

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEETING AGENDA  
FEBRUARY 23, 2015 – 5:15 PM**

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA  
MEETING: JANUARY 26, 2015  
COLLINGSWOOD SENIOR COMMUNITY CENTER**

---

**SINE DIE MEETING**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE – MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- ☐ **WELCOME: COLLINGSWOOD**
- ☐ **APPROVAL OF MINUTES:** November 24, 2014 Open Minutes .....Appendix I  
November 24, 2014 Closed Minutes ..... To be distributed  
February 5, 2015 Open Minutes.....Appendix I  
February 5, 2015 Closed Minutes ..... To be distributed
- ☐ **CORRESPONDENCE - None**

**ADJOURN SINE DIE MEETING**

Chairs vacated - Chairman Mevoli asks Executive Director to run meeting

---

- ☐ **MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ☐ **ROLL CALL OF CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ☐ **ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & TWO ALTERNATES**

.Nominating Committee Report.....Page 1

.Executive Director - asks for nominations and conducts election

**ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE**

- ☐ **MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ☐ **ROLL CALL OF 2015 EXECUTIVE COMMITTEE**

- ☐ **APPOINTMENT - FUND OFFICIALS** (Resolutions 15-3) .....Page 6  
.Appointment of Fund Professionals

- ☐ **ORGANIZATIONAL RESOLUTIONS** - (Resolutions 15-4 –15-8).....Page 8  
.Establishment of a Fiscal Management Plan  
.Establishment a Fund Records Program  
.Authorization of Executive Committee Compensation  
.Approval of the 2015 Risk Management Plan

## REPORTS

### ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**

.Executive Director's Report .....	Page 2
.2015 Committee Appointments .....	Page 4
.Audit Committee	
.Contracts Review Committee	
.Coverage Committee	
.Strategic Planning	
.Safety Committee	
.Nominating Committee	
.Marketing & Communications Committee	
.Claims Committee	

### ☐ **TREASURER - Richard Schwab**

.February Vouchers - Resolution 15-10.....	Page 47
.Monthly Reports – November, December & January.....	Page 50

### ☐ **ATTORNEY – Joseph Nardi, Esquire**

.2015 Defense Panel, Resolution 15-11.....	Page 68
--	---------

### ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**

.Monthly Report and Agenda.....	Page 74
---------------------------------	---------

### ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**

.Monthly Certificate Holding report 10/21/14 to 11/20/14 .....	Page 101
.Monthly Certificate Holding report 11/21/14 to 12/18/14 .....	Page 102
.Annual Certificate Holding report 9/1/14 to 12/31/14 ....	Distributed under separate cover

### ☐ **MANAGED CARE – Consolidated Services Group**

.Monthly Report.....	Page 107
----------------------	----------

### ☐ **CLAIMS SERVICE – CompServices Inc.**

### ☐ **EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

---

### ☐ **OLD BUSINESS**

### ☐ **NEW BUSINESS**

### ☐ **PUBLIC COMMENT**

### ☐ **MEETING ADJOURNED**

### ☐ **NEXT MEETING – March 23, 2015 Lindenwold Borough**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

***NOMINATING COMMITTEE REPORT - YEAR 2015***

<b>Michael Mevoli</b>	<b>Chairman</b>	<b>Borough of Brooklawn</b>
<b>Mayor James Maley</b>	<b>Secretary</b>	<b>Borough of Collingswood</b>
<b>Richard Michielli</b>	<b>Executive Committee</b>	<b>Borough of Magnolia</b>
<b>Louis DiAngelo</b>	<b>Executive Committee</b>	<b>Borough of Bellmawr</b>
<b>Terry Shannon</b>	<b>Executive Committee</b>	<b>Borough of Barrington</b>
<b>Mayor Joseph Wolk</b>	<b>Executive Committee</b>	<b>Borough of Mt. Ephraim</b>
<b>Neal Rochford</b>	<b>Executive Committee</b>	<b>Borough of Haddonfield</b>
<b>Jack Lipsett</b>	<b>Executive Committee 1<sup>st</sup> Alternate</b>	<b>Gloucester City</b>
<b>Joseph Gallagher</b>	<b>Executive Committee 2<sup>nd</sup> Alternate</b>	<b>Winslow Township</b>

**NOMINATING COMMITTEE  
February 23, 2015**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive – Suite 16  
Parsippany, NJ 07044

Date: February 23, 2015

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

### ☐ 2015 Reorganization Resolutions

**Fund Professional Service Agreements:** In August 2014, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund year 2015, 2016 & 2017. The Contracts Committee reviewed the responses and made their recommendation at the November fund meeting. Enclosed on **Page 6** is Resolution 15-3 reflecting the appointments and establishing compensation for Fund Year 2015.

### ☐ Motion to Approve Resolution 15-3 Appointing Fund Professionals

Reorganization Resolution 15-4 through 15-7 by Consent Motion:

<b>.Resolution 15-4</b> Establishment of a Fiscal Management Plan .....	Page 8
<b>.Resolution 15-5</b> Establishment a Fund Records Program .....	Page 13
<b>.Resolution 15-6</b> Authorization of Executive Committee Compensation.....	Page 14
<b>.Resolution 15-7</b> 2015 Risk Management Plan .....	Page 15

### ☐ Motion to adopt Resolutions 15-4 through 15-7

- ☐ **Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2015, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. (**Page 4**)
- ☐ **2015 Assessments:** The 2015 Assessments were mailed via certified mail to all member towns on/about December 15<sup>th</sup>. First Installment payments were due by **January 31, 2015**. Please note that the Fund has a safe deposit box for assessment payments. A notice was included with the assessment billing with the safe deposit box address, which is:

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**PO BOX 95000-3705**  
**Philadelphia, PA 19195-0001**

- ❑ **2015 MEL & MR HIF Educational Seminar – (Page 32)** Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is agenda and registration form for the annual MEL & MRHIF Educational Seminar at to the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.
  - ❑ **MEL Bulletin 15-01** – Enclosed on **Page 33** is MEL Bulletin 15-01 that list all coverage bulletins for 2015. They are available on the MEL’s website at NJMEL.ORG
  - ❑ **Elected Officials Training:** As in the past, the MEL will reduce each member’s 2015 liability claims premium by \$250 for each municipal elected official and member’s CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member’s liability claims fund. The Fund will be scheduling sessions through Mr. Nardi’s office. One is scheduled for March 3<sup>rd</sup> in Collingswood and March 11<sup>th</sup> in Barrington.
- 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.
- ❑ **Safety Committee** – The Safety Committee has requested an increase for the safety incentive program to be able to increase monetary awards. A verbal report will be presented.
  - ❑ **2015 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 Houston from June 7–10. Resolution 15-9 authorizing travel expenses is on **Page 34**.

❑ ***Motion to adopt Resolution 15-9***

- ❑ **Inclement Weather Procedure** - 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 meeting(s), 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. Further communication will be through email and the Fund’s website.
- ❑ **Due Diligence Reports:**
  - ❖ **Financial Fast Track Report** – as of 10/31/14 & 11/30/14 Page 35 & 36
  - ❖ **Income Portfolio** – as of 11/31/14 & 12/31/14 Page 37 & 38
  - ❖ **Expected Loss Ratio Analysis** – as of 12/31/14 & 1/31/15 Page 39 & 40
  - ❖ **Lost Time Accident Frequency Reports** – as of 12/31/14 & 1/31/15 Page 41 to 43
  - ❖ **EPL Compliance Report** Page 44
  - ❖ **Fund Commissioners** – as of 1/1/15 Page 45
  - ❖ **2014 Fund Year Regulatory Checklist** Page 46

## 2015 COMMITTEES LIST

**Audit:** Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Jack Lipsett, Gloucester City  
Richard Schwab, Treasurer  
James Miles, Auditor  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes \*

**Executive Safety:** Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough  
Neal Rochford., Haddonfield Borough  
Rick Bean, RMC  
Louis DiAngelo, Bellmawr Borough  
Richard Michielli, Borough of Magnolia  
Michael Avalone, Conner Strong  
Keith Hastings, Collingswood Borough  
Millard Wilkinson, Berlin Borough  
Bonnie Rick, Richard Hardenbergh Insurance Agency  
Steve McNamara, Consumer Health Network / CSG  
Denise Hall, CompServices  
John Saville, Conner Strong Risk Control  
Joseph Nardi, JIF Attorney  
Bradford Stokes\*

**Coverage:** Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

M. James Maley, Chair, Collingswood Borough  
Joseph Wolk, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Peter DiGiambattista Jr., RMC  
Michael Avalone, Conner Strong Companies  
Bonnie Rick, Richard Hardenbergh Insurance Agency  
Roger Leonard, RMC  
Joseph Hrubash, Conner Strong Companies  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Nominating Committee:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Richard Michielli, Chair, Magnolia Borough  
Louis DiAngelo, Bellmawr Borough  
Joseph Wolk, Mt. Ephraim Borough

**Strategic Planning:** This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

M. James Maley, Chair, Collingswood Borough  
Jack Lipsett, Gloucester City  
Joseph Gallagher, Winslow Township  
Michael Avalone, Conner Strong Companies  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Contracts Review:** This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough  
Terry Shannon, Barrington Borough  
Richard Michielli, Magnolia Borough  
Lenore Rosner, Cherry Hill Township  
Peter DiGiambattista Jr., RMC  
Phyllis Pearl, RMC  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Claims Review Committee:** This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Joseph Nardi, Esq., Fund Attorney  
Denise Hall, CompServices  
Louis DiAngelo, Bellmawr  
Terry Shannon, Barrington Borough  
Joseph Gallagher, Winslow Twp.  
Lenore Rosner, Cherry Hill  
Rick Bean, RMC  
Mike Avalone, RMC  
Consultant Representative, J.A. Montgomery Risk Control  
Steve McNamara, Consolidated Services Group, Inc. / CHA  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Marketing and Communications Committee:** This Committee is charged with developing a mechanism of communication through the membership and community.

Richard Michielli, Chair, Magnolia  
M. James Maley, Collingswood  
Neal Rochford, Haddonfield Borough  
Roger Leonard, RMC  
Phyllis Pearl, RMC  
Michael Avalone, Conner Strong Companies  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**\*Chairperson and Executive Director sit ex officio on all committees except nominating**



## RESOLUTION NO. 15-3

### CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND (Hereinafter referred to as the "FUND")

#### APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

**WHEREAS**, the Fund met on November 24, 2014 and resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

**WHEREAS**, the Fund is desirous to appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2015 and ending on December 31, 2017; and

**NOW, THEREFORE BE IT RESOLVED** by the Fund's Governing Body that the contracts for the following professionals be appointed for 2015:

- 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 both as agent for process of services. 2015 fee - \$282,999.00.
- 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. 2015 fee \$19,857.00- In addition, Brown & Connery, LLP. shall provide litigation management services. 2015 fee - \$36,468.00 **Contract term to be one year.**
- III. **Mr. Richard Schwab** is hereby appointed as **Fund Treasurer**. 2015 fee - \$24,349.00. **Contract term to be month to month.**
- IV. **TD Bank** is hereby re-appointed as **Asset Manager** to the FUND. .08% of the market value of the FUND's invested assets. **Contract term to be one year with a "30 day cancellation clause"**.
- V. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2015 fee - \$25,597.00 **Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2015 fee - \$18,167.00. **Contract term to be one year.**
- VII. **AmeriHealth Casualty Inc.** is hereby re-appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. 2015 Fee - \$370,000.00

VIII. **The Actuarial Advantage** is hereby re-appointed as **Actuary** for the FUND. 2015 fee - \$44,466.00.

IX. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant**; 2015 fee - \$127,921.00 and **Right To Know Training Services**; 2015 fee - \$27,729.00, to the FUND.

X. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2016 fee – 11,041.00.

XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2016 fee - \$54.00/driver. **Contract term to be one year.**

XII. **Consolidated Services Group** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2016 fee – 100,802.00

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, NJ 08053.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

---

CHAIRMAN

---

SECRETARY

**RESOLUTION NO. 15-4**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as "THE FUND")

**ESTABLISHING A FISCAL MANAGEMENT PLAN**  
**FOR THE 2015 FUND YEAR**

**WHEREAS,** The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS,** The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED,** The FUND's Governing Body hereby appoints the following professionals for the 2015 Fund Year:

**I**       The following financial institutions are hereby declared as The FUND's Official Depositories:

- a) TD Bank, TD Bank Asset Management
- b) Wells Fargo Bank
- c) Those banks or institutions identified through the Governmental Unit Depository Protection Act (GUDPA )
- d) New Jersey Cash Management Plan

**II.**   All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

\_\_\_\_\_ CHAIR  
\_\_\_\_\_ SECRETARY  
\_\_\_\_\_ TREASURER  
\_\_\_\_\_ COMMISSIONER

**III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

**Lee Herzer**  
**Donald J. Liskay**

**IV.** The Cash and Investment Policy attached herewith, shall be adopted.

**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, 2015 for the first installment and June 15, 2015 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, 2015 for the first installment and July 31, 2015 for the second installment.

**VII.** 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.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

---

CHAIRMAN

---

SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2015 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

- g.) Government money market mutual funds
- h.) Local Government Investment Pools

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

TD Bank  
TD Bank Asset Management  
Wells Fargo Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

TD Bank shall retain compensating balances for the purpose of offsetting account expenses.

**RESOLUTION NO. 15-5**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**(Hereinafter the "FUND")**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2015 fund year.

**NOW, THEREFORE BE IT RESOLVED,** by the FUND's Governing Body that:

**I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 401 Route 73 North, Suite 300, Marlton NJ 08053

**II. The Account Manager designated by the Executive Director is hereby designated as Assistant Fund Secretary.**

**III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

**IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Route 80, Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

---

CHAIRMAN

---

SECRETARY



**RESOLUTION NO. 15-6**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO**  
**EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT**  
**EXECUTIVE COMMITTEE MEETINGS**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

**WHEREAS**, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

**WHEREAS**, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

**BE IT FURTHER RESOLVED** that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

---

CHAIRMAN

---

SECRETARY

## RESOLUTION NO. 15-7

### Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund")

#### ESTABLISHING THE 2015 PLAN OF RISK MANAGEMENT

**BE IT RESOLVED** by the Fund's governing body that the **2015** Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
  - a.) The Fund insures the following perils or liability:
    - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
    - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
    - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
    - **Property** including Boiler and Machinery
    - **Public Officials and Employment Practices Liability**
    - **Volunteer Directors & Officers Liability**
    - **Cyber Liability**
  - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
    - **Excess Workers' Compensation**
    - **Excess General Liability**
    - **Non-Owned Aircraft Liability**

- **Excess Auto Liability**
- **Optional Excess Public Officials & Employments Practices Liability**
- **Optional Excess Liability**
- **Excess Property including Boiler and Machinery**
- **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund (i.e. E-JIF.)

2.) **The limits of coverage.**

a.) **Workers' Compensation** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess claims to the following limits.
  - Workers' Compensation - statutory
  - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
  - USL&H – Included in workers Compensation
  - Harbor Marine/Jones Act - Included in employers liability
  - Incidental Foreign Workers Compensation - included
  - Communicable Disease Coverage - included

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
  - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.

- Police Professional - included in the MEL's excess General Liability limits.
- Employee Benefits Liability - included in the MEL's excess General Liability limits.
- Good Samaritan Liability - included in the MEL's excess General Liability limits.
- Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
  - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
  - Other - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.

- Subsidence Property Damage Liability- \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval). Skateboard liability coverage is subject to 20% member coinsurance of the first \$100,000.

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- The Fund covers \$15,000/\$30,000/5,000 for underinsured/Uninsured Motorists Liability.
- The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,700,000 layer are not subject to the aggregate limitation.
- The JIF provides PIP limits of \$250,000.
- The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.

d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

**e.) Public Officials Liability. (POL)**

- The JIF, 100% commercially insured with XL Insurance, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.

- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.

- 20% coinsurance of the first \$250,000 of the loss

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by XL

**f.) Employment Practices Liability (EPL)**

- The JIF, 100% commercially insured with XL Insurance, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.

- For member local units with approved EPL Loss Control/Risk Management Programs:

- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.

- 20% coinsurance of the first \$250,000 of the loss

- For member local units without approved EPL Loss Control/Risk Management Programs:

- \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.

- 20% coinsurance (no cap) 1<sup>st</sup> \$2 million (not imposed against optional limits).

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution.

New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by XL

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with XL Insurance, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2014) –

The Fund covers \$50,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$200,000 excess \$50,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$75 million annual aggregate (168 hours)
- Flood - \$75 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
  - \$2.5 million per location building & contents
  - \$1 million all outdoor property
  - \$2.5 million for pumping stations
  - Definition of Flood includes Storm Surge

- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
  - Ammonia Contamination - \$5 million
  - Spoilage - \$5 million
- Time Element – included in the policy limit.
  - Time element sub-limits include:
  - Business Interruption – Included (12 Months)
  - Extra Expense - \$10 million
  - Tenant Relocation - \$750,000
  - Leasehold Interest - \$15 million
  - Tenant Prohibited Access- \$1 million (24 Hours)
  - Service Interruption - \$10 million
  - Loss of Rents - \$15 million
  - Delay in Completion -60 days
  - Extended Period of Liability – 365 days
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
  - Time Element Pass Through Utilities – Per Policy Sub-limit
  - Time Element Power Generation Utilities **-NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million)
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million (Incl. Demolition)
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- **Miscellaneous Unnamed Locations - \$10 million**
- New Construction & Additions - \$25 million
  - Including soft costs - \$5 million sub-limit
  - 15 Days Delay in Completion
- Computer Systems Damage - \$2.5 million (24 Hours)
- Newly Acquired Locations – \$25 million per location
  - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million
- Expediting Expense - \$10 million
- Civil Authority -\$5 million(within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- **Miscellaneous Personal Property - \$10 million**
  - **Includes Outdoor Property - \$10 million**
- Watercraft - \$1 million - 32' or less – ACV in not scheduled
- Vehicles - \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.



- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius of an insured Location for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements - \$10 million
- Off Premises Services Interruption - \$10 million  
Excluding Utilities 24 hour qualifying period
- Protection & Preservation of Property-\$10 million(48 Hrs BI)
- Research & Development - \$10 million (12 Hours)
- Impounded Water - \$250,000 (30 days)
- Tenant Prohibited Access - \$1 million
- Soft Costs - \$5 million
- Wind Turbine \$1 million per occurrence

**FLOOD AGGREGATE NOTE:** In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement policy on a quota share basis with several insurers that provide a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sub-limits for that respective location will be part of the \$50 million attachment point.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$75,000,000.

- Property Deductibles
  - The standard Member JIF retains and provides \$50,000 per occurrence (Property & Time Element Combined) less member local unit deductibles except for:
    - Flood for locations wholly or partially within 100-year flood zone
    - Boiler and Machinery
    - Named Storm (Flood & Wind)
  - The standard member local unit deductible is \$2,500 per occurrence except for:

- Flood for locations wholly or partially within 100-year flood zone
- Equipment Breakdown
- Named Storm (Flood & Wind)
- Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (Property & Time Element Combined).
- Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$250,000 per occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.
- Named Storm” (Wind and Flood)

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

**Property Damage** 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

**Time Element** 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

**The above Named Storm deductibles are subject to a minimum deductible of \$250,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8** (JIF Retention \$50,000; MELJIF Retention \$200,000 XS \$50,000).

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.
- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire,

lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$2,500. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides it's member JIF's **excess public employees coverage** at limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
  - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
  - 2) The amount of the individual Bond in place.
- Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.**
- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.
- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
  - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
  - \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
  - \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** - The limits of liability as established in the E-JIF's Plan of Risk Management and coverage documents.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$500,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There are options available at limits of \$3 million each/\$6 million policy aggregate at a \$10,000 deductible. There is a \$1,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There is also an option at limits of \$5 million each/\$8 million Aggregate and a \$25,000 deductible. There is a \$1,500,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses.

Optional Individual Self-Insured Retentions – Cherry Hill has an a \$50,000 SIR for workers compensation. For workers’ compensation, the Fund insures the \$250,000 excess of the \$50,000 town SIR.

**NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.**

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with XL Insurance.
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
  - o PD & BI - \$300,000 CSL
  - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
  - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none 100% commercially insured with XL Insurance.
- g.) Optional Directors and Officials Liability – none 100% commercially insured with XL Insurance.
- h.) Property - \$50,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of a E-JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL

- o.) Cyber Liability – none 100% commercially insured with XL Insurance

4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.

6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing XL Insurance. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from XL Insurance.

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.



9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- f.) The Fund will retain all records in accordance with the Fund's record retention program.

10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- \$10,000 for General and automobile liability
- \$7,500 for workers compensation
- With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
- \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

**ADOPTED:**    *this 23rd day of February, 2015 by the Governing Body:*

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

---

Chairman

---

Secretary

## 2015 MEL & MRHIF Educational Seminar

Friday, April 17, 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 Fund) and MRHIF (Municipal Reinsurance Health Fund) are sponsoring the 5<sup>th</sup> annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

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

(Attendance for the full morning and afternoon session required for credit)

### Topics

- Keynote: Commissioner Kenneth Kobylowski, NJ Department of Banking and Insurance
- Healthcare Reform: Greg Grimaldi & Paul Laracy
- Update on Employment Practices Liability: Fred Semrau and Joseph Hrubash
- Community Safety Issues: Joanne Hall
- Local Government Officials Ethics Act: Bill Kearns
- Cyber Liability Coverage: Ed Sciolli and Paul Miola
- Cyber Liability Risk Control: Marc Pfeiffer

### REGISTRATION: RSVP by Friday, April 10

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Credits being applied for: \_\_\_\_\_

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

Phone: \_\_\_\_\_ cell: \_\_\_\_\_ e-mail: \_\_\_\_\_

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 [Jciannella@permainc.com](mailto:Jciannella@permainc.com)

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive  
Parsippany, NJ 07054  
Telephone (973) 659-6577

**BULLETIN MEL 15-01**

**Date:** February 2, 2015  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew Companies, Inc.  
**Re:** 2015 MEL Coverage Bulletins

---

The MEL 2015 Coverage Bulletins will be available on MEL's website [www.njmel.org](http://www.njmel.org) on Monday **February 2, 2015**. Since the bulletins will be accessible on the website, they will not be distributed to the membership by mail.

If you do not have access to the MEL website you can request an electronic or hard copy from Edward Scioli at Conner Strong & Buckelew at 856-552-4660 or by e-mail at [escioli@connerstrong.com](mailto:escioli@connerstrong.com) or from your member JIF Executive Director.

The list of the MEL Bulletins that can be accessed on the MEL website is attached.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or Edward Scioli at Conner Strong & Buckelew on (856-552-4660).

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants

**RESOLUTION NO. 15-9**

**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 7, 2015 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 2015 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 COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	October 31, 2014		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		989,799	9,898,026	168,300,790	178,198,816
2.	CLAIM EXPENSES					
	Paid Claims		347,838	3,679,205	76,140,425	80,672,728
	Case Reserves		217,273	2,240,995	3,322,310	4,624,380
	IBNR		(469,782)	197,955	5,464,143	5,430,470
	Recoveries		(4,081)	(99,617)	(473,508)	(255,670)
	<b>TOTAL CLAIMS</b>		<b>91,248</b>	<b>6,018,538</b>	<b>84,453,370</b>	<b>90,471,908</b>
3.	EXPENSES					
	Excess Premiums		301,057	3,010,572	44,128,408	47,138,980
	Administrative		144,202	1,465,640	30,472,251	31,937,891
	<b>TOTAL EXPENSES</b>		<b>445,259</b>	<b>4,476,211</b>	<b>74,600,659</b>	<b>79,076,870</b>
4.	UNDERWRITING PROFIT (1-2-3)		453,292	(596,724)	9,246,761	8,650,037
5.	INVESTMENT INCOME		8,037	37,765	10,015,083	10,052,848
6.	DIVIDEND INCOME		0	0	3,172,870	3,172,870
7.	STATUTORY PROFIT (4+5+6)		<b>461,329</b>	<b>(558,959)</b>	<b>22,434,714</b>	<b>21,875,755</b>
8.	DIVIDEND		0	0	17,404,357	17,404,357
9.	STATUTORY SURPLUS (7-8)		<b>461,329</b>	<b>(558,959)</b>	<b>5,030,357</b>	<b>4,471,398</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	Closed		967	(589,908)	1,779,926	1,190,018
	2011		1,097	(809,515)	695,234	(114,281)
	2012		(43,823)	(431,840)	1,278,364	846,524
	2013		131,198	544,468	1,276,833	1,821,301
	2014		371,890	727,835		727,835
	<b>TOTAL SURPLUS (DEFICITS)</b>		<b>461,329</b>	<b>(558,959)</b>	<b>5,030,357</b>	<b>4,471,398</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>		<b>0</b>	<b>596,188</b>	<b>69,566,753</b>	<b>70,162,941</b>
	<b>FUND YEAR 2011</b>					
	Paid Claims		69,104	750,613	3,876,936	4,627,549
	Case Reserves		(73,601)	195,678	874,781	1,070,459
	IBNR		4,026	(111,565)	489,224	377,659
	Recoveries		0	(21,012)	(87,260)	(108,272)
	<b>TOTAL FY 2011 CLAIMS</b>		<b>(471)</b>	<b>813,713</b>	<b>5,153,681</b>	<b>5,967,394</b>
	<b>FUND YEAR 2012</b>					
	Paid Claims		82,691	638,317	2,414,665	3,052,982
	Case Reserves		179,674	816,189	803,542	1,619,731
	IBNR		(217,182)	(1,012,507)	1,479,424	466,917
	Recoveries		0	(2,297)	(63,906)	(66,203)
	<b>TOTAL FY 2012 CLAIMS</b>		<b>45,182</b>	<b>439,702</b>	<b>4,633,725</b>	<b>5,073,427</b>
	<b>FUND YEAR 2013</b>					
	Paid Claims		67,485	991,847	1,029,736	2,021,583
	Case Reserves		83,259	260,277	785,925	1,046,202
	IBNR		(279,869)	(1,731,783)	3,288,437	1,556,654
	Recoveries		0	(61,780)	(4,887)	(66,667)
	<b>TOTAL FY 2013 CLAIMS</b>		<b>(129,126)</b>	<b>(541,440)</b>	<b>5,099,211</b>	<b>4,557,771</b>
	<b>FUND YEAR 2014</b>					
	Paid Claims		128,558	807,673		807,673
	Case Reserves		27,942	887,989		887,989
	IBNR		23,244	3,029,241		3,029,241
	Recoveries		(4,081)	(14,528)		(14,528)
	<b>TOTAL FY 2014 CLAIMS</b>		<b>175,663</b>	<b>4,710,375</b>		<b>4,710,375</b>
	<b>COMBINED TOTAL CLAIMS</b>		<b>91,248</b>	<b>6,018,538</b>	<b>84,453,370</b>	<b>90,471,908</b>

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

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2014			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		989,799	10,887,825	168,300,790	179,188,615
2.	CLAIM EXPENSES					
	Paid Claims	335,262	4,014,467	76,140,425	81,007,990	
	Case Reserves	(168,445)	2,072,550	3,322,310	4,455,935	
	IBNR	4,936	202,891	5,464,143	5,435,406	
	Recoveries	-	(99,617)	(473,508)	(255,670)	
TOTAL CLAIMS		171,753	6,190,291	84,453,370	90,643,661	
3.	EXPENSES					
	Excess Premiums	301,057	3,311,629	44,128,408	47,440,037	
	Administrative	149,845	1,615,485	30,472,251	32,087,736	
TOTAL EXPENSES		450,903	4,927,114	74,600,659	79,527,773	
4.	UNDERWRITING PROFIT (1-2-3)		367,144	(229,580)	9,246,761	9,017,181
5.	INVESTMENT INCOME		3,052	40,817	10,015,083	10,055,900
6.	DIVIDEND INCOME		0	0	3,172,870	3,172,870
7.	STATUTORY PROFIT (4+5+6)		370,195	(188,763)	22,434,714	22,245,951
8.	DIVIDEND		0	0	17,404,357	17,404,357
9. STATUTORY SURPLUS (7-8)			370,195	(188,763)	5,030,357	4,841,594
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		376	(589,531)	1,779,926	1,190,395	
2011		23,706	(785,809)	695,234	(90,575)	
2012		(16,472)	(448,312)	1,278,364	830,052	
2013		122,660	667,128	1,276,833	1,943,961	
2014		239,925	967,761		967,761	
TOTAL SURPLUS (DEFICITS)			370,195	(188,763)	5,030,357	4,841,594
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		0	596,188	69,566,753	70,162,941	
FUND YEAR 2011						
	Paid Claims	39,590	790,204	3,876,936	4,667,140	
	Case Reserves	(107,589)	88,089	874,781	962,870	
	IBNR	44,524	(67,041)	489,224	422,183	
	Recoveries	0	(21,012)	(87,260)	(108,272)	
TOTAL FY 2011 CLAIMS		(23,474)	790,239	5,153,681	5,943,920	
FUND YEAR 2012						
	Paid Claims	133,033	771,350	2,414,665	3,186,015	
	Case Reserves	(160,396)	655,793	803,542	1,459,335	
	IBNR	44,350	(968,157)	1,479,424	511,267	
	Recoveries	0	(2,297)	(63,906)	(66,203)	
TOTAL FY 2012 CLAIMS		16,987	456,689	4,633,725	5,090,414	
FUND YEAR 2013						
	Paid Claims	44,840	1,036,686	1,029,736	2,066,422	
	Case Reserves	(42,435)	217,842	785,925	1,003,767	
	IBNR	(125,300)	(1,857,083)	3,288,437	1,431,354	
	Recoveries	0	(61,780)	(4,887)	(66,667)	
TOTAL FY 2013 CLAIMS		(122,896)	(664,336)	5,099,211	4,434,875	
FUND YEAR 2014						
	Paid Claims	117,800	925,472		925,472	
	Case Reserves	141,975	1,029,963		1,029,963	
	IBNR	41,362	3,070,603		3,070,603	
	Recoveries	0	(14,528)		(14,528)	
TOTAL FY 2014 CLAIMS		301,137	5,011,512		5,011,512	
COMBINED TOTAL CLAIMS			171,753	6,190,291	84,453,370	90,643,661
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

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





CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	12/31/2014	
		2011	2012	2013	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>						
Total Cash Balance (millions)		11.94	12.21	13.39	15.32	14.30
Fixed Income Portfolio TD						
Investments (millions), Book Value		10.49	8.00	4.00	4.00	4.00
Avg maturity (years)		2.80	2.52	2.07	1.68	1.51
Unrealized gain/(loss) (%)		0.98	1.35	1.30	0.87	0.66
Purchase/Book yield (%)		1.30	1.00	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.28	2.35	2.70	2.27	2.06
<b>M E L PORTFOLIO</b>						
Total Cash Balance (millions)		80.73	73.43	64.22	63.90	72.15
Fixed Income Portfolio Wells Fargo 2013-2014						
Investments (millions), Book Value		70.17	56.97	50.13	51.33	52.88
Avg maturity (years) ***		3.35	2.61	2.04	1.96	1.90
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	0.17	-0.13
Purchase/Book yield (%)		1.30	0.80	0.65	0.81	0.82
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.93	1.43	0.35	0.98	0.69
<b>COMPARATIVE RATES (%)</b>						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.11	0.06	0.06	0.06	0.07
TD Money Market		0.03	0.05	0.01	0.01	0.01
TD Bank Deposits		0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.18	0.17	0.13	0.13	0.21
3 year notes		0.75	0.38	0.54	0.96	1.06
5 year notes		1.52	0.76	1.17	1.62	1.64
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	1.79	0.62
* Yearly data is average monthly rate.						
^Monthly data is annualized.						
**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.						
***MEL WF uses Weighted Avg. Life which factors in the likelihood of a security being called based on the current level of interest rates.						

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
				AS OF	December 31, 2014			
FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	60 Actual 31-Dec-14	MONTH TARGETED	59 Actual 30-Nov-14	MONTH TARGETED	48 Actual 30-Dec-13	MONTH TARGETED
PROPERTY	481,537	270,485	56.17%	100.00%	56.17%	100.00%	64.07%	100.00%
GEN LIABILITY	1,255,716	2,110,673	168.09%	97.10%	168.09%	97.06%	124.41%	95.70%
AUTO LIABILITY	410,966	354,137	86.17%	96.17%	86.17%	95.94%	64.22%	92.58%
WORKER'S COMP	3,258,103	3,365,510	103.30%	99.88%	103.30%	99.86%	93.51%	99.40%
TOTAL ALL LINES	5,406,322	6,100,806	112.85%	98.96%	112.85%	98.92%	95.84%	98.08%
NET PAYOUT %	\$5,256,634		97.23%					
FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	48 Actual 31-Dec-14	MONTH TARGETED	47 Actual 30-Nov-14	MONTH TARGETED	36 Actual 30-Dec-13	MONTH TARGETED
PROPERTY	493,199	457,935	92.85%	100.00%	92.85%	100.00%	74.20%	100.00%
GEN LIABILITY	1,300,364	1,289,560	99.17%	95.70%	99.25%	95.40%	57.16%	90.15%
AUTO LIABILITY	420,271	254,677	60.60%	92.58%	53.74%	92.21%	28.04%	87.18%
WORKER'S COMP	3,404,221	3,535,074	103.84%	99.40%	104.15%	99.34%	97.41%	98.10%
TOTAL ALL LINES	5,618,056	5,537,246	98.56%	98.09%	98.25%	97.96%	80.86%	95.61%
NET PAYOUT %	\$4,677,494		83.26%					
FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	36 Actual 31-Dec-14	MONTH TARGETED	35 Actual 30-Nov-14	MONTH TARGETED	24 Actual 30-Dec-13	MONTH TARGETED
PROPERTY	486,359	323,795	66.58%	100.00%	66.58%	100.00%	69.68%	100.00%
GEN LIABILITY	1,338,095	799,999	59.79%	90.15%	58.17%	89.48%	15.71%	79.39%
AUTO LIABILITY	388,406	424,599	109.32%	87.18%	109.32%	86.58%	35.14%	76.44%
WORKER'S COMP	3,528,729	3,063,272	86.81%	98.10%	86.52%	97.90%	70.02%	93.51%
TOTAL ALL LINES	5,741,588	4,611,665	80.32%	95.67%	79.76%	95.35%	54.98%	89.61%
NET PAYOUT %	\$3,160,346		55.04%					
FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	24 Actual 31-Dec-14	MONTH TARGETED	23 Actual 30-Nov-14	MONTH TARGETED	12 Actual 30-Dec-13	MONTH TARGETED
PROPERTY	535,713	399,950	74.66%	100.00%	74.72%	99.33%	33.34%	95.24%
GEN LIABILITY	1,423,316	259,503	18.23%	79.39%	14.37%	78.18%	10.26%	60.18%
AUTO LIABILITY	377,258	45,944	12.18%	76.44%	12.18%	75.06%	11.76%	51.17%
WORKER'S COMP	3,913,656	2,329,058	59.51%	93.51%	60.17%	92.71%	30.93%	64.07%
TOTAL ALL LINES	6,249,943	3,034,455	48.55%	89.82%	48.09%	88.91%	25.27%	65.08%
NET PAYOUT %	\$2,070,690		33.13%					
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	12 Actual 31-Dec-14	MONTH TARGETED	11 Actual 30-Nov-14	MONTH TARGETED	0 Actual 30-Dec-13	MONTH TARGETED
PROPERTY	591,500	321,383	54.33%	95.24%	52.85%	86.00%	N/A	N/A
GEN LIABILITY	1,405,625	157,414	11.20%	60.18%	9.29%	49.00%	N/A	N/A
AUTO LIABILITY	350,875	57,780	16.47%	51.17%	16.68%	45.00%	N/A	N/A
WORKER'S COMP	3,909,782	1,497,827	38.31%	64.07%	36.81%	52.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	2,034,405	32.51%	65.42%	31.02%	54.15%	N/A	N/A
NET PAYOUT %	\$1,030,744		16.47%					

Camden Joint Insurance Fund CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS								
AS OF January 31, 2015								
FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	61 Actual 31-Jan-15	MONTH TARGETED	60 Actual 31-Dec-14	MONTH TARGETED	49 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	481,537	270,485	56.17%	100.00%	56.17%	100.00%	64.07%	100.00%
GEN LIABILITY	1,255,716	2,140,673	170.47%	97.12%	168.09%	97.10%	127.92%	95.99%
AUTO LIABILITY	410,966	354,137	86.17%	96.39%	86.17%	96.17%	89.80%	92.93%
WORKER'S COMP	3,258,103	3,358,686	103.09%	99.90%	103.30%	99.88%	93.43%	99.46%
TOTAL ALL LINES	5,406,322	6,123,983	113.27%	99.00%	112.85%	98.96%	98.55%	98.21%
NET PAYOUT %	\$5,285,282		97.76%					
FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	49 Actual 31-Jan-15	MONTH TARGETED	48 Actual 31-Dec-14	MONTH TARGETED	37 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	493,199	458,167	92.90%	100.00%	92.85%	100.00%	74.20%	100.00%
GEN LIABILITY	1,300,364	1,289,328	99.15%	95.99%	99.17%	95.70%	62.57%	90.78%
AUTO LIABILITY	420,271	254,677	60.60%	92.93%	60.60%	92.58%	28.04%	87.77%
WORKER'S COMP	3,404,221	3,586,455	105.35%	99.46%	103.84%	99.40%	100.69%	98.27%
TOTAL ALL LINES	5,618,056	5,588,627	99.48%	98.22%	98.56%	98.09%	84.11%	95.90%
NET PAYOUT %	\$4,744,415		84.45%					
FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	37 Actual 31-Jan-15	MONTH TARGETED	36 Actual 31-Dec-14	MONTH TARGETED	25 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	486,359	323,795	66.58%	100.00%	66.58%	100.00%	68.96%	100.00%
GEN LIABILITY	1,338,095	803,525	60.05%	90.78%	59.79%	90.15%	18.99%	80.55%
AUTO LIABILITY	388,406	424,599	109.32%	87.77%	109.32%	87.18%	64.75%	77.72%
WORKER'S COMP	3,528,729	3,054,866	86.57%	98.27%	86.81%	98.10%	77.44%	94.20%
TOTAL ALL LINES	5,741,588	4,606,786	80.24%	95.96%	80.32%	95.67%	62.24%	90.39%
NET PAYOUT %	\$3,422,647		59.61%					
FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	25 Actual 31-Jan-15	MONTH TARGETED	24 Actual 31-Dec-14	MONTH TARGETED	13 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	535,713	399,950	74.66%	100.00%	74.66%	100.00%	38.43%	95.63%
GEN LIABILITY	1,423,316	259,503	18.23%	80.55%	18.23%	79.39%	9.92%	62.24%
AUTO LIABILITY	377,258	45,944	12.18%	77.72%	12.18%	76.44%	12.68%	54.16%
WORKER'S COMP	3,913,656	2,329,221	59.52%	94.20%	59.51%	93.51%	40.44%	70.13%
TOTAL ALL LINES	6,249,943	3,034,618	48.55%	90.59%	48.55%	89.82%	31.64%	69.56%
NET PAYOUT %	\$2,095,476		33.53%					
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	13 Actual 31-Jan-15	MONTH TARGETED	12 Actual 31-Dec-14	MONTH TARGETED	1 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	591,500	367,400	62.11%	95.63%	54.33%	95.24%	6.45%	6.00%
GEN LIABILITY	1,405,625	161,614	11.50%	62.24%	11.20%	60.18%	0.14%	1.00%
AUTO LIABILITY	350,875	62,280	17.75%	54.16%	16.47%	51.17%	1.31%	1.00%
WORKER'S COMP	3,909,782	1,486,619	38.02%	70.13%	38.31%	64.07%	0.57%	0.50%
TOTAL ALL LINES	6,257,782	2,077,913	33.21%	69.87%	32.51%	65.42%	1.07%	1.16%
NET PAYOUT %	\$1,195,589		19.11%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	1 Actual 31-Jan-15	MONTH TARGETED	0 Actual 31-Dec-14	MONTH TARGETED	-11 Actual 30-Jan-14	MONTH TARGETED
PROPERTY	543,000	32,984	6.07%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,419,000	2,600	0.18%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	337,000	2,000	0.59%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	3,749,000	69,396	1.85%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	106,980	1.77%	1.14%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$10,090		0.17%					

<b>2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>December 31, 2014</b>		
	<b>2014</b>	2013	2012	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2014 - 2012</b>
BURLINGTON	1.47	1.59	1.88	1.64
SUBURBAN MUNICIPAL	1.58	1.91	1.74	1.75
TRI-COUNTY	1.65	1.99	2.35	2.00
MORRIS	1.72	1.50	1.78	1.67
CAMDEN	1.82	1.95	2.90	2.22
PROF MUN MGMT	1.92	2.88	1.81	2.20
CENTRAL	2.02	2.44	2.69	2.37
SUBURBAN ESSEX	2.06	2.49	2.35	2.30
BERGEN	2.09	1.85	2.02	1.99
MONMOUTH	2.17	1.42	1.86	1.82
OCEAN	2.22	2.24	2.94	2.46
SOUTH BERGEN	2.35	2.56	2.47	2.46
NJ PUBLIC HOUSING	2.47	2.34	2.70	2.51
ATLANTIC	2.47	2.62	2.77	2.62
N.J.U.A.	2.62	2.25	1.95	2.26
AVERAGE	2.04	2.14	2.28	2.15

<b>2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs</b>				
		<b>January 31, 2015</b>		
	<b>2015</b>	2014	2013	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
FUND	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2015 - 2013</b>
N.J.U.A.	0.00	2.62	2.25	2.34
PROF MUN MGMT	0.00	2.14	2.88	2.41
MORRIS	0.38	1.84	1.52	1.63
BURLINGTON	0.57	1.52	1.59	1.52
SUBURBAN ESSEX	0.59	2.23	2.49	2.31
BERGEN	0.59	2.38	1.98	2.11
OCEAN	0.60	2.32	2.22	2.20
ATLANTIC	0.97	2.56	2.62	2.53
NJ PUBLIC HOUSING	1.24	2.57	2.39	2.43
MONMOUTH	1.52	2.21	1.42	1.80
TRI-COUNTY	1.54	1.77	1.96	1.85
SUBURBAN MUNICIPAL	2.19	1.64	1.91	1.79
CENTRAL	2.28	2.28	2.44	2.35
SOUTH BERGEN	2.73	2.19	2.30	2.26
CAMDEN	4.11	1.89	1.95	2.00
AVERAGE	1.29	2.15	2.13	2.10

Camden Joint Insurance Fund										
2014 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF December 31, 2014										
				# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME	2013 LOST TIME	2012 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	**		12/31/2014	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2014 - 2012
1	88 AUDUBON PARK			0	0	0.00	0.00	0.00	1 AUDUBON PARK	0.00
2	91 BERLIN BOROUGH			0	0	0.00	0.00	2.05	2 BERLIN BOROUGH	0.65
3	97 GIBBSBORO			0	0	0.00	0.00	0.00	3 GIBBSBORO	0.00
4	99 HADDON			0	0	0.00	0.00	2.47	4 HADDON	0.76
5	102 HI-NELLA			0	0	0.00	3.28	0.00	5 HI-NELLA	1.11
6	103 LAUREL SPRINGS			0	0	0.00	0.00	1.94	6 LAUREL SPRINGS	0.72
7	106 MAGNOLIA			0	0	0.00	1.97	0.00	7 MAGNOLIA	0.70
8	108 MERCHANTVILLE			0	0	0.00	0.00	1.63	8 MERCHANTVILLE	0.53
9	111 PINE HILL			0	0	0.00	1.98	0.00	9 PINE HILL	0.60
10	451 TAVISTOCK			0	0	0.00	0.00	0.00	10 TAVISTOCK	0.00
11	457 PINE VALLEY			0	0	0.00	0.00	0.00	11 PINE VALLEY	0.00
12	96 COLLINGSWOOD			0	1	0.66	1.07	2.32	12 COLLINGSWOOD	1.28
13	584 CHERRY HILL FIRE DISTRIC			0	2	1.19	3.23	1.08	13 CHERRY HILL FIRE DIS	1.85
14	98 GLOUCESTER			0	2	1.29	1.99	4.83	14 GLOUCESTER	2.66
15	87 AUDUBON			0	1	1.37	1.36	1.20	15 AUDUBON	1.30
16	114 VOORHEES			0	2	1.38	4.88	4.12	16 VOORHEES	3.46
17	110 OAKLYN			0	1	1.43	0.00	0.00	17 OAKLYN	0.50
18	101 HADDONFIELD			0	2	1.46	2.90	4.92	18 HADDONFIELD	3.20
19	109 MOUNT EPHRAIM			0	1	1.49	0.00	2.78	19 MOUNT EPHRAIM	1.43
20	93 BROOKLAWN			0	1	1.55	0.00	6.76	20 BROOKLAWN	2.97
21	107 MEDFORD LAKES			1	1	1.79	2.13	1.59	21 MEDFORD LAKES	1.81
22	112 RUNNEMEDE			0	2	1.86	0.91	0.00	22 RUNNEMEDE	1.01
23	117 WOODLYNNE			1	1	2.11	4.26	0.00	23 WOODLYNNE	2.28
24	90 BELLMAWR			0	4	2.35	1.59	2.50	24 BELLMAWR	2.15
25	113 SOMERDALE			0	2	2.88	1.44	2.45	25 SOMERDALE	2.27
26	94 CHESILHURST			0	1	3.08	0.00	0.00	26 CHESILHURST	1.14
27	89 BARRINGTON			1	4	3.27	0.94	1.02	27 BARRINGTON	1.83
28	115 WINSLOW			0	8	3.59	1.83	3.05	28 WINSLOW	2.82
29	104 LAWNSIDE			0	2	3.70	3.77	6.12	29 LAWNSIDE	4.49
30	92 BERLIN TOWNSHIP			0	3	3.90	2.56	0.00	30 BERLIN TOWNSHIP	2.04
31	95 CLEMENTON			0	3	4.72	1.59	7.14	31 CLEMENTON	4.38
32	565 CAMDEN PARKING AUTHOI			0	2	5.00	7.41	12.35	32 CAMDEN PARKING AU	8.26
33	105 LINDENWOLD			1	5	5.03	5.08	9.18	33 LINDENWOLD	6.42
34	564 CHERRY HILL	**							34 CHERRY HILL	
Totals:				4	51	1.82	1.95	2.90		2.22
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2013 Loss Time Accident										
Frequency as of				December 30, 2013		1.70				

Camden Joint Insurance Fund										
2015 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF January 31, 2015										
			# CLAIMS	Y.T.D.	2015	2014	2013			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	1/31/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2015 - 2013
1	87 AUDUBON		0	0	0.00	1.37	1.36	1 AUDUBON		1.31
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK		0.00
3	91 BERLIN BOROUGH		0	0	0.00	0.00	0.00	3 BERLIN BOROUGH		0.00
4	92 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	4 BERLIN TOWNSHIP		3.09
5	93 BROOKLAWN		0	0	0.00	1.55	0.00	5 BROOKLAWN		0.75
6	94 CHESILHURST		0	0	0.00	3.08	0.00	6 CHESILHURST		1.58
7	95 CLEMENTON		0	0	0.00	4.72	1.59	7 CLEMENTON		3.09
8	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	8 COLLINGSWOOD		0.85
9	97 GIBBSBORO		0	0	0.00	0.00	0.00	9 GIBBSBORO		0.00
10	98 GLOUCESTER		0	0	0.00	1.29	1.99	10 GLOUCESTER		1.58
11	99 HADDON		0	0	0.00	0.00	0.00	11 HADDON		0.00
12	101 HADDONFIELD		0	0	0.00	1.46	2.90	12 HADDONFIELD		2.13
13	102 HI-NELLA		0	0	0.00	0.00	3.28	13 HI-NELLA		1.58
14	105 LINDENWOLD		0	0	0.00	5.03	5.08	14 LINDENWOLD		4.86
15	106 MAGNOLIA		0	0	0.00	0.00	1.97	15 MAGNOLIA		0.99
16	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	16 MEDFORD LAKES		1.88
17	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	17 MERCHANTVILLE		0.00
18	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	18 MOUNT EPHRAIM		0.70
19	111 PINE HILL		0	0	0.00	0.00	1.98	19 PINE HILL		0.92
20	112 RUNNEMEDE		0	0	0.00	1.86	0.91	20 RUNNEMEDE		1.32
21	113 SOMERDALE		0	0	0.00	2.88	1.44	21 SOMERDALE		2.08
22	117 WOODLYNNE		0	0	0.00	2.11	4.26	22 WOODLYNNE		3.04
23	451 TAVISTOCK		0	0	0.00	0.00	0.00	23 TAVISTOCK		0.00
24	457 PINE VALLEY		0	0	0.00	0.00	0.00	24 PINE VALLEY		0.00
25	565 CAMDEN PARKING AUTHOI		0	0	0.00	5.00	7.41	25 CAMDEN PARKING AU		5.99
26	584 CHERRY HILL FIRE DISTRIC		0	0	0.00	1.19	3.23	26 CHERRY HILL FIRE DIS		2.17
27	114 VOORHEES		1	1	8.86	1.38	4.88	27 VOORHEES		3.34
28	115 WINSLOW		2	2	10.81	4.04	1.83	28 WINSLOW		3.26
29	89 BARRINGTON		1	1	10.86	3.27	0.94	29 BARRINGTON		2.52
30	90 BELLMAWR		2	2	14.50	2.35	1.59	30 BELLMAWR		2.41
31	110 OAKLYN		1	1	17.65	1.43	0.00	31 OAKLYN		1.42
32	104 LAWSIDE		1	1	23.53	3.70	3.77	32 LAWSIDE		4.49
33	103 LAUREL SPRINGS		1	1	32.43	0.00	0.00	33 LAUREL SPRINGS		1.11
34	564 CHERRY HILL	**						34 CHERRY HILL		
Totals:			9	9	4.11	1.89	1.95			2.00

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :	January 16, 2015				
Total Participating Members		34			
Complaint		34			
Percent Compliant		100.00%			
			01/01/15	2015	
		2015 Compliant	EPL	POL	Co-Insurance
Member Name	*		Deductible	Deductible	01/01/15
AUDUBON		Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK		Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH		Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO		Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON		Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS		Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD		Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN		Yes	\$ 2,500	\$ 2,500	0%
PINE HILL		Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY		Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES		Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLYNNE		Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage					



**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**2015 FUND COMMISSIONERS - as of January 31, 2015**

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE FUND COMMISSIONER</b>
Audubon	David Taraschi	Jen Dawson
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Lenore Rosner	Emeshe Arzon Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Lorraine Boyer	Jenai Johnson
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Jack Flynn	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Dawn Amadio	Ken Cheeseman
Lawnside	Tyrone Wakefield	
Lindenwold	Robert Lodovici	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanore Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	



**Camden County Municipal Joint Insurance Fund**  
**Monthly Regulatory Filing Check List**  
**Year 2014 as of December 31, 2014**

<b><u>Item</u></b>	<b><u>Filing Status</u></b>
<input type="checkbox"/> <b>Budget</b>	<b>Filed 3/7</b>
<input type="checkbox"/> <b>Assessments</b>	<b>Filed 3/7</b>
<input type="checkbox"/> <b>Actuarial Certification</b>	<b>Filed 7/10</b>
<input type="checkbox"/> <b>Reinsurance Policies</b>	<b>Filed 6/4</b>
<input type="checkbox"/> <b>Fund Commissioners</b>	<b>Filed 3/7</b>
<input type="checkbox"/> <b>Fund Officers</b>	<b>Filed 3/7</b>
<input type="checkbox"/> <b>Renewal Resolutions</b>	<b>Filed</b>
<input type="checkbox"/> <b>New Members</b>	<b>None</b>
<input type="checkbox"/> <b>Withdrawals</b>	<b>None</b>
<input type="checkbox"/> <b>2014 Risk Management Plan</b>	<b>Filed 7/21</b>
<input type="checkbox"/> <b>2014 Risk Manager Contracts</b>	<b>In Process of Collection</b>
<input type="checkbox"/> <b>2014 Certification of Professional Contracts</b>	<b>Filed 3/7</b>
<input type="checkbox"/> <b>Unaudited Financials</b>	<b>Filed 3/6</b>
<input type="checkbox"/> <b>Annual Audit</b>	<b>Filed 7/10</b>
<input type="checkbox"/> <b>State Comptroller Audit Filing</b>	<b>File 7/1</b>
<input type="checkbox"/> <b>Ethics Filing</b>	<b>On Line Filing</b>

**RESOLUTION NO. 15-10****CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - FEBRUARY 2015**

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007500</b>			
007500	PERMA RISK MANAGEMENT SERVICES	E-FILING 2014 1099 MISC.	29.25
			<b>29.25</b>
<b>007501</b>			
007501	THE ACTUARIAL ADVANTAGE	NEW MEMBER REVIEW: HADDON HEIGHTS	400.00
			<b>400.00</b>
<b>007502</b>			
007502	WINSLOW TOWNSHIP	SIP: 1/15/15 - TRAFFIC CONES	497.25
			<b>497.25</b>
TOTAL PAYMENTS FY 2014			926.50

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007503</b>			
007503	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS&OMISSION 1OF2 INSTALL 2015	10,200.00
007503	APEX INSURANCE SRVS c/o XL INS	POL & EPL 1 OF 2 INSTALLMENT 2015	513,271.50
007503	APEX INSURANCE SRVS c/o XL INS	VOLU EMRG SERV DIR&OFFCR 1OF2 INSTALL	3,439.50
			<b>526,911.00</b>
<b>007504</b>			
007504	COMPSERVICES, INC.	CLAIMS ADMIN - 02/2015	30,833.33
			<b>30,833.33</b>
<b>007505</b>			
007505	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 01/2015	2,209.00
			<b>2,209.00</b>
<b>007506</b>			
007506	J.A. MONTGOMERY RISK CONTROL	SIP MAILING 2015	140.49
007506	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2015	10,660.10
			<b>10,800.59</b>
<b>007507</b>			
007507	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 01/2015	46.83
007507	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2015	28,833.25
			<b>28,880.08</b>
<b>007508</b>			
007508	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 02/2015	3,705.50
			<b>3,705.50</b>

<b>007509</b>			
007509	BROWN & CONNERY, LLP	ATTORNEY EXPENSE 01/2015	31.54
007509	BROWN & CONNERY, LLP	ATTORNEY FEE 01/2015	1,622.25
007509	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 01/2015	2,376.00
			<b>4,029.79</b>
<b>007510</b>			
007510	RICHARD B. SCHWAB	TREASURER FEE 02/2015	2,029.08
			<b>2,029.08</b>
<b>007511</b>			
007511	PAUL'S CUSTOM AWARDS & TROPHIE	CLOCK W/ENGRAVING - 01/21/2015	110.00
			<b>110.00</b>
<b>007512</b>			
007512	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 01/31/2015	53.85
			<b>53.85</b>
<b>007513</b>			
007513	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 02/2015	8,400.17
			<b>8,400.17</b>
<b>007514</b>			
007514	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/2015	920.05
			<b>920.05</b>
<b>007515</b>			
007515	WALTER A. EIFE	RMC FEE 1ST INSTALL 2015 - HADDON TWP	16,587.12
			<b>16,587.12</b>
<b>007516</b>			
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - RUNNEMEDE	9,696.26
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - SOMERDALE	6,520.91
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - MOUNT EPHRAIM	6,372.92
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - MERCHANTVILLE	5,542.83
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - WINSLOW	35,662.81
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - TAVISTOCK	365.57
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - BELLMAWR	16,097.98
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - BROOKLAWN	4,742.44
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 CHERRY HILL TWP	35,598.32
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - BERLIN TWP	10,539.39
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - MAGNOLIA	6,216.74
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - HI NELLA	1,197.19
007516	CONNER STRONG & BUCKELEW	RMC FEE 1ST INSTALL 2015 - GLOUCESTER CY	24,171.23
			<b>162,724.59</b>
<b>007517</b>			
007517	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 - OAKLYN	5,624.12
007517	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 - LINDENWOLD	17,236.01
007517	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 - AUDUBON	10,569.78
007517	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 - CLEMENTION	7,047.68
007517	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2015 -LAUREL SPRINGS	3,453.68
			<b>43,931.27</b>
<b>007518</b>			
007518	HENRY D. BEAN & SON, INC.	RMC FEE 1ST INSTALL 2015 - PINE VALLEY	612.63
007518	HENRY D. BEAN & SON, INC.	RMC FEE 1ST INSTALL 2015 - HADDONFIELD	17,062.49
			<b>17,675.12</b>
<b>007519</b>			
007519	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST INSTALL 2015 - WOODLYNNE	2,487.07
007519	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 1ST INSTALL 2015 - AUDUBON PARK	867.10
			<b>3,354.17</b>

TOTAL PAYMENTS FY 2015

863,154.71

**TOTAL PAYMENTS ALL FUND YEARS \$ 864,081.21**

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary**

**Dated:** \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		November							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	November	November	November	November	Reconciled	Variance From	Month
2014	Prop	183,749.45	19,917.31	0.00	203,666.76	203,666.76	0.00	0.00	0.00
	Liab	25,938.63	13,334.18	0.00	39,272.81	39,272.81	0.00	0.00	0.00
	Auto	35,993.82	336.44	0.00	36,330.26	36,330.26	0.00	0.00	0.00
	WC	547,463.34	84,211.70	0.00	631,675.04	631,675.04	0.00	0.00	0.00
	<b>Total</b>	<b>793,145.24</b>	<b>117,799.63</b>	<b>0.00</b>	<b>910,944.87</b>	<b>910,944.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2013	Prop	356,455.43	0.00	0.00	356,455.43	356,455.43	0.00	0.00	0.00
	Liab	86,025.70	0.00	0.00	86,025.70	86,025.70	0.00	0.00	0.00
	Auto	43,644.24	1,000.00	0.00	44,644.24	44,644.24	0.00	0.00	0.00
	WC	1,478,242.29	43,839.55	0.00	1,522,081.84	1,521,979.84	102.00	102.00	0.00
	<b>Total</b>	<b>1,964,367.66</b>	<b>44,839.55</b>	<b>0.00</b>	<b>2,009,207.21</b>	<b>2,009,105.21</b>	<b>102.00</b>	<b>102.00</b>	<b>0.00</b>
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(400.00)	0.00
	Liab	309,758.89	10,936.75	0.00	320,695.64	320,845.64	(150.00)	(150.00)	0.00
	Auto	149,716.09	1,603.50	0.00	151,319.59	151,319.59	(0.00)	(0.00)	0.00
	WC	2,211,049.24	120,492.76	0.00	2,331,542.00	2,331,542.00	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,986,779.53</b>	<b>133,033.01</b>	<b>0.00</b>	<b>3,119,812.54</b>	<b>3,120,362.54</b>	<b>(550.00)</b>	<b>(550.00)</b>	<b>0.00</b>
2011	Prop	446,451.38	0.00	0.00	446,451.38	450,720.42	(4,269.04)	(4,269.04)	0.00
	Liab	949,825.24	2,425.50	0.00	952,250.74	948,057.15	4,193.59	4,193.59	0.00
	Auto	104,209.87	5,970.47	0.00	110,180.34	110,180.34	0.00	0.00	0.00
	WC	3,016,586.62	31,194.30	0.00	3,047,780.92	3,047,979.57	(198.65)	(198.65)	0.00
	<b>Total</b>	<b>4,517,073.11</b>	<b>39,590.27</b>	<b>0.00</b>	<b>4,556,663.38</b>	<b>4,556,937.48</b>	<b>(274.10)</b>	<b>(274.10)</b>	<b>0.00</b>
2010	Prop	267,990.14	0.00	0.00	267,990.14	267,990.44	(0.30)	(0.30)	0.00
	Liab	1,747,689.64	0.00	0.00	1,747,689.64	1,746,682.45	1,007.19	1,007.19	0.00
	Auto	341,963.37	0.00	0.00	341,963.37	341,216.74	746.63	746.63	0.00
	WC	2,831,208.90	0.00	0.00	2,831,208.90	2,831,208.90	0.00	0.00	0.00
	<b>Total</b>	<b>5,188,852.05</b>	<b>0.00</b>	<b>0.00</b>	<b>5,188,852.05</b>	<b>5,187,098.53</b>	<b>1,753.52</b>	<b>1,753.52</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>15,450,217.59</b>	<b>335,262.46</b>	<b>0.00</b>	<b>15,785,480.05</b>	<b>15,784,448.63</b>	<b>1,031.42</b>	<b>1,031.42</b>	<b>0.00</b>

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/7/2014	2,675.99				2,675.99	
2	11/7/2014	5,690.45				5,690.45	
3	11/12/2014	15,422.78				15,422.78	
4	11/12/2014	12,263.89				12,263.89	
5	11/19/2014	11,633.40				11,633.40	
6	11/19/2014	61,507.48				61,507.48	
7	11/25/2014	25,791.98				25,791.98	
8	11/25/2014	149,722.89				149,722.89	
9	12/2/2014	50,553.60				50,553.60	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	335,262.46	-	-	-	335,262.46	Treas. Rpt.
	Monthly Rpt	335,262.46				335,262.46	TPA Rpt.
	Variance	(0.00)	-	-	-	(0.00)	Difference

<p align="center"><b>CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND</b></p> <p align="center"><b>SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED</b></p>	
---	--

Current Fund Year: 2014 Month Ending: November										
	Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE	1,063,115.88	3,684,060.35	1,295,439.25	8,054,563.66	(19,878.15)	(291,275.98)	(1,202.18)	0.00	1,955,402.83	15,740,225.66
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(117.06)	(457.87)	(143.11)	(892.43)	0.00	(96.84)	(0.19)	0.00	(217.26)	(1,924.76)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(117.06)	(457.87)	(143.11)	(892.43)	0.00	(96.84)	(0.19)	0.00	(217.26)	(1,924.76)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(117.06)	(457.87)	(143.11)	(892.43)	0.00	(96.84)	(0.19)	0.00	(217.26)	(1,924.76)
EXPENSES										
Claims Transfers	19,917.31	26,696.43	8,910.41	279,738.31	0.00	0.00	0.00	0.00	0.00	335,262.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84,867.95	84,867.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,917.31	26,696.43	8,910.41	279,738.31	0.00	0.00	0.00	0.00	84,867.95	420,130.41
END BALANCE	1,043,081.51	3,656,906.05	1,286,385.73	7,773,932.92	(19,878.15)	(291,372.82)	(1,202.37)	0.00	1,870,317.62	15,318,170.49

Report Month:	November						
					Balance Differences		
Opening Balances:		Opening Balances are equal			\$0.00		
Imprest Transfers:		Imprest Totals are equal			\$0.00		
Investment Balances:		Investment Payment Balances are equal			\$0.00		
		Investment Adjustment Balances are equal			\$0.00		
Ending Balances:		Ending Balances are equal			\$0.00		
Accrual Balances:		Accrual Balances are equal			\$0.00		

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	November							
CURRENT FUND YEAR	2014							
Description:	#1 - NJCM	#2 - Investments	#3 - Treasuries	#4 - Clearing	#5 - Exp.	#6-WC Claim Instr	#7-PR G	
ID Number:	74136	785-518-3047	CWA 6201-231	785-518-3021	785-518-3039	425-9982572	425-9983546	
Maturity (Yrs)	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$15,740,225.68	58.98	7797656.13	4031640.53	3911428.6	1500	-2188.51	129.95
Opening Interest Accrual Balance	\$7,940.63	0	2357.31	5583.32	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$4,791.67	\$0.00	\$0.00	\$4,791.67	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	(\$184.78)	\$0.00	(\$184.78)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$1,740.00)	\$0.00	\$0.00	(\$1,740.00)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$3,051.67	\$0.00	\$0.00	\$3,051.67	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$420,130.41	\$0.00	\$0.00	\$0.00	\$0.00	\$84,867.95	\$279,738.31	\$55,524.15
10 (Withdrawals - Sales)	(\$840,260.82)	\$0.00	\$0.00	\$0.00	(\$420,130.41)	(\$84,867.95)	(\$279,738.31)	(\$55,524.15)
Ending Cash & Investment Balance	\$15,318,170.49	\$58.98	\$7,797,471.35	\$4,029,900.53	\$3,491,298.19	\$1,500.00	(\$2,188.51)	\$129.95
Ending Interest Accrual Balance	\$12,917.08	\$0.00	\$2,542.09	\$10,374.99	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$368,996.31	\$0.00	\$0.00	\$0.00	\$50,553.60	\$46,630.63	\$206,343.34	\$65,468.74
(Less Deposits in Transit)	(\$52,361.98)	\$0.00	\$0.00	\$0.00	(\$1,808.38)	\$0.00	(\$50,553.60)	\$0.00
Balance per Bank	\$15,634,804.82	\$58.98	\$7,797,471.35	\$4,029,900.53	\$3,540,043.41	\$48,130.63	\$153,601.23	\$65,598.69
		\$58.98	\$7,797,471.35	\$4,029,900.00	\$3,540,045.21	\$48,128.23	\$153,504.58	\$68,413.71
		(\$0.00)	\$0.00	\$0.53	(\$1.80)	\$2.40	\$96.65	(\$2,815.02)



CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		December							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	December	December	December	December	Reconciled	Variance From	Month
2014	Prop	203,666.76	18,290.41	1,475.00	220,482.17	220,482.17	0.00	0.00	0.00
	Liab	39,272.81	13,638.24	0.00	52,911.05	52,911.05	(0.00)	0.00	(0.00)
	Auto	36,330.26	500.00	0.00	36,830.26	36,830.26	0.00	0.00	0.00
	WC	631,675.04	88,845.69	0.00	720,520.73	720,520.73	0.00	0.00	0.00
	<b>Total</b>	<b>910,944.87</b>	<b>121,274.34</b>	<b>1,475.00</b>	<b>1,030,744.21</b>	<b>1,030,744.21</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2013	Prop	356,455.43	1,169.27	0.00	357,624.70	357,624.70	0.00	0.00	0.00
	Liab	86,025.70	10,580.30	0.00	96,606.00	96,606.00	0.00	0.00	0.00
	Auto	44,644.24	0.00	0.00	44,644.24	44,644.24	0.00	0.00	0.00
	WC	1,522,081.84	62,582.19	5,500.78	1,579,163.25	1,579,061.25	102.00	102.00	0.00
	<b>Total</b>	<b>2,009,207.21</b>	<b>74,331.76</b>	<b>5,500.78</b>	<b>2,078,038.19</b>	<b>2,077,936.19</b>	<b>102.00</b>	<b>102.00</b>	<b>0.00</b>
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(400.00)	0.00
	Liab	320,695.64	18,734.27	0.00	339,429.91	339,579.91	(150.00)	(150.00)	0.00
	Auto	151,319.59	1,213.33	0.00	152,532.92	152,532.92	(0.00)	(0.00)	(0.00)
	WC	2,331,542.00	20,146.09	110.00	2,351,578.09	2,351,578.09	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,119,812.54</b>	<b>40,093.69</b>	<b>110.00</b>	<b>3,159,796.23</b>	<b>3,160,346.23</b>	<b>(550.00)</b>	<b>(550.00)</b>	<b>0.00</b>
2011	Prop	446,451.38	0.00	0.00	446,451.38	450,720.42	(4,269.04)	(4,269.04)	0.00
	Liab	952,250.74	27,678.10	0.00	979,928.84	975,735.25	4,193.59	4,193.59	0.00
	Auto	110,180.34	13,383.00	0.00	123,563.34	123,563.34	0.00	0.00	0.00
	WC	3,047,780.92	80,768.76	1,273.00	3,127,276.68	3,127,475.33	(198.65)	(198.65)	0.00
	<b>Total</b>	<b>4,556,663.38</b>	<b>121,829.86</b>	<b>1,273.00</b>	<b>4,677,220.24</b>	<b>4,677,494.34</b>	<b>(274.10)</b>	<b>(274.10)</b>	<b>0.00</b>
2010	Prop	267,990.14	0.00	0.00	267,990.14	267,990.44	(0.30)	(0.30)	0.00
	Liab	1,747,689.64	0.00	0.00	1,747,689.64	1,746,682.45	1,007.19	1,007.19	0.00
	Auto	341,963.37	0.00	0.00	341,963.37	341,216.74	746.63	746.63	0.00
	WC	2,831,208.90	0.00	0.00	2,831,208.90	2,831,208.90	0.00	0.00	0.00
	<b>Total</b>	<b>5,188,852.05</b>	<b>0.00</b>	<b>0.00</b>	<b>5,188,852.05</b>	<b>5,187,098.53</b>	<b>1,753.52</b>	<b>1,753.52</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>15,785,480.05</b>	<b>357,529.65</b>	<b>8,358.78</b>	<b>16,134,650.92</b>	<b>16,133,619.50</b>	<b>1,031.42</b>	<b>1,031.42</b>	<b>0.00</b>

DECEMBER								
Item	Date	Check Run	Voids	Refunds	Adjustments		Totals	Comment
1	12/11/2014	72,848.32					72,848.32	
2	12/11/2014	163,128.43					163,128.43	
3	12/18/2014	5,204.58					5,204.58	
4	12/18/2014	(16,038.19)					(16,038.19)	
5	12/24/2014	9,849.56					9,849.56	
6	12/24/2014	20,719.16					20,719.16	
7	1/2/2015	17,284.46					17,284.46	
8	1/2/2015	58,195.33					58,195.33	
9	12/22/2014			(110.00)			(110.00)	
10	12/23/2014			(8,248.78)			(8,248.78)	
11	1/5/2015	26,338.00					26,338.00	
12							-	
13							-	
14							-	
15							-	
16							-	
17							-	
18							-	
19							-	
20							-	
21							-	
22							-	
23							-	
24							-	
25							-	
26							-	
27							-	
28							-	
29							-	
30							-	
	Total	357,529.65	-	(8,358.78)	-		349,170.87	Treas. Rpt.
	Monthly Rpt	444,497.00	(86,967.35)	(8,358.78)			349,170.87	TPA Rpt.
	Variance	(86,967.35)	86,967.35	-	-		-	Difference

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

<b>2014 December</b>	<b>Prop</b>	<b>Liab</b>	<b>Auto</b>	<b>WC</b>	<b>POLE/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Cont</b>	<b>Admin</b>	<b>TOTAL</b>
	1,043,081.51	3,656,906.05	1,286,385.73	7,773,932.92	(19,878.15)	(291,372.82)	(1,202.37)	0.00	1,870,317.62	15,318,170.49
	3,746.26	11,163.91	2,564.30	28,999.23	7,386.94	11,329.26	1,460.51	0.00	14,378.06	81,028.47
	1,475.00	0.00	0.00	6,883.78	0.00	0.00	0.00	0.00	0.00	8,358.78
	(523.61)	(2,065.68)	(645.90)	(3,907.28)	0.00	(441.19)	(0.42)	0.00	(940.60)	(8,524.68)
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(523.61)	(2,065.68)	(645.90)	(3,907.28)	0.00	(441.19)	(0.42)	0.00	(940.60)	(8,524.68)
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85,200.00	85,200.00
	4,697.65	9,098.23	1,918.40	31,975.73	7,386.94	10,888.07	1,460.09	0.00	98,637.46	166,062.57
	19,459.68	70,630.91	15,096.33	252,342.73	0.00	0.00	0.00	0.00	0.00	357,529.65
	2,984.79	0.00	0.00	0.00	0.00	586,473.67	0.00	0.00	236,802.61	826,261.07
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	22,444.47	70,630.91	15,096.33	252,342.73	0.00	586,473.67	0.00	0.00	236,802.61	1,183,790.72
	<b>1,025,334.69</b>	<b>3,595,373.37</b>	<b>1,273,207.80</b>	<b>7,553,565.92</b>	<b>(12,491.21)</b>	<b>(866,958.42)</b>	<b>257.72</b>	<b>0.00</b>	<b>1,732,152.47</b>	<b>14,300,442.34</b>
<b>Report Month:</b>	<b>December</b>									
						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	December								
CURRENT FUND YEAR	2014								
Description:	#1 - NJCM	#2 - Investments	#3 - Treasuries	#4 - Clearing	#5 - Exp.	#6-WC Claim Instr	#7-PR GI		
ID Number:	74136	785-518-3047	CWA 6201-231	785-518-3021	785-518-3039	425-9982572	425-9983546		
Maturity (Yrs)	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$15,318,170.49	\$ 58.98	\$ 7,797,471.35	\$ 4,029,900.53	\$ 3,491,298.19	\$ 1,500.00	-2188.51	129.95	
Opening Interest Accrual Balance	\$12,917.08	\$ -	\$ 2,542.09	\$ 10,374.99	\$ -	\$ -	0	0	
1 Interest Accrued and/or Interest Cost	\$4,791.67	\$0.00	\$0.00	\$4,791.67	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	(\$184.70)	\$0.00	(\$184.70)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	(\$8,340.00)	\$0.00	\$0.00	(\$8,340.00)	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	(\$3,548.33)	\$0.00	\$0.00	(\$3,548.33)	\$0.00	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$1,358,377.97	\$0.00	\$0.00	\$0.00	\$174,587.25	\$826,261.07	\$252,342.73	\$105,186.92	
10 (Withdrawals - Sales)	(\$2,367,581.44)	\$0.00	\$0.00	\$0.00	(\$1,183,790.72)	(\$826,261.07)	(\$252,342.73)	(\$105,186.92)	
Ending Cash & Investment Balance	\$14,300,442.32	\$58.98	\$7,797,286.65	\$4,021,560.53	\$2,482,094.72	\$1,500.00	(\$2,188.51)	\$129.95	
Ending Interest Accrual Balance	\$17,893.45	\$0.00	\$2,726.79	\$15,166.66	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$291,517.48	\$0.00	\$0.00	\$0.00	\$101,817.79	\$32,663.47	\$131,267.08	\$25,769.14	
(Less Deposits in Transit)	(\$103,626.17)	\$0.00	\$0.00	\$0.00	(\$1,808.38)	\$0.00	(\$84,533.33)	(\$17,284.46)	
Balance per Bank	\$14,488,333.63	\$58.98	\$7,797,286.65	\$4,021,560.53	\$2,582,104.13	\$34,163.47	\$44,545.24	\$8,614.63	
		\$58.98	\$7,797,286.65	\$4,021,560.00	\$2,582,105.93	\$34,161.07	\$44,448.59	\$11,429.65	
		(\$0.00)	\$0.00	\$0.53	(\$1.80)	\$2.40	\$96.65	(\$2,815.02)	

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

Month		January							
Current Fund Year		2015							
		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
2015	Prop	0.00	1,633.52	0.00	1,633.52	1,633.52	0.00	0.00	0.00
	Liab	0.00	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	0.00
	WC	0.00	8,456.16	0.00	8,456.16	8,456.16	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>10,089.68</b>	<b>0.00</b>	<b>10,089.68</b>	<b>10,089.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Prop	220,482.17	42,966.65	0.00	263,448.82	263,448.82	0.00	0.00	0.00
	Liab	52,911.05	7,212.88	0.00	60,123.93	60,123.93	(0.00)	(0.00)	0.00
	Auto	36,830.26	0.00	0.00	36,830.26	36,830.26	0.00	0.00	0.00
	WC	720,520.73	114,665.50	0.00	835,186.23	835,186.23	0.00	0.00	0.00
	<b>Total</b>	<b>1,030,744.21</b>	<b>164,845.03</b>	<b>0.00</b>	<b>1,195,589.24</b>	<b>1,195,589.24</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2013	Prop	357,624.70	0.00	0.00	357,624.70	357,624.70	0.00	0.30	(0.30)
	Liab	96,606.00	8,393.02	0.00	104,999.02	104,999.02	0.00	0.00	0.00
	Auto	44,644.24	0.00	0.00	44,644.24	44,644.24	0.00	0.00	0.00
	WC	1,579,163.25	16,393.15	0.00	1,595,556.40	1,595,454.40	102.00	102.00	0.00
	<b>Total</b>	<b>2,078,038.19</b>	<b>24,786.17</b>	<b>0.00</b>	<b>2,102,824.36</b>	<b>2,102,722.36</b>	<b>102.00</b>	<b>102.30</b>	<b>(0.30)</b>
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(399.72)	(0.28)
	Liab	339,429.91	11,324.57	0.00	350,754.48	350,904.48	(150.00)	(150.34)	0.34
	Auto	152,532.92	241,810.87	0.00	394,343.79	394,343.79	(0.00)	(0.20)	0.20
	WC	2,351,578.09	9,165.14	0.00	2,360,743.23	2,360,743.23	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,159,796.23</b>	<b>262,300.58</b>	<b>0.00</b>	<b>3,422,096.81</b>	<b>3,422,646.81</b>	<b>(550.00)</b>	<b>(550.26)</b>	<b>0.26</b>
2011	Prop	446,451.38	232.44	0.00	446,683.82	450,952.86	(4,269.04)	(4,268.86)	(0.18)
	Liab	979,928.84	827.56	0.00	980,756.40	976,562.81	4,193.59	4,193.17	0.42
	Auto	123,563.34	1,208.25	0.00	124,771.59	124,771.59	0.00	(0.21)	0.21
	WC	3,127,276.68	64,651.98	0.00	3,191,928.66	3,192,127.31	(198.65)	(198.65)	0.00
	<b>Total</b>	<b>4,677,220.24</b>	<b>66,920.23</b>	<b>0.00</b>	<b>4,744,140.47</b>	<b>4,744,414.57</b>	<b>(274.10)</b>	<b>(274.55)</b>	<b>0.45</b>
<b>TOTAL</b>		<b>10,945,798.87</b>	<b>528,941.69</b>	<b>0.00</b>	<b>11,474,740.56</b>	<b>11,475,462.66</b>	<b>(722.10)</b>	<b>(722.51)</b>	<b>0.41</b>

CLAIMS MONTHLY TRANSACTION SUMMARY							
JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	1/7/2015	5,644.00				5,644.00	
2	1/7/2015	57,837.56				57,837.56	
3	1/14/2015	263,191.53				263,191.53	
4	1/14/2015	99,281.59				99,281.59	
5	1/22/2015	31,837.01				31,837.01	
6	1/22/2015	18,198.29				18,198.29	
7	1/28/2015	11,089.71				11,089.71	
8	1/28/2015	15,722.40				15,722.40	
9	2/3/2015	3,847.51				3,847.51	
10	2/3/2015	22,292.09				22,292.09	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	528,941.69	-	-	-	528,941.69	Treas. Rpt.
	Monthly Rpt	787,266.63	(258,324.94)	-	-	528,941.69	TPA Rpt.
	Variance	(258,324.94)	258,324.94	-	-	0.00	Difference

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

Current Fund Year: 2015 Month Ending: January										
	Prop	Liab	Auto	WC	POLEPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE	760,460.29	4,040,641.73	1,191,972.68	7,067,004.69	(12,491.21)	298,955.69	(230.08)	0.00	954,128.55	14,300,442.34
RECEIPTS										
Assessments	136,374.48	458,175.43	99,639.61	1,125,490.48	295,045.49	703,234.79	86,476.14	0.00	559,208.16	3,463,644.58
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	477.94	2,539.46	749.13	4,441.49	0.00	187.90	0.13	0.00	599.65	8,995.70
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	477.94	2,539.46	749.13	4,441.49	0.00	187.90	0.13	0.00	599.65	8,995.70
Other *	0.00	0.00	0.00	0.00	7,500.00	0.00	44,791.00	0.00	0.00	52,291.00
TOTAL	136,852.42	460,714.89	100,388.74	1,129,931.97	302,545.49	703,422.69	131,267.27	0.00	559,807.81	3,524,931.28
EXPENSES										
Claims Transfers	44,832.61	27,758.03	243,019.12	213,331.93	0.00	0.00	0.00	0.00	0.00	528,941.69
Expenses	2,623.38	0.00	0.00	0.00	0.00	628,284.18	161,736.44	0.00	107,287.60	899,931.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47,455.99	27,758.03	243,019.12	213,331.93	0.00	628,284.18	161,736.44	0.00	107,287.60	1,428,873.29
END BALANCE	849,856.72	4,473,598.59	1,049,342.30	7,983,604.73	290,054.28	374,094.20	(30,699.25)	0.00	1,406,648.76	16,396,500.33

**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		
Accrual Balances:	Accrual Balances are equal				\$0.00		

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

Month		January							
Current Fund Year		2015							
		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
2015	Prop	0.00	1,633.52	0.00	1,633.52	1,633.52	0.00	0.00	0.00
	Liab	0.00	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	0.00
	WC	0.00	8,456.16	0.00	8,456.16	8,456.16	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>10,089.68</b>	<b>0.00</b>	<b>10,089.68</b>	<b>10,089.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2014	Prop	220,482.17	42,966.65	0.00	263,448.82	263,448.82	0.00	0.00	0.00
	Liab	52,911.05	7,212.88	0.00	60,123.93	60,123.93	(0.00)	(0.00)	0.00
	Auto	36,830.26	0.00	0.00	36,830.26	36,830.26	0.00	0.00	0.00
	WC	720,520.73	114,665.50	0.00	835,186.23	835,186.23	0.00	0.00	0.00
	<b>Total</b>	<b>1,030,744.21</b>	<b>164,845.03</b>	<b>0.00</b>	<b>1,195,589.24</b>	<b>1,195,589.24</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2013	Prop	357,624.70	0.00	0.00	357,624.70	357,624.70	0.00	0.30	(0.30)
	Liab	96,606.00	8,393.02	0.00	104,999.02	104,999.02	0.00	0.00	0.00
	Auto	44,644.24	0.00	0.00	44,644.24	44,644.24	0.00	0.00	0.00
	WC	1,579,163.25	16,393.15	0.00	1,595,556.40	1,595,454.40	102.00	102.00	0.00
	<b>Total</b>	<b>2,078,038.19</b>	<b>24,786.17</b>	<b>0.00</b>	<b>2,102,824.36</b>	<b>2,102,722.36</b>	<b>102.00</b>	<b>102.30</b>	<b>(0.30)</b>
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(399.72)	(0.28)
	Liab	339,429.91	11,324.57	0.00	350,754.48	350,904.48	(150.00)	(150.34)	0.34
	Auto	152,532.92	241,810.87	0.00	394,343.79	394,343.79	(0.00)	(0.20)	0.20
	WC	2,351,578.09	9,165.14	0.00	2,360,743.23	2,360,743.23	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,159,796.23</b>	<b>262,300.58</b>	<b>0.00</b>	<b>3,422,096.81</b>	<b>3,422,646.81</b>	<b>(550.00)</b>	<b>(550.26)</b>	<b>0.26</b>
2011	Prop	446,451.38	232.44	0.00	446,683.82	450,952.86	(4,269.04)	(4,268.86)	(0.18)
	Liab	979,928.84	827.56	0.00	980,756.40	976,562.81	4,193.59	4,193.17	0.42
	Auto	123,563.34	1,208.25	0.00	124,771.59	124,771.59	0.00	(0.21)	0.21
	WC	3,127,276.68	64,651.98	0.00	3,191,928.66	3,192,127.31	(198.65)	(198.65)	0.00
	<b>Total</b>	<b>4,677,220.24</b>	<b>66,920.23</b>	<b>0.00</b>	<b>4,744,140.47</b>	<b>4,744,414.57</b>	<b>(274.10)</b>	<b>(274.55)</b>	<b>0.45</b>
<b>TOTAL</b>		<b>10,945,798.87</b>	<b>528,941.69</b>	<b>0.00</b>	<b>11,474,740.56</b>	<b>11,475,462.66</b>	<b>(722.10)</b>	<b>(722.51)</b>	<b>0.41</b>



PORTFOLIO APPRAISAL  
AS OF 11/30/14

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	8,541.66	2,024,980.00 1,995,000.00	29,980.00	101.249 1,999,160.00	50.25	1.9
	TOTAL 6 - 12 MONTHS	8,541.66	2,024,980.00 1,995,000.00	29,980.00	1,999,160.00	50.25	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	1,833.33	2,004,920.00 2,000,000.00	4,920.00	100.246 2,000,000.00	49.75	1.0
	TOTAL GREATER THAN 2 YEARS	1,833.33	2,004,920.00 2,000,000.00	4,920.00	2,000,000.00	49.75	1.0
	TOTAL DEBT OBLIGATIONS	10,374.99	4,029,900.00 3,995,000.00	34,900.00	3,999,160.00	100.00	1.4

PORTFOLIO APPRAISAL  
AS OF 11/30/14

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	10,374.99	4,029,900.00 3,995,000.00	34,900.00	3,999,160.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,040,274.99				

PORTFOLIO APPRAISAL  
AS OF 12/31/14

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	11,666.66	2,022,420.00 1,995,000.00	27,420.00	101.121 1,999,240.00	50.29	1.9
	TOTAL 6 - 12 MONTHS	11,666.66	2,022,420.00 1,995,000.00	27,420.00	1,999,240.00	50.29	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3,500.00	1,999,140.00 2,000,000.00	860.00-	99.957 2,000,000.00	49.71	1.0
	TOTAL GREATER THAN 2 YEARS	3,500.00	1,999,140.00 2,000,000.00	860.00-	2,000,000.00	49.71	1.0
	TOTAL DEBT OBLIGATIONS	15,166.66	4,021,560.00 3,995,000.00	26,560.00	3,999,240.00	100.00	1.4

PORTFOLIO APPRAISAL  
AS OF 12/31/14

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	15,166.66	4,021,560.00 3,995,000.00	26,560.00	3,999,240.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,036,726.66				

PORTFOLIO APPRAISAL  
AS OF 01/31/15

PAGE 4

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	14,791.66	2,020,420.00 1,995,000.00	25,420.00	101.021 1,999,340.00	50.13	1.9
	TOTAL 6 - 12 MONTHS	14,791.66	2,020,420.00 1,995,000.00	25,420.00	1,999,340.00	50.13	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	5,166.66	2,010,320.00 2,000,000.00	10,320.00	100.516 2,000,000.00	49.87	1.0
	TOTAL GREATER THAN 2 YEARS	5,166.66	2,010,320.00 2,000,000.00	10,320.00	2,000,000.00	49.87	1.0
	TOTAL DEBT OBLIGATIONS	19,958.32	4,030,740.00 3,995,000.00	35,740.00	3,999,340.00	100.00	1.4

PORTFOLIO APPRAISAL  
AS OF 01/31/15

PAGE 5

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	19,958.32	4,030,740.00 3,995,000.00	35,740.00	3,999,340.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,050,698.32				

**RESOLUTION NO. 15-11**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**APPOINTING APPROVED COUNSEL**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, responses were received in the Fund office,

**WHEREAS**, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2015 and have been reviewed and recommended by the Fund's Attorney,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2015.

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2015 is established:

1. Third Party Liability cases - \$175/hour
2. Workers Compensation cases - \$115/hour
3. Litigation Expense and paralegal charges - \$50/hour

**BE IT FURTHER RESOLVED** that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

# BROWN & CONNERY LLP

ATTORNEYS AT LAW AND PROCTORS IN ADMIRALTY  
360 HADDON AVENUE  
P.O. BOX 539  
WESTMONT, NEW JERSEY 08108

TELEPHONE: (856) 854-8900  
FACSIMILE: (856) 858-4967  
[www.brownconnery.com](http://www.brownconnery.com)

STEVEN G. WOLSCHEIN  
PAUL MANNARDI  
MICHAEL J. VASSALOTTO  
WILLIAM M. TAMBRUSSE  
MARK P. ARSELTA  
STEPHEN J. DUFFO  
JOSEPH M. NARDI, II\*  
CHRISTINE P. O'HEARN\*  
JOSEPH T. CARNEY\*\*  
KAREN A. MCCUNNESS\*  
SUSAN M. LEMING\*  
SHAWN C. HUBER\*  
LOUIS R. LESSIG\*  
JOSEPH M. GAREMORE\*  
JEFFREY R. JOHNSON\*  
DONALD K. LUDMAN

COUNSEL  
JOHN E. WALLACE, JR.

OF COUNSEL  
KATHIE L. RENNER\*  
JOSEPH G. ANTUNHEI  
CARL J. GREGORIO\*

THOMAS C. COOPER, JR. (1915-2004)  
ROBERT C. G. BROWN (1901-2000)  
HOWARD S. GULF, JR. (1906-1987)

WOODBURY, NJ 08096    CAMDEN, NJ 08103    PHILADELPHIA, PA 19102  
(856) 812-8990    (856) 385-1180    (215) 952-0352

WILLIAM F. COOK\*  
MICHAEL J. DIPERRO\*  
JOSEPH M. FEENEY\*  
JENNIFER A. HARRIS  
TIMOTHY E. HORN\*  
TARA L. HUMMA\*  
JANINE M. LLOYD\*  
KEITH C. MALCARNEY  
BETH L. MARLIN\*  
ERIC D. MELAYSKY\*  
MICHAEL J. MILES\*  
JULIE F. MONTGOMERY\*  
CHRISTOPHER A. REESE\*  
GINA M. ROSWELL\*  
THERESE M. TARASCHI\*  
LAUREN E. TEDESCO\*  
BENJAMIN S. TERIS\*  
KRISTIN L. VAN ARSDALE\*  
MICHAEL J. WATSON\*

\* ADM. ADMITTED IN PENNSYLVANIA  
\* ALSO ADMITTED IN NEW YORK  
\* ADM. ADMITTED IN DELAWARE  
\* COUNSEL BY THE SUPREME  
COURT OF NEW JERSEY  
\* CERTIFIED BY THE SUPREME COURT OF  
NEW JERSEY AS WORKING  
IN INTERNATIONAL LAW  
ATTORNEY

December 31, 2014

Bradford Stokes, Account Executive  
PERMA, LLC  
40 Lake Center Executive Park  
401 Route 73 North, Suite 300  
P.O. Box 989  
Marlton, NJ 08053

Re: **Camden County Municipal Joint Insurance Fund  
Defense Panel for 2015**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2015 through December 31, 2015:

Matthew B. Wieliczko, Esquire  
Zeller & Wieliczko, LLP  
120 Haddonstowne Court  
Cherry Hill, New Jersey 08003  
856-428-6600

Francis X. Donnelly, Esquire  
Mayfield, Turner, O'Mara & Donnelly

2292068.v1



**BROWN & CONNERY  
LLP**

DECEMBER 31, 2014  
PAGE 2

2201 Route 38, Suite 300  
Cherry Hill, NJ 08002  
856-667-2600

Michael O. Kassak, Esquire  
White and Williams, LLP  
Liberty View  
457 Haddonfield Road, Suite 400  
Cherry Hill, New Jersey 08002-2220  
856-317-3600

John M. Palm, Esquire  
High Ridge Commons, Suite 101  
200 Haddonfield Berlin Road  
Gibbsboro, NJ 08026  
856-783-5461

Eric J. Riso, Esquire  
Stuart A. Platt, Esquire  
Platt & Riso, P.C.  
40 Berlin Avenue  
Stratford, New Jersey 08084  
856-784-1555

Carl J. Gregorio, Esquire  
Brown & Connery, LLP  
360 Haddon Avenue  
Westmont, NJ 08108  
856-854-8900  
(Worker's Compensation)

William Freeman, Esquire  
Freeman, Barton, Huber & Sacks  
20 Tanner Street  
P.O. Box 10  
Haddonfield, NJ 08033  
856-428-7600  
(Workers Compensation)

Robert Baxter, Esquire  
Paul Kelly, Esquire  
Craig, Annin & Baxter, LLP

2292068.v1

**BROWN & CONNERY  
LLP**

**DECEMBER 31, 2014  
PAGE 3**

41 Grove Street, Suite A  
Haddonfield, NJ 08033  
856-795-2220

Burchard V. Martin, Esquire  
Martin, Gunn & Martin  
216 Haddon Avenue  
P.O. Box 358  
Westmont, NJ 08108  
856-858-0900

Charles Shimberg, Esquire  
Shimberg & Friel  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034  
856-857-0700

Salvatore J. Siciliano, Esquire  
16 S. Haddon Avenue  
P.O. Box 25  
Haddonfield, NJ 08033  
856-795-0500

Dennis J. Crawford, Esquire  
Crawford & McElhatton  
619 S. White Horse Pike  
Audubon, NJ 08106  
856-310-5550

Brenton C. Owens, Esquire  
Kent & McBride, P.C.  
1040 Kings Highway North, Suite 600  
Cherry Hill, NJ 08034  
856-667-3113  
(Worker's Compensation)

James E. Mulroy, Esquire  
Green Lundgren & Ryan, P.C.  
20 Brace Road – Suite 200  
Cherry Hill, New Jersey 08034  
856-428-5800

2292068.v1

**BROWN & CONNERY  
LLP**

DECEMBER 31, 2014  
PAGE 4

John C. Gillespie, Esquire  
Parker McCay, PA  
9000 Midlantic Drive  
#300  
Mt. Laurel, NJ 08054  
856-596-8900

Howard C. Long, Esquire  
Wade Long Wood & Kennedy  
1250 Chews Landing Road – Suite 1  
Laurel Springs, NJ 08021  
856-346-2800

Jay J. Blumberg, Esquire  
Christopher Wold, Esquire  
Blumberg & Wolk, LLC  
158 Delaware Street  
PO Box 68  
Woodbury, NJ 08096  
856-848-7472

Christopher J. Saracino, Esquire  
Pietras, Saracino, Smith, LLP  
2060 Fairfax Avenue  
Cherry Hill, New Jersey 08003  
856-761-3773  
(Workers' Compensation)

Michael P. Madden, Esquire  
Timothy R. Bieg, Esquire  
Madden & Madden  
108 Kings Highway East – Suite 200  
Haddonfield, New Jersey 08033  
856-428-9520

Douglas Long, Esquire  
Long, Marmero & Associates  
44 Euclid Street  
Woodbury, NJ 08096  
856-848-6440

2292068.v1

**BROWN & CONNERY**  
**LLP**

DECEMBER 31, 2014  
PAGE 5

Louis Cappelli, Jr., Esquire  
Florio, Perrucci, Steinhardt & Fader  
1010 Kings Hwy South  
Building 2  
Cherry Hill, New Jersey 08034  
(856) 853-5530

The foregoing list should be presented to the Executive Committee for consideration at the reorganization meeting scheduled for January 26, 2015.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to be established at \$175.00 and for Workers' Compensation cases to be established at \$115.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$50.00 for all cases.

Thank you for your attention to these matters. If you have any questions, please do not hesitate to contact me.

Very truly yours,  
**BROWN & CONNERY, LLP**

By:   
JOSEPH M. NARDI, III

JMN,III/vcg  
cc: Michael Mevoli, Chairman

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** January 02, 2015

---

**Service Team:**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant <a href="mailto:mwade@jamontgomery.com">mwade@jamontgomery.com</a> Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> Office: 856-552-6862 Cell: 609-352-6378
Mailing Address: 40 Lake Center Executive Park, 401 Route 73 North P. O. Box 177, Marlton, New Jersey 08053 Toll Free: 877-398-3046	

### **NOVEMBER & DECEMBER 2014 ACTIVITIES**

#### **LOSS CONTROL SERVICES**

- Borough of Berlin – Conducted a Loss Control Survey – December 4
- Township of Berlin – Conducted a Police Loss Control Survey – November 14
- Borough of Clementon – Conducted a Loss Control Survey – December 4
- Borough of Chesilhurst – Conducted a Loss Control Survey – November 6
- Borough of Gibbsboro – Conducted a Loss Control Survey – December 15
- Borough of Hi-Nella – Conducted a Loss Control Survey – December 9
- Borough of Lawnside – Conducted a Police Loss Control Survey – November 7
- Borough of Pine Hill – Conducted a Loss Control Survey – December 3
- Borough of Pine Valley – Conducted a Loss Control Survey – December 3
- Township of Winslow – Conducted a Loss Control Survey – December 18
- Borough of Woodlynne – Conducted a Loss Control Survey – December 18

### **JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – November 24
- Camden JIF – Claims Meeting – November 21 & December 19
- Camden JIF – Executive Safety Committee Meeting – December 4

### **SAFETY DIRECTORS BULLETINS & SAFETY ANNOUNCEMENTS**

- Mobile Work Zone SD Bulletin – November 4
- NJPEOSH Top 10 Citations – November 17
- Best Practices for Snow Emergencies – December 22
- Managing Slip & Falls during Winter Months – December 8
- The 2015 MSI classes are now available for enrollment through the MSI Learning Management System! – December 12

### **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in November & December.

<b><u>Members</u></b>	<b><u>No. of Videos</u></b>
Bellmawr Borough	2
Berlin Township	3
Brooklawn Borough	2

The new MEL Video Catalog is now available on line. Please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com). The new MEL Video Library phone number is 856-552-4900.

Listed below are upcoming MSI training programs scheduled for January, February & March 2015. ***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](http://www.njmel.org) website, 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.

***Please look for 2015 classes to be posted in the Learning Management System by mid-December. You will be able to register at that time.***

Date	Terr.	Location	Topic	Time
1/6/15	5	Township of Mantua #2 (Fire Dept.)	HazMat Awareness w/HazCom GHS	10:00 - 1:00 pm
1/6/15	5	Township of Mantua #2 (Fire Dept.)	BBP	1:30 - 2:30 pm
1/6/15	5	Township of Mantua #2 (Fire Dept.)	HazMat Awareness w/HazCom GHS-Evening	6:00 - 9:00 pm
1/6/15	5	Township of Mantua #2 (Fire Dept.)	BBP-Evening	9:15 - 10:15 pm
1/7/15	5	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/7/15	5	Township of Burlington #3	BBP	9:45 - 10:45 am

1/7/15	5	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
1/9/15	5	Borough of Somerdale	Fire Safety	1:00 - 2:00 pm
1/9/15	5	Borough of Somerdale	Fire Extinguisher	2:00 - 3:00 pm
1/12/15	5	Borough of Glassboro #1 (Fire Dept.)	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/14/15	5	Pennsauken SA #3	Fire Safety	8:30 - 9:30 am
1/14/15	5	Pennsauken SA #3	Fire Extinguisher	9:45 - 10:45 am
1/14/15	5	Pennsauken SA #3	Hearing Conservation	11:00 - 12:00 pm
1/14/15	5	Township of Moorestown	DDC-6	8:30 - 3:00 pm w/lunch brk
1/15/15	5	Township of Cherry Hill #6	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
1/16/15	5	Franklin Township #2 (Gloucester)	Heavy Equipment Safety	9:00 - 12:00 pm
1/20/15	5	Pine Hill Fire District #1	Traffic Control for Emergency Responders- Evening	6:00 - 7:30 pm
1/20/15	5	Pine Hill Fire District #1	Employee Conduct & Violence Prevention- Evening	7:45 - 9:15 pm
1/21/15	5	Borough of Pitman	Sanitation / Recycling Safety	12:30 - 2:30 pm
1/23/15	5	Borough of Lindenwold #1	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/23/15	5	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/26/15	5	Borough of Magnolia	Back Safety / Material Handling	10:00 - 11:00 am
1/26/15	5	Borough of Glassboro #1 (Fire Dept.)	BBP-Evening	7:00 - 8:00 pm
1/27/15	5	Borough of Pitman (Police)	CEVO-Police	9:00 - 1:00 pm
1/27/15	5	Borough of Pitman (Police)	Fire Extinguisher	1:30 - 2:30 pm
1/27/15	5	Township of Mantua #2 (Fire Dept.)	HazMat Awareness w/HazCom GHS-Evening	6:00 - 9:00 pm
1/27/15	5	Township of Mantua #2 (Fire Dept.)	BBP-Evening	9:15 - 10:15 pm
1/29/15	5	Township of Cherry Hill #6	CDL-Supervisors Reasonable Suspicion	8:00 - 10:00 am
1/30/15	5	Borough of Runnemede	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/30/15	5	Borough of Runnemede	Sanitation / Recycling Safety	10:15 - 12:15 pm
1/30/15	5	Borough of Somerdale	BBP	2:00 - 3:00 pm
2/4/15	5	Evesham Twp. MUA	Safety Committee Best Practices	9:00 - 10:30 am
2/6/15	5	Borough of Lindenwold #1	CDL-Drivers Safety Regulation	8:00 - 10:00 am
2/6/15	5	Borough of Lindenwold #1	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
2/10/15	5	Township of Mantua #2 (Fire Dept.)	LOTO-Evening	6:00 - 8:00 pm
2/11/15	5	Township of Burlington #3	PPE	8:00 - 10:00 am
2/11/15	5	Borough of Pitman	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
2/12/15	5	Deptford Twp. MUA	Employee Conduct & Violence Prevention	8:30 - 10:00 am
2/12/15	5	Deptford Twp. MUA	Fall Protection Awareness	10:15 - 12:15 pm
2/13/15	5	Borough of Collingswood	DDC-6	8:00 - 2:30 pm w/lunch brk
2/13/15	5	Franklin Township #2 (Gloucester)	Landscape Safety	9:00 - 12:00 pm
2/18/15	5	Camden Parking Authority	Employee Conduct & Violence Prevention	9:00 - 10:30 am
2/18/15	5	Camden Parking Authority	Back Safety / Material Handling	10:45 - 11:45 am
2/18/15	5	Camden Parking Authority	Fire Safety	12:00 - 1:00 pm
2/20/15	5	Borough of Lindenwold #1	Landscape Safety	8:00 - 11:00 am
2/20/15	5	Borough of Lindenwold #1	Fire Extinguisher	11:15 - 12:15 pm
2/23/15	5	Borough of Glassboro #1	Driving Safety Awareness	12:30 - 2:00 pm
2/24/15	5	City of Burlington #2	Office Safety	9:00 - 11:00 am
2/24/15	5	Township of Westampton	LOTO	1:00 - 3:00 pm
2/24/15	5	Pine Hill Fire District #1	CEVO-Fire-Evening	6:00 - 10:00 pm
2/25/15	5	Pemberton BOE	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/25/15	5	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
2/25/15	5	Pennsauken SA #3	Employee Conduct & Violence Prevention	10:15 - 11:45 am
2/27/15	5	Township of Cherry Hill #6	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
3/2/15	5	Township of Voorhees #3	Leaf Collection Safety	1:00 - 2:30 pm
3/3/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
3/3/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
3/4/15	5	Township of Moorestown	Back Safety / Patient Handling for Responders	8:30 - 10:00 am
3/4/15	5	Township of Moorestown	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/4/15	5	Township of Moorestown	BBP	12:00 - 1:00 pm
3/5/15	5	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
3/5/15	5	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am

3/5/15	5	Deptford Twp. MUA	Respiratory Protection	11:00 -12:00 pm
3/9/15	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
3/9/15	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
3/10/15	5	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
3/10/15	5	Township of Winslow	Hearing Conservation	10:15 - 11:15 am
3/10/15	5	Township of Winslow	Back Safety / Material Handling	11:30 - 12:30 pm
3/11/15	5	Pennsauken SA #3	BBP	8:30 - 9:30 am
3/11/15	5	Evesham Twp. MUA	Fall Protection Awareness	8:15 - 10:15 am
3/11/15	5	Evesham Twp. MUA	Hearing Conservation	10:30 - 11:30 am
3/12/15	5	Township of Cherry Hill #4 (Town Hall)	Driving Safety Awareness	9:30 - 11:00 am
3/12/15	5	Township of Cherry Hill #5 (Library)	Office Safety	12:00 - 2:00 pm
3/13/15	5	Borough of Somerdale	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/15	5	Pine Hill Fire District #1	DDC-6	9:00 - 3:30 pm w/lunch brk
3/16/15	5	Borough of Magnolia	Landscape Safety	9:00 - 12:00 pm
3/16/15	5	Township of Voorhees #3	LOTO	1:00 - 3:00 pm
3/17/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
3/17/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
3/18/15	5	Camden Parking Authority	Accident Investigation	9:00 - 11:00 am
3/20/15	5	Borough of Collingwood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/15	5	Borough of Glassboro #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/23/15	5	Township of Voorhees #3	Sanitation / Recycling Safety	1:00 - 3:00 pm
3/24/15	5	Logan Twp. MUA #1	Driving Safety Awareness	8:30 - 10:00 am
3/24/15	5	Logan Twp. MUA #1	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/25/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/25/15	5	Borough of Pitman	CMVO	11:00 - 2:30 pm w/lunch brk
3/26/15	5	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/26/15	5	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/26/15	5	City of Burlington #2	CDL-Drivers Safety Regulations	11:00 - 1:00 pm
3/27/15	5	Franklin Township #2 (Gloucester)	PPE	9:00 - 11:00 am
3/30/15	5	Township of Voorhees #3	Confined Space Awareness	2:00 - 3:00 pm
3/31/15	5	Township of Winslow	Landscape Safety	8:00 - 11:00 am



CEU's for Certified Public 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 Train- the - Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Vac Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Management of Special Events	2 / M
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Effective Safety Committees	1.5 / M	Playground Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Sanitation and Recycling Safety	2 / T
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Flagger / Workzone Safety	2 / T,M	Toolbox Talks	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Effective Safety Committees	1.5 / P
Bloodborne Pathogens Training	1 / P	Hazard Identification - Making your Observations Count	2 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Management of Special Events	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 Train- the - Trainer	2.5 / S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Vac Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Effective Safety Committees	1.5 / S	Management of Special Events	2 / S
Excavation Trenching & Shoring	4 / S	Office Safety	2 / S
Fall Protection Awareness	2 / S	Personal Protective Equipment (PPE)	2 / S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Toolbox Talks	1 / S
Flagger / Workzone Safety	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
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



**The 2015 MSI classes are now available for enrollment through the MSI Learning Management System!**

**We are excited to announce that the 2015 MSI classes are now available in the MSI Learning Management System and you may begin enrolling employees for classes.**

**Some of the 2015 class highlights are as follows:**

- Fast Track to Safety 2015 – The MEL Safety Institute encourages you to take advantage of this full day of regulatory training and includes Bloodborne Pathogens, Fire Safety, HazCom, Personal Protective Equipment and Driving Safety Awareness. These sessions are scheduled throughout the State to better meet the needs of our members. Please see the attached Fast Track schedule for dates, times and locations.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, and Safety Coordinator Skills Training classes have been scheduled throughout the year. See schedule for details and be sure to register in advance because these classes fill up quickly.
- Two new classes have been added for 2015: Driving Safety Awareness & Safety Coordinator Skills Training.
- Ten classes have been updated for 2015.

**To access the MSI Learning Management System:**

Click here [NJMEL.org](http://NJMEL.org), then click on the MSI logo at the top of the MEL homepage to log in. If you need assistance with log in, please call the MSI helpline at 866-661-5120.

**To enroll your employees for classes:**

To learn how to enroll your employees for classes, please click on the following MSI Tutorial Link and choose 'Class Enrollment' on the left side menu for step by step instructions. Advance enrollment for classes is required for both host towns and visiting members to ensure seating availability and notification in the event of scheduling changes. If registration assistance is needed, please call the MSI helpline at 866-661-5120.

[http://firstnetcampus.com/courses/MEL\\_Tutorial/player.html](http://firstnetcampus.com/courses/MEL_Tutorial/player.html)



### **Best Practices for Snow Emergencies**

The following suggestions are offered as guidelines when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document addresses best practices that have been identified by member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

Municipal emergency planners are also encouraged to refer to federal CDL driving limitations and other standards or regulations that may apply.

### **Pre-planning issues**

- **Chain of command**
  - Pre-determine who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two
  - Develop a written snow plan with defined roles and hierarchy
  - Verify emergency contact information
- **Staffing**
  - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
  - Consider developing a list of retired CDL drivers you might call upon.
  - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
  - Coordinate with departments to clear their own lots if possible; i.e. fire departments and utilities
- **Shift work planning**
  - Remind workers of need to prepare their homes and families for their absence during the emergency
  - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as "excused absence."
  - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
  - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex
  - Ensure quiet time at these locations
  - Plan for possible power interruptions at these locations
- **Plan for Health and Welfare**
  - Consider needs for food and hydration for drivers and managers
  - Educate workers on appropriate winter and protective apparel
  - Remind workers to pack personal items such as medications, special dietary needs, etc.
  - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions

*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.*

## Operations during storm

- **Establish priority routes and areas**
  - Clear parking lots and access routes of emergency response agencies (i.e. police, fire, and EMS) first
  - Consider providing sand / salt for occupants to use until clearing occurs
- **Communication plans / telephone or radio contact**
  - Establish who will operate as Base (part of incident command )
  - Determine who takes calls from residents, both emergency and non-emergency (complaints)
  - Establish liaison with other towns or agencies, news agencies, etc.
  - Ensure operators remain in constant contact with Base
  - Establish procedures for reporting accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
  - Who makes the final call
  - Include criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve
  - Encourage all involved to report status of conditions for the safety of the entire crew
- **Rest breaks/Fatigue**
  - Inform drivers that they have the personal authority / responsibility to pull themselves from driving if they feel overly fatigued or diminished, without consequences
- **Rotations**
  - Incorporate travel distance to and from work into shift planning.

## Post-Storm Operations

- **Return to normal operations**
  - As conditions normalize, transition back to normal 8-hour shifts
  - Consider the impact of fatigue from the extended shifts during the emergency phase of the event as transitioning back to normal operations.
  - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
  - Review with all stakeholders what worked and what challenges were encountered
  - Update Snow Emergency Plan with lessons learned from the event

### Liability issues – Recommendations to limit liability

- Maintain a record of weather conditions
- Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
- Record *all* complaints with date and time received
- Document specific actions taken and time of action in response to complaints
- Take photographs to record weather conditions and incidents
- Preserve newspaper articles on storm severity and clean up activities
- Work with police to have their accident reports supplemented with photographs showing conditions
- Be aware that “Maggie’s Law” addresses penalties for sleep-deprived drivers.

Snow events are difficult. Proper planning can ease the strain on employees, managers, and the community.



### **Managing Slip & Fall Risks during Winter Months**



Winter is here and that means increased potential for slip and fall accidents due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and visitors from slipping on icy surfaces. This bulletin offers suggestions for a comprehensive program to minimize the hazards to employees, residents, and visitors.

A sound Snow and Ice Management Plan looks to remove snow and ice from all potential walking surfaces and incorporates continuous monitoring and removal before opening, at shift change, or when melting and refreezing occurs. Plans should be in writing and reviewed at the conclusion of every snow season. Pay special attention to common trouble spots; parking areas, sidewalks, and stairs & ramps. About one third of all slips on icy surfaces occur in parking areas.

If contractors are used for certain areas, verify they have the proper levels of insurance. Work with your Risk Manager so that the necessary Certificates of Insurance and Hold Harmless certificates are on file. Agencies should walk the areas to be cleared with contractors to identify features such as curb lines and speed bumps, drainage, etc. and plan how and where snow and ice will be controlled.

Investigate pre-treatments and anti-icing agents. The science of chemical agents and delivery methods is always evolving. Evaluate guidance on anti-icing product effectiveness, temperature use, advantages and disadvantages, environmental impact, and cost per coverage area when making a determination.

The same planning will need to be conducted if snow and ice control will use agency employees. The Safety Director recommends diagramming the areas, marking curbs, fire hydrants, speed humps, and other items. This also facilitates updating your plans.

When possible, roof downspouts should be directed into underground drains versus being directed onto walkways, driveways, or other walking surfaces that could freeze.

Frequently inspect the parking area and sidewalks for:

- Lighting – well illuminated areas permit greater visibility to avoid icy areas
- Drainage – melt that cannot drain to sewers or grass will become ice when it refreezes
- Dislocated / damaged items – curbs, wheel blocks and similar items are frequently moved or damaged by plows, making new and unfamiliar hazards to users

Also inspect vehicles that step treads, running boards, grab bars, and lift gates are in good condition.

*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.*

**Consider these best practices:**

- Monitor weather forecasts. Do not be caught unaware of impending winter weather.
- When possible, parking lots should be barricaded and completely plowed and treated before permitting vehicles to park. This will prevent patches of ice between vehicle which present an ongoing slip and fall hazard to employees and visitors as they must climb over them when entering and exiting vehicles.
- Plan where to pile snow. Subsequent melting-refreezing cycles can create icy patches.
  - Do not block drains and downspouts
  - Pile on the low side of walkways so run-off does not flow across paths of travel
  - Do not create obstacles to pedestrian access areas such as bus stops, fire exits
  - Utilize grassy areas so run-off is absorbed into the ground
- Talk to employees often about your commitment to preventing slip and fall injuries. Encourage them to report icy conditions and other concerns. Publically acknowledge and thank those who do. Consider establishing a slip-trip-fall prevention committee during winter months to focus on these hazards.
- Discuss footwear with employees. Does your policy permit reasonable exceptions to office shoes for icy conditions? For employees who must work outside, there are many add-on devices to improve traction. Any employee clearing snow and ice should be encouraged to wear such devices. Consider them as personal protective devices. Inspect work boots to verify soles are in acceptable condition.
- Establish a monitoring system to spot black ice. Special attention should be given to walking surfaces during early morning hours, at shift change or prior to employee and visitor arrival.
- Provide salt / sand at entrances and expect employees to protect their welfare and the safety of visitors by using it, and not waiting for someone else.
- Do not overlook lobbies and other entrances. Provide a sufficient number of caution or wet floor signs for vulnerable areas. Entrances should have recessed gridding or mats to scrape / clean shoe bottoms. Entrances should be monitored throughout the day and dry mopped as needed.
- Transitioning from outside to inside presents different hazards. Pedestrians need to adjust their gait as they move from outside walks to inside flooring. Remind workers to walk with short, deliberate steps where the mid-foot strikes the ground first (not the heel). Eyes must also adjust from outdoor light (and glare) conditions to interior lighting.
- Slips at the heel are the most common slip occurrence. When walking in slippery conditions, the body should be centered over the feet. Pay attention; do not become distracted with your phone, reaching for keys, etc. Avoid walking with your hands in your pockets or carrying large objects. Use railings whenever possible.
- Remind workers to look before getting out of vehicles. If the area is coated with ice, they may want to park in a different spot. Test potentially slippery surfaces by tapping with a foot before committing to them. Use the vehicle for support. Face the vehicle and use the 3-Points of Contact Rule. Always have both hands on the car as stepping into or out of the vehicle.

### ***Police Slipping on Ice - Shift Briefing***

Every year police departments in New Jersey experience significant losses from police officers slipping on ice or snow, often when getting out of their patrol vehicles. In 2011, The JIF / MEL system experienced over 100 police officer injuries from slips on ice, totaling over \$1.7M.

Responses increase during inclement weather, which means the number of opportunities for a slip-trip and fall also increases. A fall which leads to a back injury can cause a lifetime of pain and limitations. Here are some tips to minimize slip-trip and fall injuries:

- **Use 3-Points of Contact when exiting / entering vehicles**

Much like climbing a ladder, officers should face the vehicle and hold on with both hands as stepping into or out of the vehicle. Only let go of the vehicle when both feet are firmly on the ground or in the vehicle.

- **Be aware when positioning vehicles on arrival**

Officers have many factors to consider as they approach a scene.

On non-emergency incidents, officers can take a few seconds to best position and park their vehicles. Note the location of potholes, loose surfaces, curbs, and other features that could cause you to lose your footing when exiting the vehicle. Available lighting is another consideration.

On motor vehicle stops, use the PA if necessary to direct the other vehicle to a safe location.

Emergency incidents such as motor vehicle crashes present additional challenges. Officers must make a quick evaluation of the scene as they approach and consider traffic, downed wires, etc. During cold weather, and to the extent possible, officers must also consider icy patches, snow, etc. in your size-up. You can not help if you are injured. Your safety has to be the initial priority and is worth a second or two of consideration as you arrive.

- **Shoe / boot selection during winter months**

Officers may wish to invest in a second pair of boots especially designed for icy conditions. Select a softer plastic sole with an aggressive lug pattern for better traction.

Whether you invest in a second pair or not, if your boots' soles are worn, replace them.

- **Have a plan for the police station lot and walkways**

Work with the local Public Works to make sure the parking lots and sidewalks used by officers are the top priority. Supply salt at the entrances and throughout the lot during winter months. Supervisors and officers must be willing to take immediate actions, such as spreading salt or shoveling sidewalks, to correct unsafe conditions for the officers before Public Works or similar agencies can arrive to take more comprehensive actions.



## **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 03, 2015

---

**Service Team:**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant <a href="mailto:mwade@jamontgomery.com">mwade@jamontgomery.com</a> Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> Office: 856-552-6862 Cell: 609-352-6378
Mailing Address: 40 Lake Center Executive Park, 401 Route 73 North P. O. Box 177, Marlton, New Jersey 08053 Toll Free: 877-398-3046	

### **JANUARY 2015 ACTIVITIES**

#### **LOSS CONTROL SERVICES**

- Borough of Audubon – Conducted a Loss Control Survey – January 14
- Borough of Audubon Park – Conducted a Loss Control Survey – January 14
- Township of Cherry Hill – Conducted a Loss Control Survey – January 9
- Borough of Merchantville – Conducted a Loss Control Survey – January 13
- Borough of Somerdale – Conducted a Loss Control Survey – January 9
- Township of Voorhees – Conducted a Loss Control Survey – January 8

#### **JIF MEETINGS ATTENDED**

- Camden JIF – Claims Meeting – January 23



### **UPCOMING JIF MEETINGS**

- Camden JIF – Executive Safety Committee Meeting – February 12
- Safety Awards & Kickoff Breakfast at Scottish Rite Ballroom Collingswood – March 24

### **SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Conducting MVR Record Checks– January 5
- 2015 Safety Contract – January 9
- NJOSH 300A Posting Reminder– January 16
- S:ERVE – Online Emergency Responder Intersection Training – January 27

### **MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library in January.

#### **Members**

#### **No. of Videos**

Berlin Borough	2
Cherry Hill Township	2
Lawnside Borough	3

The new MEL Video Catalog is now available on line. Please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com). The new MEL Video Library phone number is 856-552-4900.

Listed below are upcoming MSI training programs scheduled for February, March & April 2015. ***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](http://www.njmel.org) website, 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.

***Please look for 2015 classes to be posted in the Learning Management System by mid-December. You will be able to register at that time.***

Date	Terr.	Location	Topic	Time
2/4/15	5	Evesham Twp. MUA	Safety Committee Best Practices	9:00 - 10:30 am
2/6/15	5	Borough of Lindenwold #1	CDL-Drivers Safety Regulation	8:00 - 10:00 am
2/6/15	5	Borough of Lindenwold #1	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
2/10/15	5	Township of Mantua #2 (Fire Dept.)	LOTO-Evening	6:00 - 8:00 pm
2/11/15	5	Township of Burlington #3	PPE	8:00 - 10:00 am
2/11/15	5	Borough of Pitman	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
2/12/15	5	Deptford Twp. MUA	Employee Conduct & Violence Prevention	8:30 - 10:00 am
2/12/15	5	Deptford Twp. MUA	Fall Protection Awareness	10:15 - 12:15 pm
2/13/15	5	Borough of Collingswood	DDC-6	8:00 - 2:30 pm w/lunch brk

2/13/15	5	Franklin Township #2 (Gloucester)	Landscape Safety	9:00 - 12:00 pm
2/18/15	5	Camden Parking Authority	Employee Conduct & Violence Prevention	9:00 - 10:30 am
2/18/15	5	Camden Parking Authority	Back Safety / Material Handling	10:45 - 11:45 am
2/18/15	5	Camden Parking Authority	Fire Safety	12:00 - 1:00 pm
2/20/15	5	Borough of Lindenwold #1	Landscape Safety	8:00 - 11:00 am
2/20/15	5	Borough of Lindenwold #1	Fire Extinguisher	11:15 - 12:15 pm
2/23/15	5	Borough of Glassboro #1	Driving Safety Awareness	12:30 - 2:00 pm
2/24/15	5	City of Burlington #2	Office Safety	9:00 - 11:00 am
2/24/15	5	Township of Westampton	LOTO	1:00 - 3:00 pm
2/24/15	5	Pine Hill Fire District #1	CEVO-Fire-Evening	6:00 - 10:00 pm
2/25/15	5	Pemberton BOE	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/27/15	5	Township of Cherry Hill #6	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
3/2/15	5	Township of Voorhees #3	Leaf Collection Safety	1:00 - 2:30 pm
3/3/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
3/3/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
3/4/15	5	Township of Moorestown	Back Safety / Patient Handling for Responders	8:30 - 10:00 am
3/4/15	5	Township of Moorestown	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/4/15	5	Township of Moorestown	BBP	12:00 - 1:00 pm
3/5/15	5	Deptford Twp. MUA	Fire Safety	8:30 - 9:30 am
3/5/15	5	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/5/15	5	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/9/15	5	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
3/9/15	5	Township of Voorhees #3	PPE	1:00 - 3:00 pm
3/10/15	5	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
3/10/15	5	Township of Winslow	Hearing Conservation	10:15 - 11:15 am
3/10/15	5	Township of Winslow	Back Safety / Material Handling	11:30 - 12:30 pm
3/11/15	5	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
3/11/15	5	Pennsauken SA #3	Employee Conduct & Violence Prevention	10:15 - 11:45 am
3/11/15	5	Pennsauken SA #3	BBP	12:00 - 1:00 pm
3/11/15	5	Evesham Twp. MUA	Fall Protection Awareness	8:15 - 10:15 am
3/11/15	5	Evesham Twp. MUA	Hearing Conservation	10:30 - 11:30 am
3/12/15	5	Township of Cherry Hill #4 (Town Hall)	Driving Safety Awareness	9:30 - 11:00 am
3/12/15	5	Township of Cherry Hill #5 (Library)	Office Safety	12:00 - 2:00 pm
3/13/15	5	Borough of Somerdale	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/14/15	5	Pine Hill Fire District #1	DDC-6	9:00 - 3:30 pm w/lunch brk
3/16/15	5	Borough of Magnolia	Landscape Safety	9:00 - 12:00 pm
3/16/15	5	Township of Voorhees #3	LOTO	1:00 - 3:00 pm
3/17/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
3/17/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
3/18/15	5	Camden Parking Authority	Accident Investigation	9:00 - 11:00 am
3/20/15	5	Borough of Collingwood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/15	5	Borough of Glassboro #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/23/15	5	Township of Voorhees #3	Sanitation / Recycling Safety	1:00 - 3:00 pm
3/24/15	5	Logan Twp. MUA #1	Driving Safety Awareness	8:30 - 10:00 am
3/24/15	5	Logan Twp. MUA #1	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/25/15	5	Deptford Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
3/25/15	5	Borough of Pitman	Forklift Certification	8:30 - 2:00 pm w/lunch brk
3/26/15	5	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/26/15	5	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/26/15	5	City of Burlington #2	CDL-Drivers Safety Regulations	11:00 - 1:00 pm
3/27/15	5	Franklin Township #2 (Gloucester)	PPE	9:00 - 11:00 am
3/30/15	5	Township of Voorhees #3	Confined Space Awareness	2:00 - 3:00 pm
3/31/15	5	Township of Winslow	Landscape Safety	8:00 - 11:00 am
4/1/15	5	Township of Moorestown	Special Events Management	8:30 - 10:30 am
4/1/15	5	Township of Moorestown	Safety Committee Best Practices	10:45 - 12:15 pm
4/7/15	5	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

4/7/15	5	Township of Westampton #1 (Fire Dept.)	CEVO-Fire-Evening	7:00 - 11:00 pm
4/8/15	5	Township of Florence	Leaf Collection Safety	8:30 - 10:00 am
4/8/15	5	Township of Florence	Hearing Conservation	10:15 - 11:15 am
4/10/15	5	Borough of Runnemede	PPE	8:00 - 10:00 am
4/10/15	5	Borough of Runnemede (P.D.)	Bloodborne Pathogens Train-the-Trainer	10:30 - 1:30 pm
4/13/15	5	Borough of Glassboro #1	Jetter / Vacuum Safety	9:00 - 11:00 am
4/13/15	5	Township of Voorhees #3	HazCom w/GHS	1:00 - 2:30 pm
4/14/15	5	Township of Hainesport #1	Heavy Equipment Safety	8:30 - 11:30 am
4/15/15	5	Township of Burlington #3	Landscape Safety Awareness	8:00 - 11:00 am
4/16/15	5	Township of Cherry Hill #6	Heavy Equipment Safety	8:00 - 11:00 am
4/16/15	5	Borough of Collingwood	Confined Space Awareness	12:30 - 1:30 pm
4/17/15	5	Borough of Clementon	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/17/15	5	Township of Woolwich	DDC-6	8:00 - 2:30 pm w/lunch brk
4/20/15	5	Township of Voorhees #3	BBP	2:00 - 3:00 pm
4/21/15	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/22/15	5	Borough of Pitman	Fast Track to Safety	9:00 - 3:00 pm w/lunch brk
4/24/15	5	Borough of Runnemede	Landscape Safety	8:00 - 11:00 am
4/27/15	5	Borough of Glassboro #1	Forklift Operator Evaluation Train-the-Trainer	9:00 - 12:00 pm
4/27/15	5	Township of Voorhees #3	Flagger / Work Zone Safety	11:00 - 3:00 pm
4/28/15	5	Township of Cherry Hill #6	Driving Safety Awareness	8:00 - 10:00 am
4/28/15	5	Township of Cherry Hill #6	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
4/29/15	5	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
4/29/15	5	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am



**The 2015 MSI classes are now available for enrollment through the MSI Learning Management System!**

**We are excited to announce that the 2015 MSI classes are now available in the MSI Learning Management System and you may begin enrolling employees for classes.**

**Some of the 2015 class highlights are as follows:**

- Fast Track to Safety 2015 – The MEL Safety Institute encourages you to take advantage of this full day of regulatory training and includes Bloodborne Pathogens, Fire Safety, HazCom, Personal Protective Equipment and Driving Safety Awareness. These sessions are scheduled throughout the State to better meet the needs of our members. Please see the attached Fast Track schedule for dates, times and locations.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, and Safety Coordinator Skills Training classes have been scheduled throughout the year. See schedule for details and be sure to register in advance because these classes fill up quickly.
- Two new classes have been added for 2015: Driving Safety Awareness & Safety Coordinator Skills Training.
- Ten classes have been updated for 2015.

**To access the MSI Learning Management System:**

Click here [NJMEL.org](http://NJMEL.org), then click on the MSI logo at the top of the MEL homepage to log in. If you need assistance with log in, please call the MSI helpline at 866-661-5120.

**To enroll your employees for classes:**

To learn how to enroll your employees for classes, please click on the following MSI Tutorial Link and choose 'Class Enrollment' on the left side menu for step by step instructions. Advance enrollment for classes is required for both host towns and visiting members to ensure seating availability and notification in the event of scheduling changes. If registration assistance is needed, please call the MSI helpline at 866-661-5120.

[http://firstnetcampus.com/courses/MEL\\_Tutorial/player.html](http://firstnetcampus.com/courses/MEL_Tutorial/player.html)

# Fast Track to Safety

## 2015 “Fast Track to Safety” Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2015 “Fast Track to Safety” venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

### Full Day Sessions Includes:

- ❖ Hazard Communication w/GHS
  - ❖ Bloodborne Pathogens
  - ❖ Fire Safety
- ❖ Personal Protective Equipment
- ❖ Driving Safety Awareness

### Venues & Dates

Fast Track run time is 5 hours plus a 1 hour lunch break  
Check website for times & locations

#### January

- ❖ Deal (Monmouth) – 1/16/15
- ❖ Upper Deerfield (Atlantic) – 1/23/15

#### February

- ❖ Mahwah (Bergen) – 2/13/15

#### March

- ❖ Barnegat (Ocean) – 3/10/15
- ❖ Lower Township (Atlantic) – 3/13/15
- ❖ Wharton (Morris) – 3/19/14
- ❖ Collingswood (Camden) – 3/20/15
- ❖ Bergenfield (Bergen) – 3/25/15

#### April

- ❖ Union Beach (Monmouth) – 4/9/15
- ❖ Brigantine (Atlantic) – 4/16/15
- ❖ Clementon (Camden) – 4/17/15
- ❖ Pitman (TRICO) – 4/22/15

#### May

- ❖ Elmwood Park (S. Bergen) – 5/8/15
- ❖ Westampton (BURLCO) – 5/12/15
- ❖ Jackson (Ocean) – 5/22/15

#### June

- ❖ Robbinsville (Mid-Jersey) – 6/10/15
- ❖ Stone Harbor (Atlantic) – 6/11/15
- ❖ Lincoln Park (Morris) – 6/12/15
- ❖ Manalapan (Monmouth) – 6/26/15

#### August

- ❖ Hanover (Morris) – 8/28/15

#### September

- ❖ Ocean City (Atlantic) – 9/11/15
- ❖ Ridgefield (PAIC) – 9/18/15
- ❖ Perth Amboy H.A. (NJPHA) – 9/22/15
- ❖ Washington Twp. (TRICO) – 9/24/15

#### October

- ❖ Sparta (Morris) – 10/2/15
- ❖ Middletown (Monmouth) – 10/28/15

#### November

- ❖ Beach Haven (Ocean) – 11/4/15
- ❖ Hillsborough (Central) – 11/16/15





## SAFETY DIRECTOR'S BULLETIN

### Motor Vehicle Record Checks

January 2015

#### **Conducting Motor Vehicle Record Checks**

Municipalities have many drivers in their employ. Police officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel may occasionally use municipal or private vehicles to conduct official business. **Municipal managers must verify that all employees who drive on behalf of the community possess a valid driver's license and an acceptable driving record.**

Public entities should have a motor vehicle policy that encompasses all the types of drivers they employ. The Model Employee Handbook on the MEL website ([www.njmcl.org](http://www.njmcl.org)) includes a basic policy. Department managers should supplement these policies and procedures to fully address their operations. The JIFs recommend Motor Vehicle Records (MVRs) be obtained and reviewed once a year for all full-time, part-time, seasonal and volunteer employees who drive a municipal or personal vehicle as part of their job responsibilities. As part of the screening process, MVRs of new employees should also be reviewed before being assigned to drive municipal vehicles. Before approving a "Blue Light" application the driver's MVR should be reviewed. Here are answers to several frequently asked questions:

#### **IS IT LEGAL TO OBTAIN MVR'S?**

Employer may order MVRs on their employees under the Federal Driver's Privacy Act (effective 9-13-97). The Act defines the following "permissible uses" of an MVR:

- a) For use by any governmental agency...in carrying out its functions...
- b) For use by any insurer or insurance support organization or by a self-insured entity...in connection with claims investigation activities, antifraud activities rating or underwriting.
- c) For use in the course of business, to verify the accuracy of personal information submitted to the business...
- d) For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

#### **WHO SHOULD OBTAIN THE MVR ABSTRACTS?**

Designate one or two authorized people to order the MVRs from the Motor Vehicle Commission. This can be the Clerk, the Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they are not to share the information with unauthorized individuals. Someone in authority, who is capable of enforcing the policy, should review the MVRs and take any necessary action. *Remember, these are confidential reports.* To respect individual privacy rights, MVRs should only be obtained through the New Jersey Motor Vehicle Commission, not through local Police Department.

#### **WHAT ABOUT VOLUNTEERS AND SEASONAL EMPLOYEES?**

Ensure that all part-time or seasonal employees and volunteers who may operate municipal or personal vehicles as part of their job duties are informed about this policy. The policy must be enforced consistently and without discrimination.

*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.*



## HOW DO I ORDER MVRs?

New Jersey Municipalities and/or Authorities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering less than 25 MVRs per year and your town has not received notification from the NJMVC of the CAIR system then you are eligible to request MVRs by mail. Mail your request on letterhead to New Jersey Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3<sup>rd</sup> Floor East Wing, P.O. Box 122, Trenton, New Jersey 08666-0122. If you have any questions please call 609-292-4572.

Municipalities requiring more than 25 MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying on-line at <http://www.state.nj.us/mvcbiz/Records/CAIR.htm> . There is an annual fee. This allows the municipality to request up to 5,000 MVR per year.

A User Guide is available at [http://www.state.nj.us/mvc/pdf/Licenses/CAIR\\_Online\\_User\\_Guide.pdf](http://www.state.nj.us/mvc/pdf/Licenses/CAIR_Online_User_Guide.pdf)

## HOW DO I EVALUATE INFORMATION ON THE MVR?

A sample policy for evaluating MVR information is provided below. It is up to each municipality / authority to establish their own evaluation standards. Be sure to apply standards consistently among all drivers.

**Acceptable:** No moving violations and/or preventable accidents over the last 36 months. **Marginal:** Up to 2 moving violations and/or preventable accidents in the last 36 months. **Probation:** Up to 3 moving violations and/or preventable accidents within the last 36 months.

**Unacceptable:** More than 3 moving violations and/or preventable accidents within the last 36 months, or more than 2 moving violations and/or preventable accidents within the most recent year, or any of the violations listed below:

- Driving while under the influence (DWI or DUI)
- Leaving the scene of an accident
- Reckless driving violations
- Homicide or assault through the use of a motor vehicle
- Drivers who currently have a revoked or suspended license
- Attempting to elude a police officer

All employees authorized to drive vehicles owned, leased, or controlled by the municipality or use their personal vehicles to conduct business on behalf of the municipality should have their MVRs reviewed annually and prior to entrustment of a vehicle.

Drivers with acceptable, marginal or probation grading *may* be allowed to operate municipal vehicles or their personal vehicles to conduct business on behalf of the municipality.

Drivers with marginal or probation grading should have their MVRs reviewed more frequently: semiannual or quarterly reports are recommended. Additional violations or accidents may result in suspension of driving privileges.

Drivers with unacceptable driving records will not be permitted to operate a municipal vehicle or their personal vehicle to conduct business on behalf of the municipality.

If an accident is shown on an MVR, it will be assumed to be an "at-fault," chargeable accident. Any change to such a classification will be made only upon receipt of a police report or ruling from the Accident Review Panel showing that the driver in question was not at fault.

Please contact your Risk Control Consultant or JIF Safety Director if you have any additional Motor Vehicle Record questions.



## Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

January 2015

### **Posting PEOSHA Summary Logs – Annual Reminder**

February 1<sup>st</sup> 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 all public employers to **record** occupational injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within certain timeframes. The full rules for recording and reporting injuries can be access at <http://nj.gov/health/peosh/record.shtml>

#### **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 with injuries and illnesses being 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*, posted at each work establishment from February through April. Missing or inaccessible forms are frequently cited by NJPEOSH.

‘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. Record 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

The criteria for determining whether an injury / illness is recordable is different than the state’s criteria if it is compensable under workers compensation. Refer to New Jersey Reporting website for a complete explanation of what injuries / illnesses must be included on your *Log* and *Summary Log*.

#### **Reporting of Serious Occupational Injuries to NJPEOSH**

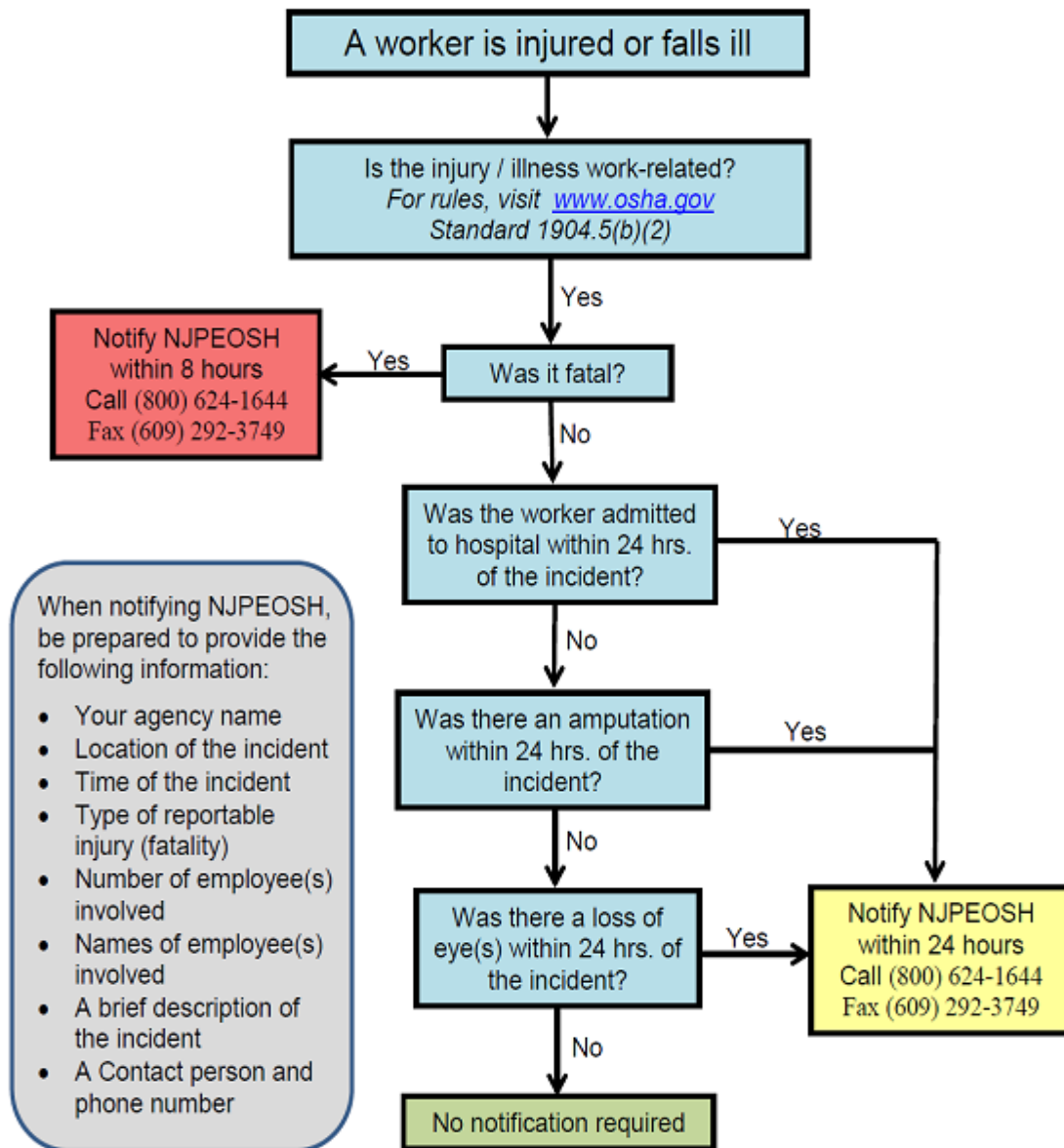
Effective January 1, 2015, OSHA enacted new, stricter regulations for when they must be notified of an employee injury. NJPEOSH passed special legislation on January 1, 2015 to match the new OSHA rules.

The new regulations require New Jersey Public Employers to report fatalities to NJPEOSH **within eight (8) hours** of the occurrence and all 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 2015 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



## S:ERVE

*Safety: Emergency Responder Vehicle Education*

S:ERVE is an online driver simulation and curriculum created to educate law enforcement, firefighters, EMS and other emergency responders to drive at their safest in an effort to reduce collision rates in emergency response scenarios. The program guides users through a series of situations in which decision making is key. Users prioritize their vehicle handling and emergency task activities while experiencing situations related to typical emergency response or pursuit operations.

S:ERVE meets the standards established by the International Association of Directors of Law Enforcement Standards and Training (IADLEST) and the Federal Law Enforcement Training Accreditation (FLETA).

### S:ERVE includes five core lesson plans:

**Intersection Approach** – Select appropriate methods for maximizing vehicle control when approaching intersections and recognizing the risks associated with improper intersection negotiation.

**Intersection Assessment** – Learn to recognize, categorize and prioritize all potential hazards.

**Clearing the Intersection Basics** – Decipher appropriate techniques and recognize the dangers associated with improper intersection clearing.

**Clearing the Intersection Advanced** – Review and reinforce awareness of risk factors when clearing intersections and how to avoid common mistakes when doing so.

**Intersection Departure & Course Summary** – Learn the steps for safely departing an intersection, then complete a comprehensive course recap of all key concepts.



### Improved Comprehension

S:ERVE offers an interactive functionality to support a higher learning retention rate than traditional classroom environments. Users are tested throughout each lesson to ensure complete understanding of the material and receive immediate feedback on performance.



### Learn more about MAP Client Services

S:ERVE will be offered through Safety National's MAP Client Services – a program that offers various resources to help policyholders improve their workers' compensation management, analysis and prevention efforts. Visit [www.safetynational.com](http://www.safetynational.com) to view the full suite of products and resources offered to policyholders through MAP Client Services.



[www.safetynational.com](http://www.safetynational.com)

© 2012 Safety National Casualty Corporation. All Rights Reserved.



## SAFETY DIRECTOR'S BULLETIN

### S:ERVE – Emergency Responder Vehicle Education

The MEL is pleased to announce that S:ERVE is still available to our members.

Safety: Emergency Responder Vehicle Education (S:ERVE) is an on-line driver simulation and curriculum created to educate law enforcement, firefighters, EMS and other emergency responders to drive at their safest in emergency response scenarios in an effort to reduce collision rates.

This highly interactive on-line simulator guides users through a series of situations in which decision making is key. Users prioritize their vehicle handling and emergency task activities while experiencing situations related to typical emergency response or pursuit operations.

Two separate driver training modules are available; one for Police and the other for Fire and EMS. An additional module, "Distracted Driving" for Police, Fire and EMS was added last year, and notice will be sent under separate cover.

Please share the following information with your Police, Fire and EMS to determine the best way to make use of the allocations which are listed below together with your Class Identification.

#### **CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND JIF SPECIFIC CODES**

POLICE	FIRE/EMS
CLASS ID#	CLASS ID#
sn:meljif:camden08p	sn:meljif:camden08fe

Instructions for accessing website are listed below.

1. Click on this link to access the Safety National Learning Management Center.  
<http://serve.evoc101web.com>
2. Enter your Class ID number.
3. Enter your Student Number (Please do not use Social Security Numbers or personal information.) Use the name of your City/ Borough/Town followed by a Station Number, radio designation number or badge number with the individual's three (3)

**LOWER CASE** initials following. For example, format of the student number would be “Anytown1234abc”.

4. *Enter First and Last Name.*

*Note: Individual trainees must use the same exact log-in information (Class ID, City/Borough/Town, student number, first name and last name) each time they log-in in order for the bookmarking feature to work and produce an individual training record. Important – be sure to keep track of your log-in information as there is no automatic retrieval function for this element.*

5. *Complete all lessons. A final quiz must be answered after finishing Lesson 5.*

- *Use a sign-in sheet to track attendance if completing the course as a group*
- *Complete the test either individually or as a group*
- *When all lessons have been successfully completed, a link will appear that says “View Certificate”. When clicked, a Window will open with the certificate for printing. If the link cannot be accessed, you can also contact J. A. Montgomery Risk Control for blank certificates.*
- *If training is completed in a classroom setting as a group, certificates of completion will have to be issued manually. Contact J. A. Montgomery Risk Control for blank certificates.*

6. *Completion of a brief course evaluation at the end would be appreciated.*

Contact person with any questions:

Timothy J. Sheehan

J. A. Montgomery Risk Control

Senior Loss Control Consultant

856-552-6862



**CAMDEN COUNTY**  
MUNICIPAL JOINT INSURANCE FUND



**safetyawards**  
& KICKOFF BREAKFAST MEETING

**DATE**

**Tuesday, March 24, 2015**

 **RSVPNOW**

**TIME**

8:30am Registration  
9:00am Start Time

**LOCATION**

Scottish Rite Ballroom  
315 White Horse Pike  
Collingswood, New Jersey 08107

**RSVP**

by March 17, 2015

**QUESTIONS?**

Contact Melissa Wade at (856) 552-6850

***Note:** Please ensure a delegate from your Municipality is in attendance.*

**J.A. Montgomery**  
Risk Control  
Since 1934



### **Public Health Credits Added!**

The New Jersey League of Municipalities and the New Jersey Association of County and City Health Officials Present:

#### ***“The Heroin Addiction Epidemic: What It Is and How to Address It***

February 25, 2015

9:00am-1:15pm

Doubletree Hotel

780 Hope Road, Tinton Falls, NJ 07724

Link for Registration Form: <http://www.njslom.org/seminar-documents/Registration-Form-Heroin.pdf>

In New Jersey the number of people receiving treatment for Heroin and Opiate abuse continues to rise. The impact from Heroin distribution to treatment of overdoses is becoming a growing public health crisis for many municipalities. This informative seminar will address Heroin and Opiate abuse and addiction; the potential for legal liabilities, and what your municipality can do to address these issues.

### **Schedule of Events**

**8:30 am-9:00am-Registration and Networking**

**9:00a.m.-9:10a.m.-Opening Remarks:**

**Trevor Weigle**, President of the NJ Association of County and City Health Officials

**9:10am- 10:15am-**

**Topic: Health and Safety Implications of Heroin Use and Overdose**

**A. *Policing and Public Safety Issues of Heroin Use and Overdose.***

Speaker:

**-Lieutenant Juan Colon**, New Jersey State Police, Regional Operations Intelligence Center, Drug Monitoring Initiative

**B. *The Health Implications of Heroin Use and Overdose***

Speaker:

**-Dr. Arturo Brito**, Medical Director, NJ Department of Health

**10:15a.m.-10:25a.m.-Break**

**10:25am-12:30pm-**

**Topic: Case Studies in Combating the Prescription Opiate & Heroin Abuse Epidemic in Your Community**

**A. *County Perspective-***

Speakers:

**-Camden County Addiction Awareness Taskforce**

***B. Municipal Perspective***

Speakers:

**-Mayor Owen Henry**, Old Bridge Township

**-Mitchell A. Little**, Chief of Police, Toms River

**12:30pm-1:15pm-**

**Topic: Legal Issues and Liability Issues with the Use of Narcan and other issues**

Speaker:

**- Assistant Attorney General Ron Susswein**

**1:15pm- Adjourn**

**PRESIDING MAYOR:**

**Mayor Sue Howard**, Mayor Monmouth Beach Borough, Member League Executive Board

**REGISTRATION FEE: Member Rate: \$55.00\* Non-Member: \$75.00**

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

**To Register:**

-Click the link above

- Download registration form, complete and either e-mail it to [sdelany@njslom.org](mailto:sdelany@njslom.org) or fax it with your voucher to (609) 695-0151

Questions about registering – contact Suzanne Delany [SDelany@njslom.org](mailto:SDelany@njslom.org) or 609-695-3481 extn 111

**CEUs-NJCLE-4.9; PACLE-4.0\*; Public Health CE-4.0\*\***

**\*Please note, PACLE courses require the attendee to pay a separate fee (not including registration fees) to obtain credits. PACLE credit forms can be downloaded from the League Calendar page: <http://www.njslom.org/seminars>**

**\*\*In order to receive Public Health Credits, NJ Health Officers must also register with NJLMN site via the following link:**

**[https://njlmn.rutgers.edu/jsp/cat2/crs\\_info.jsp?ty=cl&ofr=25604&ofrdate=2015-02-25&ofrtime=8:30%20AM-1:15%20PM&crs=18247](https://njlmn.rutgers.edu/jsp/cat2/crs_info.jsp?ty=cl&ofr=25604&ofrdate=2015-02-25&ofrtime=8:30%20AM-1:15%20PM&crs=18247)**

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

# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

## Certificate of Insurance Monthly Report

Friday, November 21, 2014

From 10/21/2014 To 11/20/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- Kansas State Bank I- Borough of Bellmawr	and/or its Assigns PO Box 69 Manhattan, KS 66505-0069 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	5545	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) lease of a 2015 Ford Interceptor, vin #1FM5K8AR9FGA94466, valued at \$26,609, for the Bellmawr Police Department.	11/12/2014	GL EX AU OTH
H- TD Bank, National Trust Assoc. I- Borough of Audubon	ISAOA/ATIMA 2059 Springdale Rd. Cherry Hill, NJ 08003 606 West Nicholson Road Audubon, NJ 08106	18470	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Borough of Audubon and Camden County Improvement Authority's Lease Bonds. Series 2005B	11/20/2014	ALL
H- Ronald McDonald House of SNJ I- Borough of Collingswood	550 Mickle Blvd. Camden, NJ 08103 678 Haddon Avenue Collingswood, NJ 08108	21007	Evidence of insurance with respects to the Ronald McDonald House of SNJ using facilities at the Collingswood Community Center on 10/30/14.	10/28/2014	GL EX AU WC

**Total # of Holders =** 3



# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

## Certificate of Insurance Monthly Report

Tuesday, December 19, 2013

From 11/21/2014 To 12/18/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CAMDEN JIF</u></b>					
H- Merchantville Country Club I- Borough of Collingswood	501 Chapel Avenue Cherry Hill, NJ 08002 678 Haddon Avenue Collingswood, NJ 08108	423	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of three golf carts for the Borough's parade on November 29, 2014.	11/26/2014	GL EX AU WC
H- PSE&G I- Borough of Oaklyn	Mail Code 6B 80 Park Plaza Newark, NJ 07101 500 White Horse Pike Oaklyn, NJ 08107	1592	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of light poles to hang flags in 2014.	12/2/2014	GL EX AU WC
H- State of New Jersey I- Borough of Haddonfield	Dept of Health & Senior Services Office of EMS PO Box 360 Trenton, NJ 08625 242 Kings Highway East Haddonfield, NJ 08033	4182	Evidence of insurance as respects to State re-certification of Haddonfield Ambulance Association.	12/15/2014	GL EX AU WC
H- PSE&G I- Borough of Brooklawn	24 Brown Ave. Springfield, NJ 07081 301 Christiana Street Brooklawn, NJ 08030	4860	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) the temporary installation of banners, decorations, lights and signs & pole attachment & conduit occupancy agreement.	12/3/2014	GL EX AU WC
H- PSE&G	24 Brown Avenue Springfield, NJ 07081 Attn: Holiday	5528	Certificate Holder is amended to be included as "additional	12/5/2014	GL EX AU WC

I- Borough of Barrington	Lighting Group 229 Trenton Avenue Barrington, NJ 08007		13213	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) temporary attachment of holiday lighting and decorations.	
H- Clementon Park & Splash World I- Borough of Clementon	144 Berlin Road Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021			Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot for annual holiday parade held 11/30/14.	11/21/2014 GL EX AU WC
H- County of Camden I- Township of Haddon	520 Market St. Camden, NJ 08102 135 Haddon Avenue Westmont, NJ 08108		14061	Evidence of insurance as respects the Haddon Township's 8th Annual Turkey Trot on Saturday, November 29th at 9:00am and will need to utilize Haddon Ave from Cuthbert to Crystal Lake Ave. Park Ave from Cuthbert to Haddon Aves and South Park Ave from Cuthbert Ave.	11/24/2014 GL EX PR
H- Baird and Baird, LLC I- Cherry Hill Township Fire District #13	Thomas H. Baird 89 Kresson Road Cherry Hill, NJ 08002 1100 Markkress Rd. Cherry Hill, NJ 08003		21081	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property at 89 Kresson Rd, Cherry Hill, NJ 08002, for training by the Cherry Hill Fire District #13 on 12/02/14.	12/1/2014 GL EX AU WC
H- Baird and Baird, LLC I- Cherry Hill Township Fire District #13	Thomas H. Baird 89 Kresson Road Cherry Hill, NJ 08002 1100 Markkress Rd. Cherry Hill, NJ 08003		21081	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property at 81 Kresson Road, Cherry Hill, NJ and 1350 Brace Road, Cherry Hill, NJ for training exercises.	12/18/2014 GL EX AU WC

H- The Heights of Collingswood	700 W. Browning Road Collingswood, NJ 08107	21089	Evidence of insurance with respects to the use of facilities by the 12/4/2014 GL EX AU WC
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108		Borough's recreational group, The Odyssey of the Minds, for their meetings
H- Several Properties Group	712 Haddonfield Rd., Ste. 200 Cherry Hill, NJ 08002	21093	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Certificate holder, Longwood Realty Associates LLC, & 654 Longwood LLC are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured)
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		
H- Jack Leonard	100 Kings Highway East Haddonfield, NJ 08033	21104	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033		
H- Haddonfield Central	Elementary/Middle School 5 Lincoln Avenue Haddonfield, NJ 08033	21105	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033		
H- First Baptist Church	124 Kings Highway East Haddonfield. NJ 08033	21106	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033		

H- First Church of Christ Scientist I- Borough of Haddonfield	355 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21107	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
H- First Presbyterian Church I- Borough of Haddonfield	20 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21108	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
H- Grace Episcopal Church I- Borough of Haddonfield	19 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21109	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
H- Haddon Fortnightly I- Borough of Haddonfield	301Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21110	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
H- Haddonfield Memorial HS I- Borough of Haddonfield	401 Kings Highway East Haddonfield, NJ 08033 242 Kings Highway East Haddonfield, NJ 08033	21111	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC

H- Haddonfield United	Methodist Church 29 Warwick Road Haddonfield, NJ 21112 08033		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033			
H- Indian King Tavern	233 Kings Highway East Haddonfield, NJ 08033	21113	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033			
H- Masonic Temple	16 Kings Highway East Haddonfield, NJ 08033	21114	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033			
H- Susquehanna Bank	110 Kings Highway East Haddonfield, NJ 08033	21115	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) First Night Celebration in Haddonfield held 12/31/14.	12/17/2014 GL EX AU WC
I- Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033			

**Total # of Holders =** 23



## CSG BILL REVIEW SERVICES

### CAMDEN JIF

#### WC Medical Savings By Month

### 2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014	\$152,830.16	\$75,652.28	\$77,177.88	50.50%
November 2014	\$310,656.66	\$185,287.47	\$125,369.19	40.36%
December 2014				
<b>TOTAL 2014</b>	<b>\$2,301,112.47</b>	<b>\$1,185,455.72</b>	<b>\$1,115,656.75</b>	<b>48.48%</b>

Monthly PPO Statistics		YTD PPO Statistics	
Bills	144	Bills	1,739
PPO Bills	132	PPO Bills	1,556
PPO Penetration	91.67%	PPO Penetration	89.48%

### 2013

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>

<b>2012</b>				
<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$ 1,940,947.46</b>	<b>55.58%</b>
<b>2011</b>				
<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2011	\$78,650.79	\$41,053.27	\$37,597.52	47.80%
February 2011	\$427,447.15	\$184,454.08	\$242,993.07	56.85%
March 2011	\$237,548.88	\$114,811.02	\$122,737.86	51.67%
April 2011	\$209,173.73	\$88,028.29	\$121,145.44	57.92%
May 2011	\$271,601.90	\$102,272.41	\$169,329.49	62.34%
June 2011	\$232,296.51	\$120,252.55	\$112,043.96	48.23%
July 2011	\$197,650.64	\$88,028.92	\$109,621.72	55.46%
August 2011	\$177,835.40	\$74,966.94	\$102,868.46	57.84%
September 2011	\$222,738.08	\$154,411.73	\$68,326.35	30.68%
October 2011	\$391,937.75	\$196,230.53	\$195,707.22	49.93%
November 2011	\$244,793.02	\$103,865.44	\$140,927.58	57.57%
December 2011	\$310,110.66	\$115,160.43	\$194,950.23	62.86%
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>





## CSG BILL REVIEW SERVICES

### CAMDEN JIF

#### WC Medical Savings By Month

### 2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014	\$152,830.16	\$75,652.28	\$77,177.88	50.50%
November 2014	\$310,656.66	\$185,287.47	\$125,369.19	40.36%
December 2014	\$161,497.63	\$105,348.39	\$56,149.24	34.77%
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>

Monthly PPO Statistics		YTD PPO Statistics	
Bills	120	Bills	1,859
PPO Bills	117	PPO Bills	1,673
PPO Penetration	97.50%	PPO Penetration	89.99%

### 2013

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>



<b>2012</b>				
<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$ 1,940,947.46</b>	<b>55.58%</b>

<b>2011</b>				
<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2011	\$78,650.79	\$41,053.27	\$37,597.52	47.80%
February 2011	\$427,447.15	\$184,454.08	\$242,993.07	56.85%
March 2011	\$237,548.88	\$114,811.02	\$122,737.86	51.67%
April 2011	\$209,173.73	\$88,028.29	\$121,145.44	57.92%
May 2011	\$271,601.90	\$102,272.41	\$169,329.49	62.34%
June 2011	\$232,296.51	\$120,252.55	\$112,043.96	48.23%
July 2011	\$197,650.64	\$88,028.92	\$109,621.72	55.46%
August 2011	\$177,835.40	\$74,966.94	\$102,868.46	57.84%
September 2011	\$222,738.08	\$154,411.73	\$68,326.35	30.68%
October 2011	\$391,937.75	\$196,230.53	\$195,707.22	49.93%
November 2011	\$244,793.02	\$103,865.44	\$140,927.58	57.57%
December 2011	\$310,110.66	\$115,160.43	\$194,950.23	62.86%
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>



## CSG BILL REVIEW SERVICES

### CAMDEN JIF

#### WC Medical Savings By Month

## 2015

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
<b>TOTAL 2015</b>	<b>\$88,349.32</b>	<b>\$50,999.65</b>	<b>\$37,349.67</b>	<b>42.27%</b>

Monthly PPO Statistics	
Bills	103
PPO Bills	95
PPO Penetration	92.23%

## 2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014	\$152,830.16	\$75,652.28	\$77,177.88	50.50%
November 2014	\$310,656.66	\$185,287.47	\$125,369.19	40.36%
December 2014	\$161,497.63	\$105,348.39	\$56,149.24	34.77%
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>

Year-end PPO Statistics	
Bills	1,859
PPO Bills	1,673
PPO Penetration	89.99%

**2013**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2013	\$247,161.80	\$87,881.50	\$159,280.30	64.44%
February 2013	\$336,963.34	\$141,472.27	\$195,491.07	58.02%
March 2013	\$359,916.37	\$160,352.23	\$199,564.14	55.45%
April 2013	\$193,138.43	\$79,885.35	\$113,253.08	58.64%
May 2013	\$133,654.01	\$63,389.76	\$70,264.25	52.57%
June 2013	\$154,142.01	\$70,085.37	\$84,056.64	54.53%
July 2013	\$105,088.56	\$57,841.33	\$47,247.23	44.96%
August 2013	\$139,677.91	\$60,875.44	\$78,802.47	56.42%
September 2013	\$159,485.68	\$85,034.32	\$74,451.36	46.68%
October 2013	\$202,981.17	\$88,948.90	\$114,032.27	56.18%
November 2013	\$198,027.91	\$88,352.28	\$109,675.63	55.38%
December 2013	\$120,397.50	\$62,236.41	\$58,161.09	48.31%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>

**2012**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>



## Camden JIF

### 3<sup>rd</sup> Quarter 2014 WC Injury Snapshot

#### **59 First Reports of Injury (3rd Quarter)**

- 52 closed claims / 7 remain open and actively treating
- **51** Medical Only vs **8** Lost Time
- Currently **4** employees are out of work for work-related injuries, **55** have RTW

#### **Notable:**

- Of the 8 Lost Time cases, 5 were strains
- 11 of the 22 injuries to police officers were related to apprehending a suspect/making an arrest

#### **Body Parts Injured:**

- 10-Back/Trunk
- 10-Lower Extremity
- 8- Bite/Sting/Poison Ivy
- 8-Laceration
- 8-Upper Extremity
- 5-Head/Face/Eye
- 8- Other
- 2-Hand/Wrist

#### **Injury by Occupation:**

- 26-Public Works
- 22-Police
- 6- Fire
- 2-Parks
- 1-Sewer
- 1-EMT
- 1-Clerk



## Camden JIF

### 4<sup>th</sup> Quarter 2014 WC Injury Snapshot

#### **43 First Reports of Injury (4th Quarter)**

- **30** closed claims / **13** remain open and actively treating
- **33** Medical Only vs **10** Lost Time
- Currently **2** employees are out of work for work-related injuries, **41** have RTW

#### **Notable:**

- Of the 43 injured employees, 29 missed zero days of work (transitional duty + expedited referrals)
- 9 injuries to Police/EMT were due to restraining combative suspects/patients

#### **Body Parts Injured:**

- 10-Lower Extremity
- 7-Head/Face/Eye
- 6-Back/Neck/Trunk
- 6-Hand/Wrist
- 5-Laceration
- 5- Other
- 3-Upper Extremity
- 1- Bite/Sting/Poison Ivy

#### **Injury by Occupation:**

- 15-Public Works
- 13-Police
- 5- EMT
- 4- Fire
- 2-Crossing Guard
- 2-Code Enforcement
- 1-Clerk
- 1-Sewer
- 1-Clerk

***APPENDIX I – MINUTES***

**November 24, 2014  
and  
February 5, 2015**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 24, 2014  
BROOKLAWN SENIOR COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Richard Michielli	Borough of Magnolia	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	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew <b>Joseph Hrubash</b>

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Michael Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M & C Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance Group
Joe Harvey	Joe Harvey and Associates
Sandra Futrell	Joe Harvey and Associates

**WELCOME:** Mayor Branella welcomed everyone to the Borough of Brooklawn.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF OCTOBER 27, 2014.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 27, 2014:**

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR:**

**2015 Budget** – Executive Director said at the October Fund Meeting the Board of Fund Commissioners introduced the Budget for 2015 in the amount of \$12,139,078 representing a budget based on an increase of 1.92%. A revised budget was circulated to members reflecting an increase of \$6,438.00 for a revised total of \$12,145,516. In accordance with the regulations, the revised proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality.

**MOTION TO TOPEN THE PUBLIC HEARING FOR THE 2015 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

**DISCUSSION:** Executive Director said the total loss fund on line 14 of the budget is at a negative 1.58% which is a great indication of the loss funds and a great way to start the budget. Total Fund Expenditures and Contingency is at 13.40% the lion's share of that is on the claims adjustment side which we had anticipated. Executive Director said the overall



net effect is a 1.97% increase over last year. We were hit with the big EPL premium increase of almost 23% as discussed last month.

#### **MOTION TO CLOSE THE PUBLIC HEARING**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

#### **MOTION TO ADOPTS THE 2015 BUDGET AND CERTIFY THE ASSESSMENTS**

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	9 Ayes, 0 Nays

**Membership Renewals** – Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents have been sent out. We have received resolutions from Chesilhurst, Runnemede and Woodlynne. Executive Director we have received word that Somerdale will be adopting a resolution within the next week and we are happy to report all five members are returning.

**Elected Officials Training** – This year's elected officials training program will focus on Employment Practices. Sessions will be scheduled through Mr. Nardi's office after the new year. There will be a few sessions scheduled each month and a schedule will be sent to all members. If you would like to host a session please let us know.

**MEL, RCF & EJIF Representative** – Executive Director said the Fund should elect its representative to the MEL, RCF & EJIF for the 2015 Fund Year. Executive Director said Mayor Wolk is the current representative for the Camden County Municipal JIF. Chairman Mevoli asked Mayor Wolk if he would like to serve again for another year. Mayor Wolk said it would be his pleasure to serve. Mayor Maley nominated Mayor Wolk as the MEL, RCF and EJIF Representative.

#### **MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

#### **MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND**

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND**

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

**CAREER SURVIVAL FOR POLICE OFFICERS SEMINAR** – Executive Director said the brochure and registration information for the Police career Survival course is included. This is for police officers with one to five years of service. We had the first session in Collingswood and had a very good turn out. A session will be held in Laurel Springs and in January one will be held in Camden County. We are working with Cherry Hill to host an evening session. Once the date has been determined we will send the information to all members.

**DECEMBER MEETING** – Executive Director said for the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 14-26 authorizing this action is part of the agenda. Executive Director said the Funds Reorganization meeting is scheduled for January 26, 2015.

**MOTION TO APPROVE RESOLUTION 14-26 CANCELLING THE DECEMBER MEETING AND AUTHORIZING THE CONTINUANCE OF CONTRACTUAL PAYMENTS TO FUND PROFESSIONALS**

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	Unanimous

**DUE DILIGENCE REPORTS** – Included in the agenda were due the diligence reports as follows: the 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 said the Financial Fast Track shows a Surplus of \$4 million. Executive Director said there were good reserve changes in the last month. We are working with AmeriHealth to keep an eye on and to monitor those claims coming out of the winter in late 2013 and early 2014 due to the slip an falls. The Claims Management Report it shows the actuarial target of 45% and we are at 27%, which is a little higher than this time last year when we were at 24%. The Lost Time Frequency has increased a little over last month at 1.67 which is still well below the statewide average. Executive Director said we currently have 17 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we have 100% compliance for the second straight year.

Executive Director said the assessments were distributed via email and had the figures if anyone needed their information.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 14-27 November 2014 Bills List**

<b>2013</b>	<b>\$1,031.19</b>
<b>2014</b>	<b>\$83,836.76</b>
<b>TOTAL</b>	<b>\$84,867.95</b>

**Confirmation of October 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	<b>\$0.00</b>
<b>2011</b>	<b>\$69,104.38</b>
<b>2012</b>	<b>\$82,690.58</b>
<b>2013</b>	<b>\$70,067.22</b>
<b>2014</b>	<b>\$128,558.31</b>
<b>TOTAL</b>	<b>\$350,420.49</b>

**MOTION TO APPROVE RESOLUTION 14-27 VOUCHER PAYMENTS FOR OCTOBER 2014:**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said as we approach the new year this would be a good time for members should start to contact their local attorneys and risk managers to ensure everyone is aware of any EPL/POL cases that may be pending or that in which any municipality may be facing a co-pay. At the end of the year it would be a good practice to do an inventory. Attorney Nardi said he is available, as well as Perma and Summit Risk to answer any questions members may have.

## **SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said information on the Fast Track training is included in the agenda. Safety Director said Melissa Wade from JA Montgomery will be contracting the Right to Know Coordinators to assist with the Right to Know Surveys and entering the data to the state. By now everyone should have registered on the state website and if your town has not registered please do so as soon as possible. There are still nine members that have not contacted Melissa Wade with the information necessary to complete the surveys. The Executive Safety Committee meeting will be held on December 4<sup>th</sup> at the Conner Strong & Buckelew offices in Marlton, NJ. A reminder notice will be sent to members of the Committee.

Monthly Activity Report/Agenda Made Part of Minutes.

## **UNDERWRITING MANAGER:**

Underwriting Manager said the holding report for the period 9/19/14 to 10/20/14 is included in the agenda with 18 certificates issued.

List of Certificates Made Part of Minutes.

## **MANAGED CARE:**

Mr. McNamara Managed Care Provider reviewed the enclosed report and said that as of October 2014, there was a savings of 50% for the month and a total of 50% for the year.

Monthly Activity Report Part of Minutes.

## **CLAIMS ADMINISTRATOR:**

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

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

### **MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	Unanimous

### **MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Michielli
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Shannon
Vote:	Unanimous

**MEETING ADJOURNED: 5:43PM**

---

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
SPECIAL MEETING – FEBRUARY 5, 2015  
VIA CONFERENCE CALL AND THE  
COLLINGSWOOD SENIOR COMMUNITY CENTER 3:00 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	
Managed Care	Consolidated Services Group <b>Stephen McNamara, Steve Larmenti</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Jack Flynn, Gibbsboro Borough  
Larry Spellman, Voorhees Township

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Michael Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M & C Insurance
Walt Eife	Waypoint Insurance
Helen Goodwin	Hardenbergh Insurance Group
Peter DiGiambattista	Associated Insurance

**EXECUTIVE DIRECTOR:**

**2015 Meeting Schedule** – Executive Director said 2015 meeting schedule is located on page 2 of the agenda. Executive Director advised the February 23<sup>rd</sup> meeting will be held in Collingswood and the May 26<sup>th</sup> meeting will be held on a Tuesday due to the Memorial Day Holiday on Monday.

**MOTION TO APPROVE THE 2015 MEETING SCHEDULE**

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

**TREASURER:****Approving Payment of Resolution 14-28 and 14-29 December 2014 Bills Lists and Resolution 15-2 January 2015 Bills List****Resolution 14-28 December 2014 Bills List**

2013	\$6,778.50
2014	\$679,197.20
TOTAL	\$685,975.70

**Resolution 14-29 December 2014 Bills List - Dividends**

<b>Fund Yr Closed</b>	<b>\$140,285.37</b>
<b>TOTAL</b>	<b>\$140,285.37</b>

**MOTION TO APPROVE RESOLUTION 14-28 AND 14-29 VOUCHER PAYMENTS FOR DECEMBER 2014**

Motion: Commissioner DiAngelo  
Second: Commissioner Lipsett  
Roll Call Vote: 6 Ayes, 0 Nays

**Resolution 15-2 January 2015 Bills List**

<b>2014</b>	<b>\$10,833.13</b>
<b>2015</b>	<b>\$889,048.47</b>
<b>TOTAL</b>	<b>\$899,931.60</b>

**MOTION TO APPROVE RESOLUTION 15-2 VOUCHER PAYMENTS FOR JANUARY 2015:**

Motion: Commissioner DiAngelo  
Second: Commissioner Wolk  
Roll Call Vote: 6 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

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

Motion: Commissioner Lipsett  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Michielli  
Second: Commissioner Lipsett  
Vote: Unanimous



**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	6 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** In response to Commissioner Wilkinson, Chairman Mevoli said the February 23, 2015 meeting will serve as the Reorganizational Meeting since we had to cancel the January 26<sup>th</sup> meeting due to inclement weather.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 3:12PM**

---

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