



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA FEBRUARY 24, 2020 – 5:15 PM

**HADDON TOWNSHIP MUNICIPAL BUILDING
135 HADDON AVENUE
HADDON TOWNSHIP, 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: FEBRUARY 24, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- WELCOME: HADDON TOWNSHIP**
- APPROVAL OF MINUTES:** January 27, 2020 Open Minutes **Appendix I**
January 27, 2020 Closed Minutes **To Be Distributed**

- CORRESPONDENCE – Memo from PERMA.....Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 2**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 20-14 **Page 14**
Treasurer’s Report **Page 17**
Monthly Reports **Page 18**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 26**

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

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

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 23, 2020 – Gloucester City**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: February 24, 2020

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Employment Practices Training:** This year, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. We will work with the Fund Attorney to schedule this training for managers. J.A. Montgomery will conduct this training for Police Command Officers. The Training for non-supervisory employees and volunteers will be ready later in the year. We are expecting to push the deadline to complete all elements of the EPL Compliance program to June 30, 2021. The revised model personnel policy and employee handbook have been drafted and are now being sent to MEL sub-committees for review.

❑ **Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by June 1st. This year's elected officials training program will focus on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation.

The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. We will distribute a notice once the program is posted to the MEL's Learning Management System for the on-line version.

❑ **Employees and Volunteers protecting Children Training:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Attached on **Page 3** are the directions to take the course. We are drafting a notice to inform members of the materials on the MEL's webpage for Protecting Our Children which includes this training, model documents and resource guide.

❑ **2020 MEL/RCF/EJIF March 27th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 27th at the Princeton Marriott. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. The local JIF Commissioners are also welcome to attend. Please notify our office if you are interested.

- ❑ **2020 MEL, MR HIF & NJCE Educational Seminar:** The 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the MEL, Municipal Reinsurance Health Insurance Fund (MR HIF) and Counties Excess Liability Fund.

Attached on **Page 4** is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

- ❑ **2020 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 14-17. Resolution 20-13 authorizing travel expense is on **Page 5**.

❑ *Motion to Adopt Resolution 20-13 Authorizing Conference Attendance*

- ❑ **Due Diligence Reports:**

Financial Fast Track	To Be Distributed
Income Portfolio	Page 6
Loss Ratio Analysis	Page 7
Loss Time Accident Frequency	Page 8 & 9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
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Protecting Children From Abuse

This on-line course discusses child abuse and the responsibilities of local government to protect children. All employees and volunteers who are unable to attend training in person must complete this on-line course.

1. Click the following link for the MEL Safety Institute's Learning Management System www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the 'Protecting Children From Abuse' online course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

2020 MEL, MRHIF & NJCE Educational Seminar

Friday, May 1, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Liability Fund) are sponsoring the 10th annual educational seminar for commissioners, municipal, county and authority personnel, risk managers and other professionals. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Local Government's Role in Addressing the Opioid Crisis (Sheriff James Gannon)
- The Local Officials Ethics Act (Director Melanie Walter and Nick Bennett)
- Protecting Child Abuse and S-477 (Fred Semrau Esq and Joe Hrubash)
- Fire Fighter Cancer Presumption in Workers Compensation (John Geaney Esq.)
- Controlling Health Care Costs (Sean Critchley)
- Ethics in Employment Practices for Governmental Entities (Heather Steinmiller Esq.)

REGISTRATION: RSVP by Friday, April 24 **Space Limited**

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to: cdodd@permainc.com

RESOLUTION NO. 20-13

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 14, 2020 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2020 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

Chairperson

Secretary

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End		12/31/2019
		2016	2017	2018	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		16.98	19.11	21.12	24.05	21.96
Fixed Income Portfolio						
Investments (millions), Book Value		9.99	12.35	12.35	14.52	14.56
Avg maturity (years)		0.24	1.60	2.31	1.73	1.86
Unrealized gain/(loss) (%)		0.09	0.01	-1.21	0.67	0.72
Purchase/Book yield (%)		0.62	1.22	1.46	1.55	1.51
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.71	1.23	0.25	2.22	2.23
M E L PORTFOLIO						
Total Cash Balance (millions)		61.94	59.15	62.76	58.08	68.39
Fixed Income Portfolio						
Investments (millions), Book Value		53.40	48.74	48.74	23.61	23.60
Avg maturity (years)		1.64	1.15	1.63	1.21	1.11
Unrealized gain/(loss) (%) ***		0.03	-0.21	-1.26	0.49	0.57
Purchase/Book yield (%)		0.82	1.11	1.80	1.39	1.38
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.85	0.90	0.54	1.88	1.95
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.41	0.85	1.81	1.81	1.74
Investors Bank Deposits		-	-	1.64	1.51	1.51
Treasury Issues						
1 year bills		0.61	1.20	2.33	1.57	1.55
3 year notes		1.00	1.58	2.63	1.61	1.63
5 year notes		1.33	1.83	2.75	1.64	1.68
Merrill Lynch US Govt 1-3 years ^		0.89	0.44	1.60	3.33	3.55

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **January 31, 2020**

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	61 Actual	MONTH TARGETED	60 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	541,208	647,389	119.62%	100.00%	119.62%	100.00%	114.25%	100.00%
GEN LIABILITY	1,412,638	1,127,614	79.82%	97.12%	80.96%	97.10%	79.47%	95.99%
AUTO LIABILITY	335,860	213,573	63.59%	96.39%	70.22%	96.17%	68.10%	92.93%
WORKER'S COMP	3,739,043	2,623,923	70.18%	99.90%	70.39%	99.88%	71.54%	99.46%
TOTAL ALL LINES	6,028,749	4,612,499	76.51%	99.06%	77.28%	99.03%	77.04%	98.33%
NET PAYOUT %	\$4,332,133		71.86%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	49 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	490,882	503,896	102.65%	100.00%	102.65%	100.00%	90.85%	100.00%
GEN LIABILITY	1,437,680	935,349	65.06%	95.99%	67.06%	95.70%	30.34%	90.78%
AUTO LIABILITY	330,150	689,463	208.83%	92.93%	212.25%	92.58%	40.15%	87.77%
WORKER'S COMP	3,689,848	2,418,315	65.54%	99.46%	65.64%	99.40%	65.67%	98.27%
TOTAL ALL LINES	5,948,560	4,547,023	76.44%	98.30%	77.18%	98.18%	57.79%	96.02%
NET PAYOUT %	\$3,354,118		56.39%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	37 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	566,229	524,057	92.55%	100.00%	92.91%	100.00%	89.40%	100.00%
GEN LIABILITY	1,464,528	632,619	43.20%	90.78%	43.72%	90.15%	22.26%	80.55%
AUTO LIABILITY	324,847	565,066	173.95%	87.77%	172.59%	87.18%	48.72%	77.72%
WORKER'S COMP	3,837,435	2,374,487	61.88%	98.27%	63.89%	98.10%	65.30%	94.20%
TOTAL ALL LINES	6,193,040	4,096,229	66.14%	96.11%	67.48%	95.82%	56.46%	90.64%
NET PAYOUT %	\$3,195,147		61.69%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	25 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	600,000	496,726	82.79%	100.00%	83.15%	100.00%	68.06%	95.63%
GEN LIABILITY	1,506,000	487,058	32.34%	80.55%	31.79%	79.39%	8.43%	62.24%
AUTO LIABILITY	334,000	9,750	2.92%	77.72%	2.92%	76.44%	19.71%	54.16%
WORKER'S COMP	3,840,000	3,453,551	89.94%	94.20%	90.67%	93.51%	78.53%	70.13%
TOTAL ALL LINES	6,280,000	4,447,084	70.81%	90.60%	71.16%	89.84%	57.59%	69.83%
NET PAYOUT %	\$2,520,682		40.14%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	13 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	722,242	1,258,077	174.19%	95.63%	165.84%	95.24%	4.49%	6.00%
GEN LIABILITY	1,674,299	160,811	9.60%	62.24%	9.53%	60.18%	0.03%	1.00%
AUTO LIABILITY	387,682	47,550	12.27%	54.16%	9.09%	51.17%	2.35%	1.00%
WORKER'S COMP	3,672,619	3,026,356	82.40%	70.13%	72.28%	64.07%	1.05%	0.50%
TOTAL ALL LINES	6,456,842	4,492,794	69.58%	69.98%	62.68%	65.77%	1.25%	1.27%
NET PAYOUT %	\$2,039,390		31.58%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	1 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED	-11 Actual	MONTH TARGETED
			31-Jan-20		31-Dec-19		31-Jan-19	
PROPERTY	710,000	17,777	2.50%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,692,081	1,500	0.09%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	397,295	0	0.00%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	3,527,720	33,085	0.94%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	6,327,096	52,362	0.83%	1.28%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$7,937		0.13%					

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

	January 31, 2020			
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
NJ Public Housing Authority	0.00	1.59	2.11	1.77
Camden County	0.00	1.25	1.85	1.48
South Bergen County	0.00	1.34	2.20	1.70
Professional Municipal Management	0.00	1.88	2.48	2.09
Morris County	0.17	1.39	1.62	1.44
Ocean County	0.19	1.66	2.23	1.87
Central New Jersey	0.28	1.20	1.46	1.28
Bergen County	0.43	1.41	1.43	1.38
Monmouth County	0.45	1.32	1.18	1.21
Burlington County Municipal JIF	0.53	1.15	1.69	1.39
Atlantic County Municipal JIF	0.56	2.24	2.25	2.19
NJ Utility Authorities	0.58	2.08	2.17	2.06
Suburban Municipal	0.68	1.52	1.69	1.56
Gloucester, Salem, Cumberland Counties	1.00	1.49	1.91	1.67
Suburban Essex	2.43	1.58	2.05	1.82
AVERAGE	0.49	1.54	1.89	1.66

Camden County JOINT INSURANCE FUND
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

				DATA VALUED AS OF			January 31, 2020			
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME		TOTAL RATE	
MEMBER_ID	MEMBER	*	1/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2020 - 2018	
1	87 Audubon		0	0	0.00	1.20	0.00	1 Audubon	0.59	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington		0	0	0.00	1.79	0.00	3 Barrington	0.87	
4	90 Bellmawr		0	0	0.00	2.73	1.73	4 Bellmawr	2.15	
5	91 Berlin Borough		0	0	0.00	0.00	0.00	5 Berlin Borough	0.00	
6	92 Berlin Township		0	0	0.00	3.61	2.47	6 Berlin Township	2.93	
7	93 Brooklawn		0	0	0.00	0.00	1.72	7 Brooklawn	0.83	
8	94 Chesilhurst		0	0	0.00	3.28	0.00	8 Chesilhurst	1.64	
9	95 Clementon		0	0	0.00	1.77	0.00	9 Clementon	0.79	
10	96 Collingswood		0	0	0.00	0.51	0.98	10 Collingswood	0.72	
11	97 Gibbsboro		0	0	0.00	0.00	0.00	11 Gibbsboro	0.00	
12	98 Gloucester City		0	0	0.00	0.63	3.15	12 Gloucester City	1.82	
13	99 Haddon		0	0	0.00	2.06	2.13	13 Haddon	2.01	
14	101 Haddonfield		0	0	0.00	1.53	2.33	14 Haddonfield	1.86	
15	102 Hi-Nella		0	0	0.00	0.00	0.00	15 Hi-Nella	0.00	
16	103 Laurel Springs		0	0	0.00	2.67	0.00	16 Laurel Springs	1.27	
17	104 Lawnside		0	0	0.00	0.00	5.77	17 Lawnside	2.58	
18	105 Lindenwold		0	0	0.00	0.94	1.85	18 Lindenwold	1.34	
19	106 Magnolia		0	0	0.00	0.85	0.94	19 Magnolia	0.85	
20	107 Medford Lakes		0	0	0.00	0.00	1.89	20 Medford Lakes	0.85	
21	108 Merchantville		0	0	0.00	0.00	0.00	21 Merchantville	0.00	
22	109 Mount Ephraim		0	0	0.00	0.00	3.15	22 Mount Ephraim	1.52	
23	110 Oaklyn		0	0	0.00	0.00	4.20	23 Oaklyn	2.07	
24	111 Pine Hill		0	0	0.00	1.77	1.82	24 Pine Hill	1.72	
25	112 Runnemede		0	0	0.00	0.97	0.96	25 Runnemede	0.93	
26	113 Somerdale		0	0	0.00	1.30	2.52	26 Somerdale	1.84	
27	114 Voorhees		0	0	0.00	1.87	3.60	27 Voorhees	2.43	
28	115 Winslow		0	0	0.00	2.84	3.26	28 Winslow	2.93	
29	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	29 Winslow Township Fire	0.00	
30	117 Woodlynne		0	0	0.00	0.00	0.00	30 Woodlynne	0.00	
31	451 Tavistock		0	0	0.00	0.00	0.00	31 Tavistock	0.00	
32	457 Pine Valley		0	0	0.00	0.00	0.00	32 Pine Valley	0.00	
33	564 Cherry Hill		0	0	0.00	1.23	0.80	33 Cherry Hill	0.99	
34	565 Camden Parking Authority		0	0	0.00	2.60	2.63	34 Camden Parking Autho	2.51	
35	584 Cherry Hill Fire District		0	0	0.00	0.55	5.54	35 Cherry Hill Fire District	2.92	
36	632 Gloucester Township	**	0	0				36 Gloucester Township		
37	635 Camden City	**	0	0				37 Camden City		
Totals:			0	0	0.00	1.25	1.85		1.48	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund							
Data Valued As of :			February 13, 2020				
Total Participating Members		37	37				
Complaint			37				
Percent Compliant			100.00%				
				01/01/20	2020		
		EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
Member Name	*						
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		Yes	Yes	Yes	\$ 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	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODYLNNE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF 2020 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 Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila Odem-Garnett	
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 Passanante	
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 2020 as of February 1, 2020

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	To be Filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	To be Filed
<input type="checkbox"/> Fund Officers	To be Filed
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2020 Risk Management Plan	To be Filed
<input type="checkbox"/> 2020 Cash Management Plan	To be Filed
<input type="checkbox"/> 2020 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2020 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF February 18, 2020				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/17/2019	1/17/2019	12/31/19
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/14/2019	12/31/19
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	5/10/2019	12/31/19
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	05/23/19	12/31/19
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/10/2019	04/01/19	12/31/19
CHERRY HILL	CONNER STRONG & BUCKELEW	1/29/2020	1/22/2019	12/31/19
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/7/2020	2/18/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	CONNER STRONG & BUCKELEW		2/13/2020	12/31/19
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	02/13/20	12/31/20
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/27/20	12/31/20
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/21/20	01/21/20	12/31/20
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	04/29/19	04/29/19	12/31/19
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/13/2020	1/31/2020	12/31/20
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW		3/26/2019	12/31/19
HADDON	WAYPOINT INSURANCE SERVICES	2/4/2020	2/4/2020	12/31/20
HADDONFIELD	HENRY BEAN & SONS	12/19/18	12/19/18	12/31/19
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	01/03/20	12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
LAWNSIDE	M&C INSURANCE AGENCY	03/11/19	03/11/19	03/06/20
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/13/20	12/31/20
MAGNOLIA	CONNER STRONG & BUCKELEW	01/13/20	01/31/20	12/31/20
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/11/18	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/16/20	1/16/2020	12/31/20
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/18/2019	05/31/20
OAKLYN	HARDENBERGH INSURANCE GROUP	1/15/2020	1/15/2020	12/31/20
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	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/20	2/3/2020	12/31/20
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	1/13/2020	1/13/2020	12/31/20
WOODYLNNE	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. 20-14

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

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.

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

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001617	LAWNSIDE BOROUGH	VOID	-1500.00
002148			
002148	LAWNSIDE BOROUGH	2017 SAFETY INITIATIVE AWARD 4/9/18	1,500.00
			1,500.00
		Total Payments FY 2017	0.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002149			
002149	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILINGS 2019	36.64
			36.64
002150			
002150	GIBBSBORO BOROUGH	OPTIONAL SAFETY AWARD 2019	725.93
			725.93
		Total Payments FY 2019	762.57

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002151			
002151	APEX INSURANCE SRVS c/o XL INS	POLICY# MTP0039484-07	23,615.50
002151	APEX INSURANCE SRVS c/o XL INS	POLICY# W1DF03200401	9,398.00
			33,013.50
002152			
002152	APEX INS SRVS c/o QBE SPECIALTY	POLICY# QVD01005-04	4,229.00
002152	APEX INS SRVS c/o QBE SPECIALTY	POLICY# QJD01005-04	806,563.50
			810,792.50
002153			
002153	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 2/20	1,291.67
002153	COMPSERVICES, INC.	CLAIMS ADMIN FEE 2/20	35,303.42
002153	COMPSERVICES, INC.	CHERRY HILL SERVICES 2/20	2,458.33
			39,053.42
002154			
002154	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 1/20	3,213.00
002154	INTERSTATE MOBILE CARE INC.	DOT & NON DOT DRUG 1/20	124.00
			3,337.00
002155			
002155	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/20	15,051.17
			15,051.17

002156			35.25
002156	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/20	37,649.75
002156	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 2/20	37,685.00
002157			4,397.25
002157	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 2/20	4,397.25
002158			1,653.00
002158	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 1/20	2,033.33
002158	BROWN & CONNERY, LLP	ATTORNEY FEE 1/20	47.42
002158	BROWN & CONNERY, LLP	EXPENSE 1/20	3,733.75
002159			1,949.17
002159	ELIZABETH PIGLIACELLI	TREASURER FEE 2/20	1,949.17
002160			404.88
002160	BERLIN BOROUGH	JIF REORG MTG 1.27.20	404.88
002161			79.60
002161	COURIER POST	ACCT# CHL-083028 - AD - 1.31.20	79.60
002162			105.48
002162	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 12.31.19	105.48
002163			1,083.00
002163	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 2/20	9,904.00
002163	MEDLOGIX LLC	MANAGED CARE SERVICES 2/20	10,987.00
002164			1,103.00
002164	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/20	1,103.00
002165			17,524.00
002165	WALTER A. EIFE	RMC FEE - HADDON TOWNSHIP - 1/2 2020	17,524.00
002166			6,845.00
002166	CONNER STRONG & BUCKELEW	MOUNT EPHRAIM - RMC - 1/2 2020	9,840.00
002166	CONNER STRONG & BUCKELEW	RUNNEMEDE - RMC - 1/2 2020	5,590.50
002166	CONNER STRONG & BUCKELEW	MERCHANTVILLE - RMC - 1/2 2020	6,991.50
002166	CONNER STRONG & BUCKELEW	MAGNOLIA - RMC - 1/2 2020	7,588.00
002166	CONNER STRONG & BUCKELEW	WINSLOW FD - RMC - 1/2 2020	7,166.50
002166	CONNER STRONG & BUCKELEW	SOMERDALE - RMC - 1/2 2020	384.00
002166	CONNER STRONG & BUCKELEW	TAVISTOCK - RMC - 1/2 2020	9,167.00
002166	CONNER STRONG & BUCKELEW	BARRINGTON - RMC - 1/2 2020	13,692.00
002166	CONNER STRONG & BUCKELEW	BERLIN TWP - RMC - 1/2 2020	37,812.00
002166	CONNER STRONG & BUCKELEW	CHERRY HILL TWP - RMC - 1/2 2020	17,465.00
002166	CONNER STRONG & BUCKELEW	BELLMAWR - RMC - 1/2 2020	1,248.00
002166	CONNER STRONG & BUCKELEW	HI-NELLA - RMC - 1/2 2020	23,252.00
002166	CONNER STRONG & BUCKELEW	GLOUCESTER CITY - RMC - 1/2 2020	21,503.50
002166	CONNER STRONG & BUCKELEW	COLLINGSWOOD - RMC - 1/2 2020	168,545.00
002167			6,434.00
002167	HARDENBERGH INSURANCE GROUP	OAKLYN BORO - RMC - 1/2 2020	18,652.00
002167	HARDENBERGH INSURANCE GROUP	LINDENWOLD BORO - RMC - 1/2 2020	35,580.00
002167	HARDENBERGH INSURANCE GROUP	VOORHEES TWP - RMC - 1/2 2020	11,085.00
002167	HARDENBERGH INSURANCE GROUP	AUDUBON BORO - RMC - 1/2 2020	7,302.00
002167	HARDENBERGH INSURANCE GROUP	CLEMENTON BORO - RMC - 1/2 2020	3,679.00
002167	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BORO - RMC - 1/2 2020	82,732.00
002168			641.00
002168	HENRY D. BEAN & SON, INC.	RMC - PINE VALLEY - 1/2 2020	15,518.00
002168	HENRY D. BEAN & SON, INC.	RMC - HADDONFIELD - 1/2 2020	16,159.00
		Total Payments FY 2020	1,246,652.72

TOTAL PAYMENTS ALL FUND YEARS

\$1,247,415.29

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

February 24, 2020

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 January 31, 2020 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.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for January totaled \$96,175.35.

- **RECEIPT ACTIVITY FOR JANUARY:**

Assessments	\$3,957,209.85	
Recovery	4,098.91	
Cherry Hill Deductible	<u>639.25</u>	
Total Receipts		<u>\$3,961,948.01</u>

- **CLAIM ACTIVITY FOR JANUARY:**

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

Property Liability Claims	\$ 277,433.15	
Workers Compensation Claims	231,070.76	
Administration Expense	<u>1,197,877.70</u>	
Total Claims/Expenses		<u>\$1,706,381.61</u>
Total Claims/Expenses		<u>\$2,373,308.73</u>

- **CASH ACTIVITY FOR JANUARY:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$21,956,584.49 to a closing balance of \$24,349,914.53 showing an increase of \$2,393,330.04.

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: 2020 Month Ending: January		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE		346,232.56	5,288,828.26	260,936.44	8,975,916.02	13,921.82	1,560,620.03	6,755.15	5,531,644.63	(28,270.39)	21,956,584.53
RECEIPTS											
Assessments		192,750.16	459,364.61	107,857.29	957,702.22	446,484.56	921,922.85	115,899.58	785,228.57	0.00	3,987,209.85
Refunds		3,898.91	0.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	4,098.91
Invest Pymnts		2,163.63	22,479.24	2,636.31	38,274.89	65.88	6,981.00	163.86	30,065.55	0.00	102,830.36
Invest Adj		97.41	1,111.74	126.50	1,886.80	2.94	328.05	1.43	1,378.44	0.00	4,933.31
Subtotal Invest		2,261.04	23,590.98	2,762.81	40,161.69	68.82	7,309.05	165.29	31,443.99	0.00	107,763.67
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	639.25	0.00	639.25
TOTAL		198,910.11	482,955.59	110,820.10	997,863.91	446,553.38	929,231.90	116,064.87	817,311.81	0.00	4,099,711.68
EXPENSES											
Claims Transfers		30,624.39	239,374.12	7,434.64	211,070.84	0.00	0.00	0.00	0.00	19,999.92	508,503.91
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,197,877.70	0.00	1,197,877.70
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		30,624.39	239,374.12	7,434.64	211,070.84	0.00	0.00	0.00	1,197,877.70	19,999.92	1,706,381.61
END BALANCE		514,518.28	5,532,409.73	364,321.90	9,762,709.10	460,475.20	2,489,851.94	122,820.02	5,151,078.74	(48,270.31)	24,349,914.60

REPORT STATUS SECTION

Report Month: January

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	January					
CURRENT FUND YEAR	2020					
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	\$21,956,584.49	7,279,700.98	- 39,506.22	47,578.24	14,668,811.49	
Opening Interest Accrua	\$59,515.26	-	-	-	59,515.26	
1 Interest Accrued and/or	\$18,716.35	\$0.00	\$0.00	\$0.00	\$18,716.35	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$4,933.29	\$0.00	\$0.00	\$0.00	\$4,933.29	
5 Interest Paid - Cash Inst	\$10,406.22	\$10,147.46	\$154.44	\$104.32	\$0.00	
6 Interest Paid - Term Ins	\$30,304.64	\$0.00	\$0.00	\$0.00	\$30,304.64	
7 Realized Gain (Loss)	\$62,119.49	\$0.00	\$0.00	\$0.00	\$62,119.49	
8 Net Investment Income	\$96,175.35	\$10,147.46	\$154.44	\$104.32	\$85,769.13	
9 Deposits - Purchases	\$4,500,451.92	\$3,991,948.01	\$277,433.15	\$231,070.76	\$0.00	
10 (Withdrawals - Sales)	-\$2,214,885.52	-\$1,706,381.61	-\$277,433.15	-\$231,070.76	\$0.00	
Ending Cash & Investment	\$24,349,914.53	\$9,575,414.84	-\$39,351.78	\$47,682.56	\$14,766,168.91	
Ending Interest Accrual Bal	\$47,926.97	\$0.00	\$0.00	\$0.00	\$47,926.97	
Plus Outstanding Checks	\$389,589.52	\$205,637.23	\$32,246.48	\$151,705.81	\$0.00	
(Less Deposits in Transit)	-\$123,758.86	-\$40,000.00	-\$53,013.04	-\$30,745.82	\$0.00	
Balance per Bank	\$24,615,745.19	\$9,741,052.07	-\$60,118.34	\$168,642.55	\$14,766,168.91	
		\$0.00	80,000.0	\$0.00		

CLAIMS MONTHLY TRANSACTION SUMMARY						
JANUARY						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	01/08/2020	13,414.09				13,414.09
2	01/08/2020	116,041.12				116,041.12
3	01/15/2020	46,847.62				46,847.62
4	01/15/2020	131,988.09				131,988.09
5	01/22/2020	5,012.11				5,012.11
6	01/22/2020	31,494.49				31,494.49
7	01/29/2020	11,378.79				11,378.79
8	01/29/2020	125,254.24				125,254.24
9	01/31/2020	14,060.32				14,060.32
10	01/31/2020	13,013.04				13,013.04
11						-
12						-
13						-
14						-
15						-
16						-
17						-
18						-
19						-
20						-
21						-
22						-
23						-
24						-
25						-
26						-
27						-
28						-
29						-
30						-
	Total	508,503.91	-	-	-	508,503.91
	Monthly Rpt	508,503.91				508,503.91
	Variance	- 0.00	-	-	-	0.00

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

Month	January								
Current Fund Year	2020								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	0.00	2,612.95	0.00	2,612.95	2,612.95	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	3,561.75	0.00	3,561.75	3,561.75	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	1,762.00	0.00	1,762.00	1,762.00	0.00	0.00	0.00
	Total	0.00	7,936.70	0.00	7,936.70	7,936.70	0.00	0.00	0.00
2019	Property	853,200.38	28,011.44	2,800.00	878,411.82	878,411.82	0.00	0.00	0.00
	Liability	24,319.83	2,564.00	0.00	26,883.83	26,883.83	(0.00)	0.00	(0.00)
	Auto	44,810.05	757.42	200.00	45,367.47	45,167.47	200.00	0.00	200.00
	Workers Comp	903,778.53	140,155.03	0.00	1,043,933.56	1,043,933.56	0.00	0.00	0.00
	Cherry Hill	27,707.52	17,285.72	0.00	44,993.24	44,993.24	0.00	0.00	0.00
	Total	1,853,816.31	188,773.61	3,000.00	2,039,589.92	2,039,389.92	200.00	0.00	200.00
2018	Property	370,996.89	0.00	1,098.91	369,897.98	368,799.07	1,098.91	0.00	1,098.91
	Liability	96,530.99	12,122.71	0.00	108,653.70	108,653.70	0.00	0.00	0.00
	Auto	91,231.22	1,732.00	0.00	92,963.22	92,963.22	0.00	0.00	0.00
	Workers Comp	1,915,099.47	34,508.11	0.00	1,949,607.58	1,949,433.57	174.01	174.01	(0.00)
	Cherry Hill	160.00	672.50	0.00	832.50	832.50	0.00	0.00	0.00
	Total	2,474,018.57	49,035.32	1,098.91	2,521,954.98	2,520,682.06	1,272.92	174.01	1,098.91
2017	Property	439,821.97	0.00	0.00	439,821.97	437,821.97	2,000.00	0.00	2,000.00
	Liability	372,110.58	114,690.43	0.00	486,801.01	486,801.01	0.00	0.00	0.00
	Auto	574,334.02	1,383.47	0.00	575,717.49	575,717.49	(0.00)	0.00	(0.00)
	Workers Comp	1,687,379.23	7,598.70	0.00	1,694,977.93	1,694,806.37	171.56	171.56	(0.00)
	Cherry Hill	403.04	0.00	0.00	403.04	0.00	403.04	403.04	(0.00)
	Total	3,074,048.84	123,672.60	0.00	3,197,721.44	3,195,146.84	2,574.60	574.60	2,000.00
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	474,976.05	109,996.98	0.00	584,973.03	584,973.03	(0.00)	0.00	(0.00)
	Auto	438,755.67	0.00	0.00	438,755.67	438,755.67	(0.00)	0.00	(0.00)
	Workers Comp	1,895,245.90	28,676.50	0.00	1,923,922.40	1,923,673.55	248.85	0.00	248.85
	Cherry Hill	0.00	268.20	0.00	268.20	268.20	0.00	248.85	(248.85)
	Total	3,215,425.50	138,941.68	0.00	3,354,367.18	3,354,118.33	248.85	248.85	(0.00)
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		132.50	0.00	132.50	0.00	132.50	0.00	132.50
	Cherry Hill		11.50	0.00	11.50	0.00	11.50	0.00	11.50
	Total	0.00	144.00	0.00	144.00	0.00	144.00	0.00	144.00
TOTAL		10,617,309.22	508,503.91	4,098.91	11,121,714.22	11,117,273.85	4,440.37	997.46	3,442.91

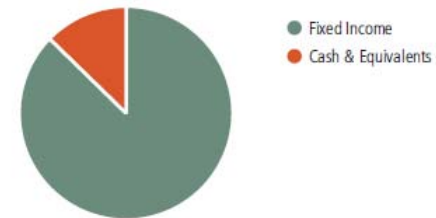


Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
January 01, 2020 - January 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,889,429.65	87.29%
Cash & Equivalents	1,876,739.26	12.71
TOTAL	\$14,766,168.91	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$12,889,429.65	\$37,465.84	\$12,926,895.49	\$190,156.25	1.48%
Cash & Equivalents	1,876,739.26	10,461.13	1,887,200.39	32,991.22	1.76
TOTAL	\$14,766,168.91	\$47,926.97	\$14,814,095.88	\$223,147.47	1.51%

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.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,668,811.49	\$14,668,811.49
Accrued Income	59,515.26	59,515.26
Opening Market Value w/Accrued Income	\$14,728,326.75	\$14,728,326.75
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,830.77	-1,830.77
Total Withdrawals	-\$1,830.77	-\$1,830.77
Net Contributions & Withdrawals	-\$1,830.77	-\$1,830.77
Closing Market Value	14,766,168.91	14,766,168.91
Accrued Income	47,926.97	47,926.97
Closing Market Value w/Accrued Income	\$14,814,095.88	\$14,814,095.88
Net Investment Change	\$87,599.90	\$87,599.90
Net Investment Change Detail		
Net Investment Change	\$87,599.90	\$87,599.90
Income Earned		
Dividends	35.89	35.89
Net Interest	30,268.75	30,268.75
Other Income	-	-
Change in Accrual	-11,588.29	-11,588.29
Total Income Earned	\$18,716.35	\$18,716.35
Market Appreciation	\$68,883.55	\$68,883.55

Relationship Summary (continued)

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
January 01, 2020 - January 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$35.89	\$35.89
Interest	30,268.75	30,268.75
Other Income	-	-
Total Taxable	\$30,304.64	\$30,304.64
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$30,304.64	\$30,304.64

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	\$6,982.81	\$6,982.81
Loss	-	-
Total Short Term	\$6,982.81	\$6,982.81
Long Term		
Gain	781.25	781.25
Loss	-	-
Total Long Term	\$781.25	\$781.25
TOTAL GAIN/LOSS	\$7,764.06	\$7,764.06

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.



Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

January 01, 2020 - January 31, 2020

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	\$9,291.05	\$9,291.05
Receipts		
Cash Receipts	-	-
Dividends	35.89	35.89
Intra-Account Transfers	-	-
Maturities	1,320,000.00	1,320,000.00
Net Interest	30,268.75	30,268.75
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,350,304.64	\$1,350,304.64
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Purchases	-1,314,973.98	-1,314,973.98
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-1,830.77	-1,830.77
Total Disbursements	-\$1,316,804.75	-\$1,316,804.75
TOTAL CLOSING BALANCE	\$42,790.94	\$42,790.94
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	\$42,790.94	

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.
Pending purchases, pending sales and foreign currency holdings are not included.



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
January 01, 2020 - January 31, 2020

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	87.29%	\$12,889,429.65	\$12,723,964.10	\$165,465.55	\$37,465.84	\$12,926,895.49
Total Fixed Income	87.29%	\$12,889,429.65	\$12,723,964.10	\$165,465.55	\$37,465.84	\$12,926,895.49
Cash & Equivalents						
Taxable	12.71	1,876,739.26	1,876,739.26	-	10,461.13	1,887,200.39
Total Cash & Equivalents	12.71%	\$1,876,739.26	\$1,876,739.26	-	\$10,461.13	\$1,887,200.39
TOTAL ASSETS	100%	\$14,766,168.91	\$14,600,703.36	\$165,465.55	\$47,926.97	\$14,814,095.88

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: February 4, 2020

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	Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277
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
Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office : 856-552-6898 Fax : 732-393-8034

JANUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Barrington – Conducted a Loss Control Survey on January 30
- Township of Berlin – Conducted a Loss Control Survey on January 16
- City of Camden – Conducted a Loss Control Survey on January 14
- Township of Cherry Hill Fire District – Conducted a Loss Control Survey on January 21
- Borough of Chesilhurst – Conducted a Loss Control Survey on January 20
- Township of Gloucester – Conducted a Loss Control Survey on January 8

MEETINGS ATTENDED

- Claims Meeting – January 24
- Fund Commissioner Meeting – January 27

UPCOMING EVENTS

- Claims Meeting – February 21
- Fund Commissioner Meeting – February 24
- Executive Safety Committee Meeting – February 27

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- January 13 - Executive Safety Committee Meeting Dates
- January 21 - 2 New Bulletins: Checking Motor Vehicle Histories of Drivers
- January 22 - Did You Know? – MSI Training Schedule – Camden JIF, February 2020
- January 22 - 2020 Safety Management Program
- January 28 - Annual reminder to post Injury Summary Logs
- January 29 - Safety Director Message - 4 NEW Video Briefings now available

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 January.

<u>Municipality</u>	<u># of Videos</u>
Borough of Berlin	5
Borough of Somerdale	2

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

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

Listed below are upcoming MSI training programs scheduled for **February, March, and April of 2020**. **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
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Township of Gloucester	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/6/20	Deptford Township MUA	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/10/20	Township of Pemberton	Ladder Safety/Walking Working Surfaces	10:30 - 12:30 pm
2/11/20	City of Camden	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/12/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
2/20/20	Township of Winslow	Excavation/Trenching/Shoring	7:30 - 11:30 am
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
2/25/20	Township of Delran	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/26/20	Township of Florence	Fall Protection Awareness	8:00 - 10:00 am
2/26/20	Township of Florence	Employee Conduct/Violence Prevention	10:15 - 11:45 am
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 pm
3/2/20	Borough of Glassboro #1	Fire Extinguisher	9:15 - 10:15 am
3/4/20	Evesham Township MUA	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/4/20	Evesham Township MUA	Back Safety/Material Handling	10:45 - 11:45 am
3/5/20	Township of Gloucester	Fast Track to Safety-2020	8:00 - 12:00 pm
3/6/20	Borough of Somerdale	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/6/20	Borough of Somerdale	Hearing Conservation	10:15 - 11:15 am
3/9/20	Township of Cherry Hill #4	CMVO	8:30 - 12:30 pm
3/10/20	Township of Gloucester	Jetter/Vacuum Safety	8:30 - 10:30 am
3/11/20	Deptford Township MUA	LOTO	7:30 - 9:30 am
3/11/20	Deptford Township MUA	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/11/20	Township of West Deptford	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
3/11/20	Township of West Deptford	Hearing Conservation	2:15 - 3:15 pm
3/13/20	Township of Berlin #2	DDC-6	8:30 - 3:00 pm w/lunch brk
3/17/20	City of Camden	BBP - Administrator Training	8:30 - 10:30 am
3/17/20	City of Camden	Dealing with Difficult People	11:00 - 1:00 pm
3/18/20	Township of Southampton	Hearing Conservation	9:00 - 10:00 am
3/18/20	Township of Southampton	Fire Extinguisher	10:15 - 11:15 am
3/19/20	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/20/20	Borough of Berlin	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/20	Borough of Magnolia	Driving Safety Awareness	8:30 - 10:00 am
3/23/20	Borough of Magnolia	Sanitation/Recycling Safety	10:15 - 12:15 pm
3/24/20	Township of Washington (Gloucester)	DDC-6	8:30 - 3:00 pm w/lunch brk
3/27/20	Evesham Township #4	Sanitation/Recycling Safety	8:30 - 10:30 am
3/27/20	City of Bordentown	Landscape Safety	12:30 - 3:30 pm
4/1/20	City of Camden	Landscape Safety	8:00 - 11:00 am
4/2/20	Township of Winslow	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
4/2/20	Township of Winslow	Jetter/Vacuum Safety	10:00 - 12:00 pm
4/3/20	Evesham Township #4	Dealing with Difficult People	8:00 - 10:00 am
4/6/20	Borough of Glassboro #1	CMVO	7:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
4/7/20	Borough of Collingswood	Playground Safety Inspections	8:30 - 10:30 am
4/7/20	Borough of Collingswood	Hearing Conservation	10:45 - 11:45 am
4/8/20	Logan Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/8/20	Logan Twp. MUA #1	BBP	9:45 - 10:45 am
4/8/20	Logan Twp. MUA #1	Fire Safety	11:00 - 12:00 pm
4/9/20	Township of Medford #1	Fast Track to Safety-2020	8:30 - 12:30 pm
4/13/20	Township of Cherry Hill #4	Dealing with Difficult People	8:30 - 10:30 am
4/13/20	Township of Cherry Hill #4	Fire Extinguisher	10:45 - 11:45 am
4/14/20	City of Camden	Safety Coordinator's Skills Training	8:30 - 12:30 pm
4/15/20	Township of West Deptford	PPE	7:30 - 9:30 am
4/15/20	Township of West Deptford	Back Safety/Material Handling	10:00 - 11:00 am
4/15/20	Township of Mantua	Hoists, Cranes, Rigging Safety	1:00 - 3:00 pm
4/16/20	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/16/20	Township of Pemberton	Driving Safety Awareness	10:30 - 12:00 pm
4/17/20	Township of Medford #1	Heavy Equipment Safety	8:30 - 11:30 am
4/20/20	Borough of Glassboro #1	CDL-Drivers Safety Regulations	7:30 - 9:30 am
4/20/20	Borough of Glassboro #1	Hearing Conservation	9:45 - 10:45 am
4/21/20	Township of Delran	Landscape Safety	8:30 - 11:30 am
4/22/20	Township of Florence	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
4/23/20	Township of Gloucester	Flagger/Work Zone Safety	8:00 - 12:00 pm
4/24/20	Township of Bordentown	Ladder Safety/Walking Working Surfaces	9:00 - 11:00 am
4/24/20	City of Bordentown	Playground Safety Inspections	12:30 - 2:30 pm
4/27/20	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/28/20	Township of Washington (Gloucester)	Fast Track to Safety-2020	8:30 - 12:30 pm
4/29/20	City of Camden	Driving Safety Awareness	8:00 - 9:30 am
4/29/20	City of Camden	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/29/20	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	1:30 - 3:30 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	Holists, 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	2 / 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
Ragger / 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	4 / 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	Holists, 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	4 / 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
Ragger / 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	



Checking Driving Histories of CDL-Holders and Annual Program Review

There have been several recent changes at the State and Federal level concerning employers of workers with Commercial Drivers' Licenses. The purpose of this Bulletin is to provide information on the new regulations, review other significant regulations, and provide an annual to-do checklist for public employers of CDL drivers.

New Jersey's recent medical marijuana regulations do not change the Federal laws strictly prohibiting the use of marijuana by CDL drivers or employees performing other safety sensitive functions. Drivers should be reminded of their obligation to surrender their CDL if they begin using cannabis, even if under a doctor's care.

On January 6, 2020, the U.S. Department of Transportation's (USDOT) Drug and Alcohol Clearinghouse (Clearinghouse) became fully operational. Along with it came regulations that all employers of drivers with CDLs must follow. Among them is, **at least once a year, employers of CDL-holders must both 1) query the Clearinghouse and 2) check State Motor Vehicle Records about the driving histories of their CDL holders. Starting January 6, 2020 employers and drug and alcohol testing agencies must report test failures or refusals in the Clearinghouse.**

In order to query the Clearinghouse, employers must first go online and register as an employer in the Clearinghouse. The registration period is now open. Employers will also need to purchase a Query Plan in order to start conducting queries. There is a \$1.25 charge for each query. They can be purchased in packages ranging from 1 to more than a 1,000.

Registration in the Clearinghouse is optional for CDL-holders. **The Safety Director recommends employers require registration in the Clearinghouse and granting the employer Limited Access as part of their employment agreement.** Drivers should understand not being registered in the Clearinghouse restricts the driver's employment options, and their ability to monitor their own records. Also, if a query of the Clearinghouse shows a note in the driver's record, the driver has 24 hours to go into the system, register, and grant the employer Full Access or else the employer may not permit the driver to perform any safety sensitive activity.

To grant the employer Limited Access, the driver will need to sign a consent form. A model form is available at the bottom of the MEL CDL webpage, <https://njmel.org/mel-safety-institute/model-policies/driver-policies/>. Again, employers who cannot verify a driver's clean drug and alcohol history in the Clearinghouse may not, by law, allow a driver to operate a CDL vehicle or perform any safety sensitive activity.

The Safety Director recommends employers work with CDL drivers to register in the Clearinghouse and grant the employer Limited Access as quickly as possible. Consider self-imposing a deadline of January 31, 2020. On February 3, query the Clearinghouse and take appropriate actions depending on the results of the query. If a Limited Query indicates a drug or alcohol note in the driver's history, the employer has 24 hours to have the driver grant Full Access online in the Clearinghouse before the driver must not be permitted to operate a CDL-vehicle or perform any other safety sensitive function.

Employers must also check the State's motor vehicle records (MVR) or driver's abstracts of CDL-drivers each year. In New Jersey, MVRs are verified using the NJ Customer Abstract Information Retrieval (NJ CAIR) Program offered through the New Jersey Motor Vehicle Commission. Visit their homepage at <https://www.state.nj.us/mvcbiz/Records/CAIR.htm>. Drivers must also acknowledge, in writing, that MVRs are checked each year by the employer.

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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Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative, or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

As part of a comprehensive risk control program, public employers should establish acceptable and unacceptable criteria for driving histories. Work with the organization's attorney and administration to establish the levels. Educate drivers on your criteria. The policy must be enforced consistently and without discrimination.

The medical evaluation and qualifications regulations for intra-state exempt CDL drivers have not changed. While most drivers who operate commercial motor vehicles solely for a public employer are exempt from having bi-annual physicals by a DOT-certified medical examiner, they are not exempt from meeting the physical requirements of the USDOT as defined in 49 CFR 391, Subpart E. Employers should annually remind workers that under 49 CFR 391.41(a)(1)(i) it is an obligation of the driver to not operate a commercial motor vehicle if they are not physically qualified. Knowingly violating this law exposes the driver to severe consequences. CDL drivers who drive interstate, or hold Hazardous Material or Passenger endorsements are not exempt from the medical evaluations.

The USDOT requires employers of CDL-holders to have a written policy that defines the roles, rights and responsibilities of drivers and the organization's administration. A comprehensive Policy should include the following components:

- Drug and alcohol testing types, test protocols and criteria, and consequences for violations – A Model Program Drug & Alcohol Template is available at <https://njmel.org/mel-safety-institute/model-policies/driver-policies/> CDL drivers should also be required to disclose medications that could affect their ability to operate commercial motor vehicles and the procedures for when a notification is made.
- Identity of the Designated Employer Representatives and Substance Abuse Professionals
- Medical qualifications and evaluations.
- Reporting motor vehicle convictions to the employer

To assist members, the Safety Director provides the following annual To-Do list for your CDL Driving Program.

- Review changes to State or Federal regulations and update the organization's written Policy if needed
- Verify name and contact information of the Designated Employer Representative and their alternate, name and contact information of the Medical Review Officer, and name and contact information of the Substance Abuse Professional.
- Verify vendor(s) responsible for Reasonable Suspicion and Post-Accident drug and alcohol testing is available 24/7/365 and the information is provided to supervisors of CDL drivers.
- Supervisors of CDL drivers have received Reasonable Suspicion training.
- Motor vehicle records of all drivers are checked using the NJMVC CAIR system. A file is maintained with current drivers' signed acknowledgment forms.
- Drug and alcohol violations of CDL drivers are queried in the USDOT Drug and Alcohol Clearinghouse. A file is maintained with signed Limited Access forms for current CDL drivers.
- CDL drivers were reminded verbally and in writing of their obligations to disclose to the employer
 - Suspensions, revocations, or cancellations immediately
 - Moving violation convictions, except parking violations, within 30 days
 - Medical conditions that could affect their ability to operate a commercial motor vehicle
 - Prescription or over-the-counter medications that could affect their ability to operate a commercial motor vehicle.

Please contact the Office of the Safety Director if further information is needed.



January 2020

Annual Reminder to Check Motor Vehicle Records (MVR) of Non-CDL Drivers

Public entities have many employees who operate employer-owned vehicles as part of their duties, or who may occasionally use their private vehicles to conduct official business. As part of a comprehensive risk management program, **public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.** An employer is permitted to check MVR on their employees under the Federal Driver's Privacy Act.

The Safety Director's Office recommends Motor Vehicle Records be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications or renewals.

Employees must be made aware their MVR will be checked periodically. The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed consent can be part of your Employee Handbook or a specific Consent form to check the employee's MVRs. A model Consent Form is available at <https://njmel.org/mel-safety-institute/model-policies/driver-policies/>. Work with your solicitor to verify it conforms to the organization's operations and any collective bargaining agreements.

Designate one or two authorized individuals to order the MVR from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative, or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. **Remember, these are confidential reports.** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

It is important for public employers to have a written motor vehicle policy that encompasses all the types of drivers under their auspices. The Model Personnel Policies and Procedure Manual on the MEL website, www.njmel.org, includes a basic motor vehicle policy. Department managers will most likely need to supplement the basic policy to fully reflect their operations, such as for CDL drivers, emergency response, or employees who are assigned vehicles or may take department vehicles home.

As part of the driver or fleet policy, public employers should establish evaluation standards for acceptable MVRs in consultation with their agency's attorney. Consider the following criteria:

Acceptable: No moving violations and/or preventable accidents over the last 36 months

Probation: Up to 3 moving violations and/or a preventable accident within the last 36 months.

Unacceptable: 3 or more moving violations and/or a preventable accident within the last 36 months, or serious violations such as, but not limited to, Driving Under the Influence (DWI or DUI), Reckless Driving, Homicide or Assault through the Use of a Motor Vehicle, or attempting to elude a police officer.

The policy must be enforced consistently and without discrimination.

Please contact your Safety Director if you have additional questions concerning Motor Vehicle Record policies.

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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NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires public employers to **record** certain work-related injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within specified timeframes. The rules for recording and reporting injuries can be accessed at <https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml>. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at <https://www.osha.gov/laws-regs/regulations/standardnumber/1904>. The MSI provides an online Video Briefing tutorial in the online college of the MEL Safety Institute’s Learning Management System.

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

‘Work-related’ is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. ‘Work-related’ is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

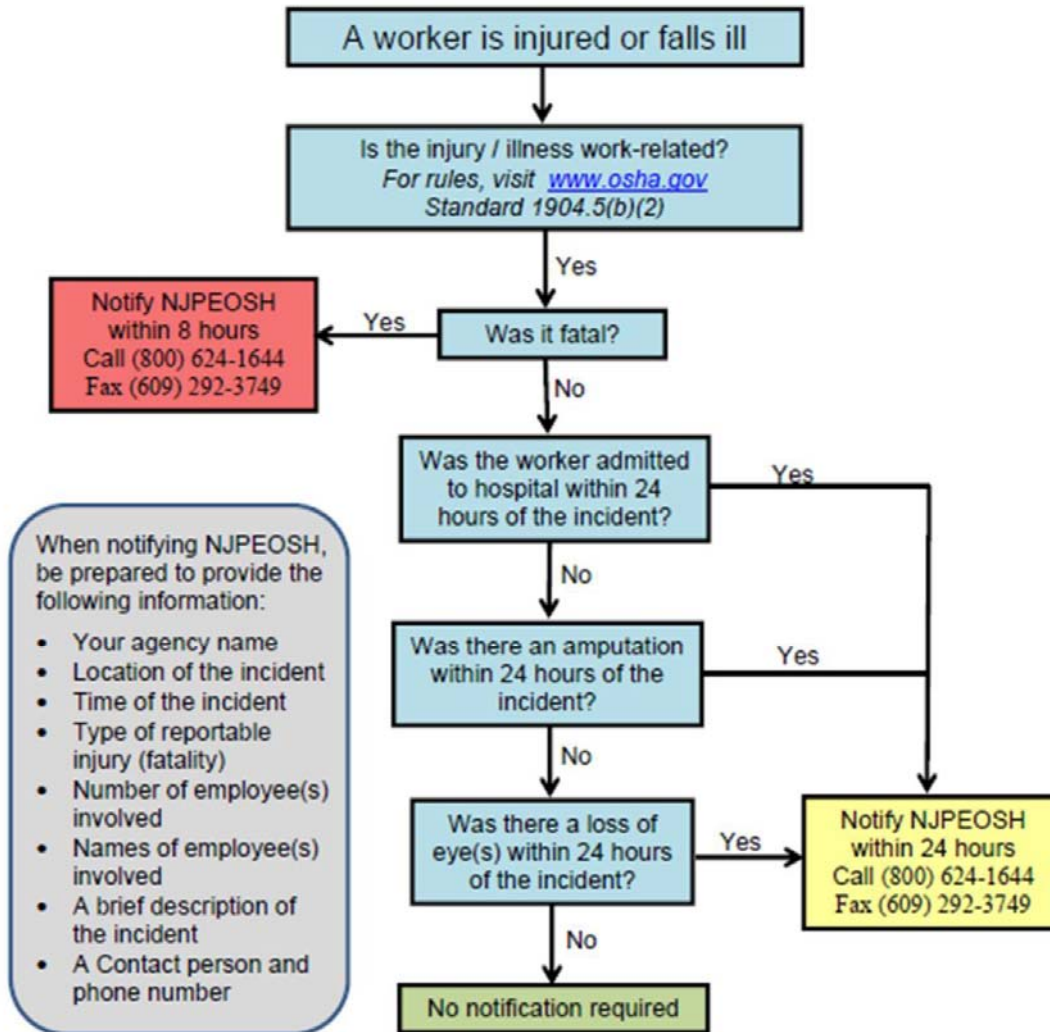
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee’s audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH **within eight (8) hours** of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within **24 hours** by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on page 2.

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.

NJPEOSH Injury Reporting Requirements



Notes:

- *OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalpings, severed ears, or broken or chipped teeth.*
- *If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.*
- *A work-related fatality or in-patient hospitalization caused by a heart attack must be reported*

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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.	1/7/2020 #2399941	GL AU EX WC OTH
H - Municipal Capital Finance I - Township of Cherry Hill	4600 Broadway Allentown, PA 18104	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of Equipment Valuing the Total of \$78,560.82. 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 following equipment, with a total value of \$78,560.82.: (5) Ricoh MP2555SP Digital Copiers w/ Accessories, (4) Ricoh MP3555 Digital Copiers w/ Accessories, (4) Ricoh MP6055SP Digital Copiers w/ Accessories, (3) Ricoh IMC3500 Digital Copiers, and (2) Ricoh IMC6000 Digital Copiers w/ Accessories	1/7/2020 #2399946	GL AU EX WC OTH
H - Borough of Lindenwold I - Borough of Lindenwold	15 N. White Horse Pike Lindenwold, NJ 08021	Evidence of insurance.	1/8/2020 #2400952	GL AU EX WC OTH
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	RE: Townships All Star Program throughout 2020. 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 facilities at School 4 for the Townships All Star Program throughout 2020.	1/8/2020 #2401000	GL AU EX WC
H - Burlington County Emergency I - Borough of Berlin	Services Training Center 53 Academy Drive Westampton, NJ 08060	Evidence of insurance as respects use of training center for firefighter training throughout the year.	1/8/2020 #2402416	GL AU EX WC
H - KS State Bank I - Township of Cherry Hill	1010 Westloop PO Box 69 Manhattan, KS 66505-0069	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of (13) Ford Taurus and (2) Ford Explorers 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 thirteen (13) 2018 Ford Taurus, vin #04321, #04323, #04322, #02485, #04327, #04329, #04326,	1/13/2020 #2405091	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

		#04331, #04324, #04325, #04328, #04332, and #04330, and two (2) 2018 Ford Explorers, vin #20730 and #20731, with a total value of \$679,733 for the Cherry Hill Police Department.		
H - KS State Bank I - Borough of Magnolia	PO Box 69 Manhattan, KS 66505	Re: Lease of 2017 Ford Explorer - Vin #1FM5K8AR4HGD59328 Certificate holder is Additional Insured on the 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 2017 Ford Explorer, vin #1FM5K8AR4HGD59328 valued at \$34,054 for the Magnolia Police Department.	1/14/2020 #2406079	GL AU EX WC OTH
H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ and the Port Authority Transit Corporation One Port Center, 2 Riverside Drive Camden, NJ 08101	RE: Right of Entry Permit, Indemnification and Maintenance Agreement Certificate holder is Additional Insured as respects to the Right of Entry Agreement access, egress and ingress to the property to permit the construction of improved pedestrian ramps and pavements including the installation of new ramps and the adjacent sidewalk.	1/15/2020 #2406849	GL AU EX WC
H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ and the Port Authority Transit Corporation One Port Center, 2 Riverside Drive Camden, NJ 08101	RE: Right of Entry Permit, Indemnification and Maintenance Agreement Certificate holder is Additional Insured as respects to the Right of Entry Agreement access, egress and ingress to the property to permit the construction of improved pedestrian ramps and pavements including the installation of new ramps and the adjacent sidewalk.	1/16/2020 #2408273	GL AU EX WC
H - JGUAR, INC I - Borough of Bellmawr	400 Benigno Blvd. Bellmawr, NJ 08031	RE: Fire department using building located at 541 Benigno Blvd. for training 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 fire department using building located at 541 Benigno Blvd. for training purposes.	1/16/2020 #2408303	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 2020.	1/17/2020 #2408385	GL AU EX WC
H - Integrated Vehicle Leasing, Inc I - Winslow Township Fire District #1	734 Walt Whitman Road, Ste 3071 Melville, NY 11747	Re: 2015 Spartan ER Start Series, vin #9516 Certificate holder is included as additional insured (Lessor) on the above-referenced Commercial General and Excess Liability Policies if required by written contract as respects: lease of a 2015 Spartan ER Star Series, vin #4S7CU2D95FC079516. Branch Banking and Trust Co., located at One Centre Drive, Jamesburg, NJ 08831, is included as a Loss Payee on the above-referenced vehicle is required by written contract.	1/17/2020 #2408391	GL AU EX WC OTH
H - Mt. Laurel Fire District, I - Borough of Somerdale	Station 3 69 Elbo Lane Mt. Laurel, NJ 08054	Re: Somerdale Fire Department Evidence of insurance with respects to the Somerdale Fire Department for training.	1/17/2020 #2408442	GL AU EX WC

01/27/2020

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

H - Prime Storage DBA I - Borough of Laurel Springs	Laurel Self Storage 1322 Laurel Road Lindenwold, NJ 08021	Evidence of Insurance to include all property stored at Laurel Self Storage.	1/17/2020 #2408443	GL AU EX WC OTH
H - Pac Van I - Borough of Laurel Springs	10 Industrial Highway Building E Suite 106 Essington, PA 19029	Re: Lease Mobile Office, at 723 West Atlantic Avenue in Laurel Springs, NJ. Rental Agreement #SFQ-406458. 8x30 office trailer, serial #30-4324, cost \$30,000. Certificate Holder is listed as additional insured and loss payee with respects to lease mobile office, at 723 West Atlantic Avenue in Laurel Springs, NJ. Rental Agreement #SFQ-406458. 8x30 Office Trailer, Serial # 30-4324, cost \$30,000.	1/17/2020 #2408444	GL AU EX WC OTH
H - CTF Beach Development LLC I - Borough of Laurel Springs	138 Dorado Ave Sewell, NJ 08080	Evidence of Insurance with respect to use of premises at 801 & 805 West Atlantic Avenue, Laurel Springs, NJ for the Fourth Friday Coffee Shop Concerts in the current calendar year	1/17/2020 #2408445	GL AU EX WC
H - Camden County Regional Emergency I - Borough of Laurel Springs	Training Center 420 Woodbury-Turnersville Rd. Blackwood, NJ 08012	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 use of premises for emergency response training.	1/17/2020 #2408446	GL AU EX WC
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Rd Laurel Springs, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of parking facilities at 629 Stone Rd., Laurel Springs, NJ during the annual Blueberry Festival	1/17/2020 #2408447	GL AU EX WC
H - Laurel Lodge #237 Trustees I - Borough of Laurel Springs	629 Stone Rd Laurel Springs, NJ 08021	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of premises for Walfest on 5/30/20.	1/21/2020 #2410425	GL AU EX WC
H - Borough of Chesilhurst I - Borough of Chesilhurst	201 Grant Avenue Waterford, NJ 08089	Cyber Policy: Indian Harbor Insurance Company Policy Term: 01/01/20 - 01/01/21; Policy #MTP003948607; Policy Limits: \$ 8,000,000 Agg, Third Party \$5,000,000, First Party \$3,000,000 Cyber	1/22/2020 #2412009	GL AU EX WC OTH

01/27/2020

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Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

	Excess Policy: Underwriters at Lloyd's Policy #W1D9B8190302; Policy Term: 01/01/2020 - 01/01/2021; Policy Limit: \$8,000,000 Each Claim/\$8,000,000 Each Agg Evidence of Insurance.		
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**CAMDEN JIF
PPO & BILL REVIEW SAVINGS
Workers' Compensation Medical Savings By Month**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$176,467.33	\$91,469.58	\$84,997.75	48.17%
TOTAL 2020	\$176,467.33	\$91,469.58	\$84,997.75	48.17%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	206	206
PPO Bills	195	195
PPO Bill Penetration	94.66%	94.66%
PPO Charges	\$166,713.71	\$166,713.71
Charge Penetration	94.47%	94.47%

Savings History:

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	\$124,185.61	\$61,903.97	\$62,281.64	50.15%
December	\$193,022.60	\$116,354.11	\$76,668.49	39.72%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
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

4th Quarter 2019 - Workers' Comp Injury Review

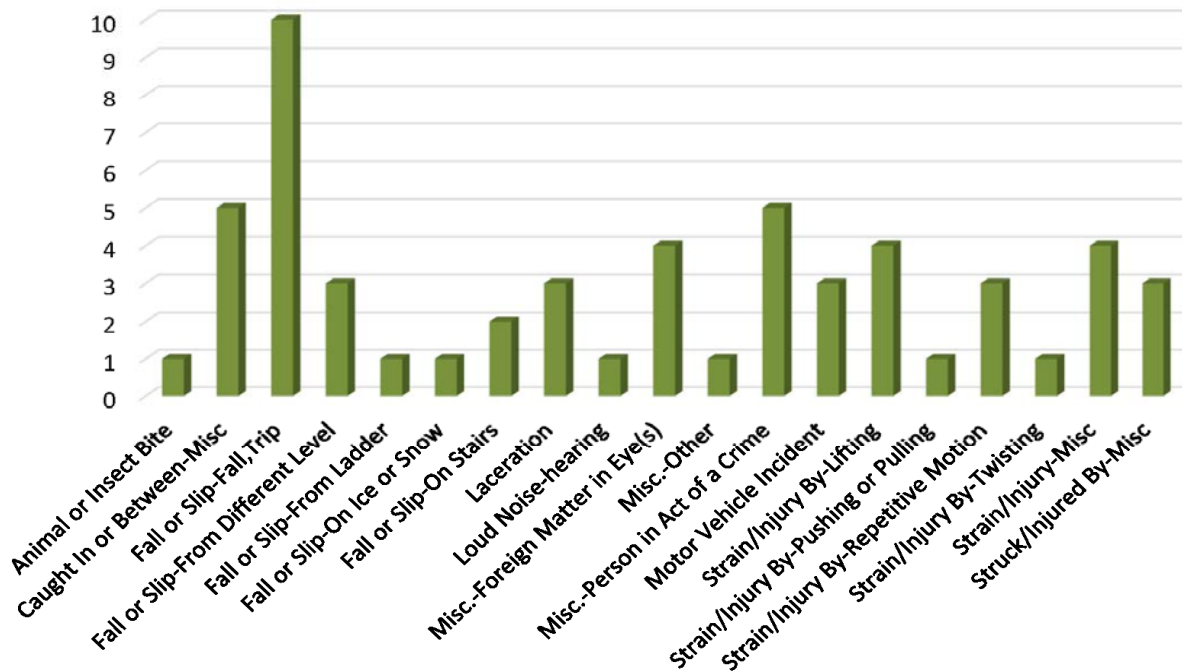
Claims Reported:

	2019			
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Report Only	12	13	9	8
Medical Treatment	45	54	69	48
Total FROI's	57	67	78	56

Claim Statistics:

- 21 Open and actively treating; 15 are currently working and/or had no missed days
- 9 Employees remain out of work; 6 are able to work but Transitional Duty was not accommodated
- An average of 12 Transitional Duty days were accommodated on 19 claims
- An average of 24 TD Lost Opportunity Days occurred on 10 claims

Cause/Nature of Injuries





300 American Metro Blvd., Suite 170, Hamilton, NJ 08619
(800) 293-9795 • www.medlogix.com

February 2020

RE: Camden County Municipal JIF - Workers' Compensation ID Cards

Dear JIF Member,

You may already be familiar with the challenges associated with the billing process when an injured employee is treated in the Emergency Room. Employees should not be billed for treatment of a workers' comp injury that has been deemed compensable; however, if the facility does not have the proper billing information this does often occur.

Despite our ongoing efforts to educate the billing staff at these facilities, there are still many municipal employees who are receiving billing or collection notices following treatment at the hospital for a WC injury. In an effort to assist the hospitals and the employees with the billing process, Medlogix has ID cards available for employers to provide when an injured employee requires treatment at the ER. The ID Cards provide the billing information for the Camden JIF, as well as the "CHN PPO" logo, which is recognized by our in-network facilities. Use of these cards for visits to the ER may help to alleviate the misdirected billing.

Since most often it is our First Responders who are treating at the ER, it may be helpful to keep a few these cards in a Supervisor's vehicle or other vehicles that may be at the site of an incident. To request a supply of the ID cards, please contact Jennifer Goldstein at (800) 293-9795 ext. 6321 or email Jennifer.Goldstein@medlogix.com.

Thank you.

**Camden County
Municipal Joint Insurance Fund**

Employee Name: _____
Body Part Injured: _____
Date of Injury: _____
Employer Name: _____
Authorized Employer Signature: _____
Date: _____

Mail Provider Bills, Diagnosis, & Supporting Documents to:

**Medlogix/CHN PPO
300 American Metro Blvd., Suite 170
Hamilton, NJ 08619
800-293-9795**

This card does not guarantee coverage or compensability of the workers' compensation claim.

APPENDIX I – MINUTES

January 27, 2020 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 27, 2020
BERLIN BOROUGH MUNICIPAL HALL 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present	
M. James Maley, Secretary			Borough of Collingswood Present
Louis DiAngelo	Borough of Bellmawr	Present	
Terry Shannon	Borough of Barrington	Present	
M. Joseph Wolk	Borough of Mount Ephraim	Present	
Neal Rochford	Borough of Haddonfield	Absent	
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	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville, Keith Hummel and Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Alex DeLuccia

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Ethel Kemp, Camden Parking Authority
Eleanor Kelly, Runnemede Borough
Sharon Eggleston, City of Camden
Robert Mather, Pine Valley
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Mark Godfrey, Magnolia
James Mulroy, Haddon Township
Lawrence Spellman, Voorhees
Lorraine Azzarano, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
Peter DiGambattista Associated Insurance Partners
John McCrudden Hardenbergh Insurance

Public:

Dennis Gormlex, Voorhees
Kate Delaney, Collingswood

WELCOME: Commissioner Wilkinson welcomed everyone to the Berlin Borough Municipal Hall and said the JIF has done an outstanding job in terms of provided coverage, training and safety training and many different things that were not available back in 1988 when he served on the Board. Commissioner Wilkinson said the current Board should be justly proud for serving on the Joint Insurance Fund for our local communities. Chairman Mevoli said it has been a long tradition that we have held our Reorganization Meeting in Berlin Borough since 1988 and thanked Berlin Borough for their hospitality and welcomed Chief Millard Wilkinson to the Safety Committee.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 25, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 25, 2019

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo

Vote: Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Vote: Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2019 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	Robert Fischer	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	Yes
Camden City	Jason Asuncion	Yes
Camden City Parking Authority	Ethel Kemp	Yes
Cherry Hill	Erin Gill	No
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	M. Jamila Oden-Garnett	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester City	Jack Lipsett	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	Yes
Haddonfield	Neal Rochford	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill - Alternate	No
Lindenwold	Craig Wells	No
Magnolia	Mark Godfrey	No
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	M. Joseph Wolk	Yes
Oaklyn	Chris Walters	No
Pine Hill	Patricia Hendricks	No
Pine Valley	Robert Mather	No
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passassante	No

Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Azzarano	Yes
Woodlynne	Jerald Fuentes	No

With 20 Commissioners present a quorum of 16 was achieved.

ELECTION OF 2020 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 2 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2020 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Neal Rochford – Borough of Haddonfield
Jack Lipsett – Gloucester City

EXECUTIVE COMMITTEE ALTERNATES

#1 Joseph Gallagher – Winslow Township
#2 David Taraschi - Audubon Borough

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON, M. JOSEPH WOLK, BOROUGH OF MT. EPHRAIM AND NEAL ROCHFORD, BOROUGH OF HADDONFIELD, JACK LIPSETT, GLOUCESTER CITY FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1 JOSEPH GALLAGHER, WINSLOW TOWNSHIP, ALTERNATE #2 DAVID TARASCHI, BOROUGH OF AUDUBON

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

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

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

2020 REORGANIZATION:

REORGANIZATION RESOLUTIONS: Executive Director in July 2017 the Board authorized the advertisement of RFQ's for Professional positions in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. Seq. Enclosed on **Page 4** is **Resolution 20-1** reflecting the appointments and establishing compensation for Fund Year 2020.

RESOLUTION 20-1 APPOINTMENTS

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager, and all as agent for process of services. 2020 Fee - \$451,797.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,231,290.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. 2020 Fee - \$66,839.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. Fee 2020 Fee -\$23,390.00. **Contract term to be on year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. .05% of the market value of the FUND's invested assets.
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds. The estimated dollar amount that will be expended in connection with this three year term is \$21,218.00.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2020 Fee - \$23,620.00 **Contract term to be one year.**

- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2020 Fee - \$17,114.00. **Contract term to be one year.**
- VIII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2020 Fee \$468,641.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,322,418.00.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2020 Fee - \$52,767.00. The estimated dollar amount that will be expended in connection with this three year term is \$148,958.00.
- X. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and **Right To Know Training Services** to the FUND. 2020 Fee \$212,883.00. The estimated dollar amount that will be expended in connection with this three year term is \$579,947.00.
- XI. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2020 Fee - \$13,236.00. The estimated dollar amount that will be expended in connection with this three year term is \$36,880.00.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2020 Fee – \$33,044.00. **Contract term to be one year.** The estimated dollar amount that will be expended in connection with this three year term is \$94,482.00.
- XIII. **Medlogix** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2020 Fee - \$131,844.00. The estimated dollar amount that will be expended in connection with this three year term is \$377,459.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

MOTION TO ADOPT RESOLUTION 20-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	9 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 20-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

I. Those banks listed as official depositories: Wilmington Trust, Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Michael Sullivan
Juan Lopez

IV. Adoption of Cash and Investment Policy

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

VI. The assessment due dates are January 31, 2020 for the first installment and June 15, 2020 for the second installment.

VII. Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2020 for the first installment and July 31, 2020 for the second installment.

VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

IX. Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.

X. For Wire Transfers – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

RESOLUTION 20-3 ESTABLISHING PUBLIC MEETING PROCEDURES

RESOLUTION 20-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 20-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 20-6 ESTABLISHING THE 2020 PLAN OF RISK MANAGEMENT.

Executive Director said there are a couple of minor changes on page 17 adding a retention and adding some language on the crime policy. Everything else has remained the same as prior years.

RESOLUTION 20-7 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

Executive Director said this is at the recommendation of the QPA for the MEL they are recommending that each local JIF appoints these lines of coverage by resolution so we are following their recommendation. These are awarding unspecifiable coverages.

RESOLUTION 20-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL VOLUNTEER DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE

RESOLUTION 20-9 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER SECURITY LIABILITY COVERAGE

RESOLUTION 20-10 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH BEAZLEY INSURANCE COMPANY, INC FOR EXCESS CYBER SECURITY LIABILITY COVERAGE

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 20-2 THROUGH 20-10:

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

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

COMMITTEE APOINTMENTS: Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairman's list of the committee appointments for 2019. You are encouraged to volunteer to serve in the upcoming year. (Pages 28 & 29) Chairman Mevoli said if you anyone is interested in any of the committees please let Brad Stokes or myself know. At this point all of our committees are full but if we can or need to make an addition to the committee we can make a determination at that time.

JIF Crime Policy Re-Write (Appendix III) – The re-write of the JIF Crime Policy has been approved by the MEL Coverage Committee. As such, each JIF is being asked to approve the same. Note, there is no change in coverage. Alex DeLuccia of the MEL Underwriting office

said there is no change in the coverage of the Crime Policy form we are just looking to tighten up the terms and conditions the same as the commercial marketplace.

MOTION TO APPROVE THE JIF CRIME POLICY RE-WRITE EFFECTIVE JANUARY 1, 2020

Motion:	Commissioner Wolk
Second:	Commissioner Maley
Vote:	Unanimous

2020 ASSESSMENTS: Executive Director said the 2020 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by January 31, 2020.

RESIDUAL CLAIMS FUND 2020 REORGANIZATION MEETING: The Residual Claims Fund's 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk's report on the meeting. (**Appendix II**). Commissioner Wolk said the RCF elected Greg Franz from the South Bergen JIF as Chairman. The Annual Commissioner Retreat will be held on March 27th in Princeton. Registration packets will be sent out shortly. The Executive director reported that the Special Ad Hock Claims Committee reviewed its mission and elected a chair. The next meeting will be held on March 27th in Princeton.

EJIF 2020 REORGANIZATION MEETING: The E-JIF 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is Commissioner Wolk's report on the meeting. (**Appendix II**). Commissioner Wolk said the EJIF elected Paul Tomasko from the Bergen JIF as its Chairman. The board made appointments for all Fund Professionals and authorized Professional Service Contracts. The next meeting will be held on March 27th in Princeton.

MEL 2020 REORGANIZATION MEETING: The MEL 2020 Reorganization meeting was held on January 6, 2020 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk's report on the meeting. (**Appendix II**) Commissioner Wolk said the MEL elected tom Merchel from the PMM JIF as its Chairman. The Board presented a resolution to Dennis Henry for his years of service as the Fund's Actuary. The Board also recognized out-going Chairperson Richard Hirsh for his leadership during his term as Chair. The Board made appointment for all Fund Professionals and authorized Professional Service Contracts for 2020. It also awarded Competitive Contracts for Risk Management Information Systems, Management & Supervisory Training Consultant Marketing Consultant and Marketing Manager. The MEL and its affiliated local Joint Insurance Funds accepted eight new members as of January 1st. The next meeting will be held on March 27th in Princeton.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on *Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation*. As in the past, the MEL will reduce each member's 2020 liability claims premium by \$250 for each municipal elected official and

authority commissioner who completes the course by June 1, 2020. The Fund will be scheduling sessions in the coming months.

The MEL is again making available an on-line training program for elected officials to earn the training credit. The Fund Office will be sending out instructions on this training option.

EMPLOYMENT PRACTICES TRAINING: In 2020, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. The Fund Office and Fund Attorney will contact all members to schedule this training. J.A. Montgomery will conduct this training for Police Command Officers. Other employees and volunteers can complete required training online. The updates for the model personnel policies and procedures will be available shortly.

POWER OF COLLABORATION – Attached is the latest in the series of “Power of Collaboration” ads that will appear in the League of Municipalities magazine. The ad highlights the program to address the protection and safe treatment of minors. **(Page 30)**

INCLEMENT WEATHER PROCEDURE - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund’s main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

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 and said as of November 30th the statutory surplus was \$9 million with a little reserve hit this past month of \$340,000. In 2016 and 2018 we had some reserve changes but still very financially sound as we move into the new year. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 65.00 % we are currently a little less than 60.00%. On the Lost Time Accident Frequency as of November 30th at 1.58 which is a big improvement over the prior year and pretty much right on target with the MEL average. Executive Director said for the month of November we had 16 members with zero lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 19-27 December 2019 Vouchers

TOTAL 2019	\$1,416,024.81
TOTAL 2019	\$1,278.50

TOTAL	\$1,147,303.31
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Approving Payment of Resolution 19-28 December 2019 Dividend Vouchers

TOTAL 2019	\$572,629.00
TOTAL	\$572,629.00

Approving Payment of Resolution 20-11 January 2020 Vouchers

TOTAL 2019	\$13,375.19
TOTAL 2016	\$1,184,502.51
TOTAL	\$1,197,877.70

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

Closed	.00
2015	3,712.76
2014	198,486.76
2015	40,109.77
2016	40,150.94
2017	246,508.78
TOTAL	528,969.01

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

Closed	0.00
2015	3,482.64
2016	58,058.53
2017	33,809.20
2018	33,771.08
2019	254,254.97
TOTAL	383,376.42

MOTION TO APPROVE THE DECEMBER 2018 VOUCHERS RESOLUTIONS 19-27 AND 19-28 AND RESOLUTION 20-11 APPROVING VOUCHER PAYMENTS FOR JANUARY 2020:

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF

**DECEMBER 2019 AND JANUARY 2020 AS PRESENTED AND APPROVE THE
TREASURER’S REPORT:**

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2020. On page 60 of the agenda is Resolution 20-12 appointing approved counsel. On pages 61 thru 64 of the agenda was Mr. Nardi’s letter recommending defense counsel for 2020. Mr. Nardi said there are no increases for the 2020 Fund Year.

MOTION TO APPROVE RESOLUTION 20-12 FOR THE 2020 DEFENSE PANEL:

Motion: Commissioner Maley
Second: Commissioner Gallagher
Roll Call Vote: 7 Ayes– 0 Nays, 1 Abstain –
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. A MEL Safety Bulletin is included in the agenda packet on Best Practices for Snow Emergencies, New Jersey’s Domestic Violence for Public Employers, First Amendment Audits’ Best Practices, and Minimum Age for Fire/EMS Drivers, and Best Risk Practices for Volunteer Youth Coaches.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Alex DeLuccia reviewed the Certificate Report for the period 10/22/19 to 11/22/19 and 11/22/2019 to 1/22/2019. Mr. DeLuccia reviewed the Cyber Program and the increase in the deductible but if members are compliant with Tiers I and II of the MEL Deductible Reimbursement Program they have the ability to buy down their deductible from \$25,000 to \$2,500. Information is available on the MEL website as well.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2020. Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2019 where there was a savings of 39.72% for the month and a total of 54.66% 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. Claims Administrator thanked the Committee for their reappointment for 2020.

**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 Maley
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Maley
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Mevoli thanked everyone for coming out to the Reorganization Meeting and support and said hopefully 2020 will be another good year.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 6:05 PM

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