Mr. Pillets from up North. If you haven't read it yet it is a history of the JIFs and would certainly recommend everyone to take a look at it. All the information requested was sent to Mr. Pillets so we will see where it goes. Four years ago he had made the same request but there was never an article written or news about it.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-18 July 2019 Vouchers

2019	\$1,366,930.59
TOTAL	\$1,366,930.59

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

Closed	0.00
2015	17,953.75
2016	13,191.72
2017	15,734.75
2018	68,007.31
2019	256,533.92
TOTAL	371,421.45

MOTION TO APPROVE RESOLUTION 19-18 VOUCHER PAYMENTS FOR JULY 2019:

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

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

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

Treasurer's Report Made Part of Minutes.

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

SAFETY DIRECTOR: John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 28 and 29. Mr. Saville reported there is an Executive Safety Committee meeting at Tavistock Country Club on August 8th and invitations have gone out.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 5/22/19 to 6/22/19 is included in the agenda packet with 22 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2019 where there was a savings of 59.98% for the month and a total of 55.65% for the year.
Monthly Activity Report Part of Minutes.

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

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:49 PM

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