

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
JULY 27, 2015 – 5:15 PM**

**BOROUGH OF PINE HILL
45 W. SEVENTH AVENUE
PINE HILL, NJ 08021
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

Please note: Commissioners are increasingly requesting email copies of agendas, notices, and mailings. If you wish to have such items sent electronically, please notify your account manager, Karen A. Read, by email at kread@permainc.com. Instruct us on whether you want only emails or emails and hardcopies. Thank you.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JULY 27, 2015**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE – MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2015 EXECUTIVE COMMITTEE**
- ☐ **WELCOME: BOROUGH OF PINE HILL**
- ☐ **APPROVAL OF MINUTES:** June 22, 2015 , 2015 Open Minutes.....Appendix I
June 22, 2015 Closed Minutes To be distributed
- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- ☐ **TREASURER – Elizabeth Pigliacelli**
July Vouchers - Resolution No. 15-21Page 14
Monthly ReportsPage 17
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 24
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 52
MEL Bulletin #15-03.....Page 56
- ☐ **MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 72
- ☐ **CLAIMS SERVICE – AmeriHealth Casualty**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: August 24, 2015 – Borough of Barrington**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: July 27, 2015

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2016 Renewal Online Underwriting Database:** Last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process.

Members recently received an email advising that the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline is September 1st.

- ☐ **2016 RFQ – Fair & Open Process** – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2016 through December 31, 2016.

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

- Fund Attorney
- Fund Defense Attorney’s
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor

- ☐ **Motion to authorize the fund office to advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2016 through December 31, 2016.**

- ☐ **Membership Renewals** – The Fund has 4 members up for renewal at the end of the year. Renewal documents will be sent out in August. **(Page 12)**
- ☐ **2015 Coverage Manuals** – The fund office has started to distribute the 2015 Coverage Manuals to all Fund Commissioners and Risk Managers via email.
- ☐ **OPRA Form** – The Fund office has revised the OPRA form used for all Joint Insurance Funds. There is a new Fax Number, email address and a new contact person. **(Page 13)**

❑ **Regulatory Affairs** - PERMA filed the 2014 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

❑ **Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 3
Income Portfolio	Page 4
Loss Ratio Analysis	Page 5
Loss Time Accident Frequency	Page 6&7
POL/EPL Compliance Report	Page 8
Fund Commissioners	Page 9
2015 Fund Year Regulatory Affairs Checklist	Page 10
RMC Agreements	Page 11

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
AS OF May 31, 2015						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,019,537	5,058,468	180,178,414	185,236,882	
2.	CLAIM EXPENSES					
	Paid Claims	333,287	1,918,401	81,364,101	83,282,503	
	Case Reserves	(262,897)	(34,612)	4,278,498	4,243,886	
	IBNR	31,004	(166,915)	5,721,961	5,555,046	
	Recoveries	(84,346)	(112,137)	(263,520)	(375,658)	
	TOTAL CLAIMS	17,048	1,604,736	91,101,040	92,705,776	
3.	EXPENSES					
	Excess Premiums	322,818	1,614,092	47,741,095	49,355,187	
	Administrative	168,509	863,987	32,267,386	33,131,373	
	TOTAL EXPENSES	491,328	2,478,078	80,008,481	82,486,559	
4.	UNDERWRITING PROFIT (1-2-3)	511,161	975,653	9,068,893	10,044,546	
5.	INVESTMENT INCOME	867	18,516	10,049,625	10,068,141	
6.	DIVIDEND INCOME	0	0	3,217,661	3,217,661	
7.	STATUTORY PROFIT (4+5+6)	512,029	994,169	22,336,179	23,330,348	
8.	DIVIDEND	0	0	17,699,148	17,699,148	
9.	STATUTORY SURPLUS (7-8)	512,029	994,169	4,637,031	5,631,200	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	25	511	940,953	941,464	
	2011	(10,487)	(67,984)	84,220	16,236	
	2012	1,421	(98,827)	681,635	582,808	
	2013	91,005	459,492	1,928,721	2,388,213	
	2014	245,048	535,558	1,001,502	1,537,060	
	2015	185,016	165,421		165,421	
	TOTAL SURPLUS (DEFICITS)	512,029	994,169	4,637,031	5,631,200	
	TOTAL CASH				16,656,568	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	70,161,934	70,161,934	
	FUND YEAR 2011					
	Paid Claims	110,308	247,283	4,786,962	5,034,245	
	Case Reserves	(114,132)	(99,607)	859,752	760,145	
	IBNR	59,367	(33,300)	231,689	198,389	
	Recoveries	(45,000)	(45,000)	(109,545)	(154,545)	
	TOTAL FY 2011 CLAIMS	10,542	69,375	5,768,858	5,838,233	
	FUND YEAR 2012					
	Paid Claims	44,261	623,347	3,225,999	3,849,346	
	Case Reserves	(73,335)	(309,161)	1,451,319	1,142,158	
	IBNR	56,819	(183,078)	627,130	444,052	
	Recoveries	(29,049)	(29,049)	(66,203)	(95,252)	
	TOTAL FY 2012 CLAIMS	(1,304)	102,060	5,238,245	5,340,305	
	FUND YEAR 2013					
	Paid Claims	14,790	152,577	2,142,460	2,295,037	
	Case Reserves	(1,024)	(76,916)	963,766	886,850	
	IBNR	(94,253)	(519,466)	1,417,546	898,080	
	Recoveries	(10,297)	(10,297)	(71,770)	(82,067)	
	TOTAL FY 2013 CLAIMS	(90,783)	(454,103)	4,452,002	3,997,899	
	FUND YEAR 2014					
	Paid Claims	34,426	464,959	1,046,747	1,511,706	
	Case Reserves	(44,504)	(36,894)	1,003,661	966,767	
	IBNR	(234,702)	(985,527)	3,445,596	2,460,069	
	Recoveries	0	(22,940)	(16,003)	(38,943)	
	TOTAL FY 2014 CLAIMS	(244,780)	(580,402)	5,480,001	4,899,599	
	FUND YEAR 2015					
	Paid Claims	129,500	430,234		430,234	
	Case Reserves	(29,901)	487,967		487,967	
	IBNR	243,774	1,554,456		1,554,456	
	Recoveries	0	(4,851)		(4,851)	
	TOTAL FY 2015 CLAIMS	343,373	2,467,806		2,467,806	
	COMBINED TOTAL CLAIMS	17,048	1,604,736	91,101,040	92,705,776	

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	5/31/2015	
		2012	2013	2014	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		12.21	13.39	14.32	15.46	16.66
Fixed Income Portfolio TD						
Investments (millions), Book Value		8.00	4.00	4.92	4.00	4.00
Avg maturity (years)		2.52	2.07	1.51	1.18	1.09
Unrealized gain/(loss) (%)		1.35	1.30	0.89	0.64	0.55
Purchase/Book yield (%)		1.00	1.40	1.40	1.40	1.40
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.35	2.70	2.29	2.04	1.95
M E L PORTFOLIO						
Total Cash Balance (millions)		73.43	64.22	72.15	72.28	72.74
Fixed Income Portfolio Wells Fargo 2013-2015						
Investments (millions), Book Value		56.97	50.13	48.09	56.98	63.14
Avg maturity (years) ***		2.61	2.04	1.90	1.85	1.88
Unrealized gain/(loss) (%)		0.63	-0.30	-0.06	0.22	0.20
Purchase/Book yield (%)		0.80	0.65	0.82	0.87	0.91
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.43	0.35	0.76	1.09	1.11
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.06	0.69	0.07	0.07
TD Money Market		0.05	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues						
1 year bills		0.17	0.13	0.12	0.23	0.24
3 year notes		0.38	0.54	0.90	0.87	0.98
5 year notes		0.76	1.17	1.64	1.35	1.54
Merrill Lynch US Govt 1-3 years ^		0.51	0.37	0.63	0.56	0.88
* 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 **June 30, 2015**

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	54 Actual	MONTH TARGETED	53 Actual	MONTH TARGETED	42 Actual	MONTH TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	493,199	453,672	91.99%	100.00%	91.99%	100.00%	92.85%	100.00%
GEN LIABILITY	1,300,364	1,358,403	104.46%	96.73%	107.15%	96.63%	85.93%	93.46%
AUTO LIABILITY	420,271	250,179	59.53%	94.56%	59.53%	94.26%	29.23%	90.21%
WORKER'S COMP	3,404,221	3,544,318	104.12%	99.70%	104.07%	99.66%	104.40%	98.92%
TOTAL ALL LINES	5,618,056	5,606,572	99.80%	98.66%	100.39%	98.58%	93.49%	97.10%
NET PAYOUT %	\$4,896,389		87.15%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	42 Actual	MONTH TARGETED	41 Actual	MONTH TARGETED	30 Actual	MONTH TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	486,359	292,261	60.09%	100.00%	60.09%	100.00%	68.76%	100.00%
GEN LIABILITY	1,338,095	1,057,673	79.04%	93.46%	75.36%	92.99%	41.09%	85.57%
AUTO LIABILITY	388,406	539,953	139.02%	90.21%	139.74%	89.77%	82.90%	82.91%
WORKER'S COMP	3,528,729	3,077,555	87.21%	98.92%	86.51%	98.81%	80.89%	96.57%
TOTAL ALL LINES	5,741,588	4,967,442	86.52%	97.15%	85.28%	96.94%	70.72%	93.37%
NET PAYOUT %	\$3,772,605		65.71%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	30 Actual	MONTH TARGETED	29 Actual	MONTH TARGETED	18 Actual	MONTH TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	535,713	390,034	72.81%	100.00%	72.86%	100.00%	81.93%	97.09%
GEN LIABILITY	1,423,316	379,938	26.69%	85.57%	24.33%	84.65%	12.18%	71.16%
AUTO LIABILITY	377,258	62,361	16.53%	82.91%	14.91%	82.02%	12.67%	66.43%
WORKER'S COMP	3,913,656	2,260,854	57.77%	96.57%	58.95%	96.21%	55.43%	86.31%
TOTAL ALL LINES	6,249,943	3,093,187	49.49%	93.53%	49.60%	93.05%	45.27%	82.58%
NET PAYOUT %	\$2,306,322		36.90%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	18 Actual	MONTH TARGETED	17 Actual	MONTH TARGETED	6 Actual	MONTH TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	591,500	406,550	68.73%	97.09%	66.08%	96.87%	24.72%	45.00%
GEN LIABILITY	1,405,625	264,214	18.80%	71.16%	18.27%	69.55%	2.30%	19.00%
AUTO LIABILITY	350,875	62,018	17.68%	66.43%	17.68%	64.31%	11.04%	20.00%
WORKER'S COMP	3,909,782	1,953,397	49.96%	86.31%	44.24%	84.23%	13.91%	14.00%
TOTAL ALL LINES	6,257,782	2,686,179	42.93%	82.81%	38.98%	81.01%	12.17%	18.39%
NET PAYOUT %	\$1,532,764		24.49%					

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred	6 Actual	MONTH TARGETED	5 Actual	MONTH TARGETED	-6 Actual	MONTH TARGETED
		Current	30-Jun-15		31-May-15		30-Jun-14	
PROPERTY	543,000	327,682	60.35%	45.00%	47.93%	37.00%	N/A	N/A
GEN LIABILITY	1,419,000	73,572	5.18%	19.00%	3.53%	14.00%	N/A	N/A
AUTO LIABILITY	337,000	22,349	6.63%	20.00%	5.07%	15.00%	N/A	N/A
WORKER'S COMP	3,749,000	866,219	23.11%	14.00%	15.63%	9.00%	N/A	N/A
TOTAL ALL LINES	6,048,000	1,289,822	21.33%	18.29%	15.10%	13.02%	N/A	N/A
NET PAYOUT %	\$718,614		11.88%					

2015 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2015		
	2015	2014	2013	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2015 - 2013
NJ PUBLIC HOUSING	1.24	2.67	2.34	2.26
TRI-COUNTY	1.35	1.84	1.96	1.78
CENTRAL	1.71	2.42	2.56	2.33
OCEAN	1.79	2.25	2.40	2.21
N.J.U.A.	1.80	2.73	2.30	2.37
ATLANTIC	1.80	2.81	2.77	2.59
SUBURBAN ESSEX	1.96	2.48	2.49	2.40
MORRIS	2.03	1.96	1.62	1.84
MONMOUTH	2.06	2.19	1.40	1.85
BERGEN	2.17	2.28	1.91	2.11
SUBURBAN MUNICIPAL	2.19	1.58	1.91	1.83
BURLINGTON	2.19	1.52	1.64	1.70
SOUTH BERGEN	2.55	2.43	2.61	2.53
CAMDEN	2.59	2.00	1.95	2.09
PROF MUN MGMT	3.58	2.14	2.88	2.73
AVERAGE	2.07	2.22	2.18	2.18

Camden Joint Insurance Fund										
2015 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF June 30, 2015										
			# CLAIMS FOR	Y.T.D. LOST TIME	2015 LOST TIME	2014 LOST TIME	2013 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	** *	6/30/2015	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2015 - 2013
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	0.00	2 BERLIN BOROUGH		0.00
3	92 BERLIN TOWNSHIP		0	0	0.00	3.90	2.56	3 BERLIN TOWNSHIP		2.57
4	93 BROOKLAWN		0	0	0.00	1.55	0.00	4 BROOKLAWN		0.62
5	94 CHESILHURST		0	0	0.00	3.08	0.00	5 CHESILHURST		1.31
6	96 COLLINGSWOOD		0	0	0.00	0.66	1.07	6 COLLINGSWOOD		0.71
7	97 GIBBSBORO		0	0	0.00	0.00	0.00	7 GIBBSBORO		0.00
8	102 HI-NELLA		0	0	0.00	0.00	3.28	8 HI-NELLA		1.35
9	105 LINDENWOLD		0	0	0.00	5.03	5.08	9 LINDENWOLD		4.09
10	106 MAGNOLIA		0	0	0.00	0.00	1.97	10 MAGNOLIA		0.84
11	107 MEDFORD LAKES		0	0	0.00	1.79	2.13	11 MEDFORD LAKES		1.64
12	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	12 MERCHANTVILLE		0.00
13	109 MOUNT EPHRAIM		0	0	0.00	1.49	0.00	13 MOUNT EPHRAIM		0.59
14	112 RUNNEMEDE		0	0	0.00	1.86	0.91	14 RUNNEMEDE		1.09
15	113 SOMERDALE		0	0	0.00	2.88	1.44	15 SOMERDALE		1.75
16	117 WOODLYNNE		0	0	0.00	2.11	4.26	16 WOODLYNNE		2.53
17	451 TAVISTOCK		0	0	0.00	0.00	0.00	17 TAVISTOCK		0.00
18	457 PINE VALLEY		0	0	0.00	0.00	0.00	18 PINE VALLEY		0.00
19	99 HADDON		0	1	1.35	0.67	0.00	19 HADDON		0.57
20	98 GLOUCESTER		0	1	1.67	1.29	1.99	20 GLOUCESTER		1.64
21	89 BARRINGTON		0	1	1.81	3.27	0.94	21 BARRINGTON		2.11
22	110 OAKLYN		0	1	2.94	1.43	0.00	22 OAKLYN		1.18
23	111 PINE HILL		1	1	3.45	0.00	1.98	23 PINE HILL		1.51
24	584 CHERRY HILL FIRE DISTRICT		0	4	4.42	1.19	3.23	24 CHERRY HILL FIRE DISTRICT		2.70
25	114 VOORHEES		0	3	4.43	1.38	4.88	25 VOORHEES		3.37
26	101 HADDONFIELD		0	2	5.41	1.46	2.90	26 HADDONFIELD		2.56
27	565 CAMDEN PARKING AUTHORITY		0	1	5.71	5.00	7.41	27 CAMDEN PARKING AUTHORITY		6.12
28	95 CLEMENTON		0	1	5.97	4.72	1.59	28 CLEMENTON		3.49
29	90 BELLMAWR		1	5	6.04	2.35	1.59	29 BELLMAWR		2.72
30	115 WINSLOW		0	7	6.31	4.48	1.83	30 WINSLOW		3.80
31	103 LAUREL SPRINGS		0	2	10.81	0.00	0.00	31 LAUREL SPRINGS		1.90
32	104 LAWNSIDE		2	4	15.69	3.70	3.77	32 LAWNSIDE		6.04
33	564 CHERRY HILL	**						33 CHERRY HILL		
Totals:			4	34	2.59	2.00	1.95			2.09

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :		July 15, 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

Camden JIF**2015 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
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	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	Tom Barbera	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	Eleanor 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
Annual Regulatory Filing Check List
Year 2015 as of July 1, 2015

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/9
<input type="checkbox"/> Assessments	Filed 3/9
<input type="checkbox"/> Actuarial Certification	Filed 6/30
<input type="checkbox"/> Reinsurance Policies	Filed in June
<input type="checkbox"/> Fund Commissioners	Filed 3/9
<input type="checkbox"/> Fund Officers	Filed 3/9
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2015 Risk Management Plan	Filed 3/9
<input type="checkbox"/> 2015 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2015 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	Filed 2/28
<input type="checkbox"/> Annual Audit	Filed 6/30
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/30
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2015 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF July 15, 2015				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
BARRINGTON	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
BELLMAWR	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/15	12/31/15
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
BROOKLAWN	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/27/2015	3/27/2015	12/31/15
CHESILHURST	EDGEWOOD ASSOCIATES	2/6/2015	2/6/2015	12/31/15
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	02/06/15	02/06/15	12/31/15
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/27/15	02/06/15	12/31/15
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	03/27/15	03/27/15	12/31/15
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	2/6/2015	2/6/2015	12/31/15
HADDON	WAYPOINT INSURANCE SERVICES	1/12/2015	1/12/2015	12/31/15
HADDONFIELD	HENRY BEAN & SONS	01/08/15	01/08/15	12/31/15
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
LAWNSIDE	M&C INSURANCE AGENCY	02/06/15	02/06/15	02/05/16
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/26/15	01/26/15	12/31/15
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/15	12/31/15
MEDFORD LAKES	CONNER STRONG & BUCKELEW	02/06/15	3/1/2015	12/31/15
MERCHANTVILLE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/19/2016	05/15/16
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2015	1/26/2015	12/31/15
PINE HILL	CONNER STRONG & BUCKELEW		3/4/2015	12/31/15
PINE VALLEY	HENRY BEAN & SONS	2/6/2015	2/6/2015	12/31/15
RUNNEMEDE	CONNER STRONG & BUCKELEW		2/5/2015	12/31/15
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2015	12/31/15
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/03/15	3/3/2015	12/31/15
WINSLOW	CONNER STRONG & BUCKELEW	1/9/2015	2/6/2015	12/31/15
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/26/2015	1/26/2015	12/31/15
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

MEMBERSHIP RENEWALS

Clementon	1/1/2016
Hi-Nella	1/1/2016
Laurel Springs	1/1/2016
Pine Hill	1/1/2016

- ☐ Bergen Co Municipal
- ☐ Camden Co Municipal
- ☐ Central Jersey
- ☐ Monmouth Municipal
- ☐ Morris County Municipal
- ☐ Ocean County Municipal
- ☐ Municipal Excess Liability
- ☐ Residual Claims Fund

PLEASE **SELECT ONE FUND PER FORM** BY PLACING
CHECK MARK NEXT TO THE JOINT INSURANCE FUND
OPEN PUBLIC RECORDS ACT REQUEST FORM
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Phone No: 201-881-7632 Fax No: 856-830-1448
Email: opra@permainc.com
PERMA: Attn: Bradford C. Stokes

- ☐ Professional Municipal Mgt
- ☐ N.J. Utility Authorities
- ☐ So Bergen Municipal
- ☐ Suburban Essex
- ☐ Suburban Municipal
- ☐ N.J. Public Housing
- ☐ New Jersey Environmental
- ☐ N.J. Sustainable Energy

Important Notice

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

Requestor Information – Please Print

First Name _____ MI _____ Last Name _____
E-mail Address _____
Mailing Address _____
City _____ State _____ Zip _____
Telephone _____ FAX _____
Preferred Delivery: Pick Up _____ US Mail _____ On-Site Inspect _____ Fax _____ E-mail _____
If you are requesting records containing personal information, please circle one: Under penalty of N.J.S.A. 2C:28-3, I certify that I HAVE / HAVE NOT been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States.
Signature _____ Date _____

Payment Information

Maximum Authorization Cost \$ _____
Select Payment Method
Cash _____ Check _____ Money Order _____
Fees: Letter size pages - \$0.05 per page
Legal size pages - \$0.07 per page
Other materials (CD, DVD, etc) – actual cost of materials
Delivery: Delivery / postage fees additional depending upon delivery type.
Extras: Special service charge dependent upon request.

Record Request Information: Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

AGENCY USE ONLY

AGENCY USE ONLY

AGENCY USE ONLY

RESOLUTION NO. 15-21**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 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>
007639			
007639	BOWMAN & COMPANY, LLP	AUDITOR FEE FOR FY 2014 - 06/30/2015	18,097.00
			18,097.00
TOTAL PAYMENTS FY 2014			18,097.00

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007637			
007637	EDGEWOOD ASSOCIATES INC.	VOIDED	
007640			
007640	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALLMENT 2015	161,736.40
			161,736.40
007641			
007641	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2015	30,833.33
007641	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2015 - CHERRY HILL	2,458.33
			33,291.66
007642			
007642	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 06/2015	2,259.00
007642	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 04/2015	2,232.00
			4,491.00
007643			
007643	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2015	10,660.10
007643	J.A. MONTGOMERY RISK CONTROL	RIGHT TO KNOW INVENTORY/LABELING SERVICE	15,720.88
			26,380.98
007644			
007644	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 06/2015	8.01
007644	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/2015	28,833.25
			28,841.26
007645			
007645	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 07/2015	3,705.50
			3,705.50
007646			
007646	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 06/2015	90.82
007646	BROWN & CONNERY, LLP	ATTORNEY FEE 06/2015	1,654.75
007646	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 06/2015	1,855.00

			3,600.57
007647			
007647	BOWMAN & COMPANY, LLP	AUDITOR FEE 06/30/2015	7,200.00
			7,200.00
007648			
007648	ELIZABETH PIGLIACELLI	TREASURER FEE 07/2015	1,666.66
			1,666.66
007649			
007649	HADDONFIELD BOROUGH	REIMBURSE FOR HIF&JIF MEETING 6/22/15	223.07
			223.07
007650			
007650	PARACLYTE TRAINING CONSULTANTS	RISK MGT TRAINING - FIRE DEPT - 06/25/15	405.00
			405.00
007651			
007651	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 06/30/2015	60.15
			60.15
007652			
007652	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVS 07/2015 - CHERRY HILL	1,083.00
007652	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 07/2015	8,400.17
			9,483.17
007653			
007653	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2015	920.05
007653	CONNER STRONG & BUCKELEW	POSITION BOND - 2015	2,540.00
			3,460.05
007654			
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - MT. EPHRAIM	6,324.33
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - MERCHANTVILLE	5,542.83
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - PINE HILL	8,409.54
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - MEDFORD LAKES	5,659.42
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - MAGNOLIA	6,168.87
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - WINSLOW	35,519.19
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - TAVISTOCK	365.57
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - RUNNEMEDE	9,616.48
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - SOMERDALE	6,409.20
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - BARRINGTON	8,507.65
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - BROOKLAWN	4,726.48
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - BERLIN TWP	10,529.56
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - CHERRY HILL TWP	36,866.51
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - BELLMAWR	16,145.41
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - HI-NELLA	1,175.95
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - GLOUCESTER CITY	24,059.54
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - CHERRY HILL FD	19,913.72
007654	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2015 - COLLINGSWOOD	21,105.64
			227,045.89
007655			
007655	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2015 - PINE VALLEY	612.63
007655	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2015 - HADDONFIELD	16,998.66
			17,611.29
007656			
007656	LEONARD O'NEILL INSURANCE AGY	RMC FEE 2ND 2015 - GIBBSBORO	2,557.92
007656	LEONARD O'NEILL INSURANCE AGY	RMC FEE 1ST 2015 - GIBBSBORO	2,573.88
			5,131.80
007657			

007657	EDGEWOOD ASSOCIATES INC.	OVERPAYMENT IN 2012 - BERLIN BORO	-164.43
007657	EDGEWOOD ASSOCIATES INC.	OVERPAYMENT FROM 2012 - CHESILHURST	-26.89
007657	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2015 - BERLIN BORO	7,598.40
007657	EDGEWOOD ASSOCIATES INC.	RMC FEE 2ND 2015 - CHESILHURST BORO	1,942.11
007657	EDGEWOOD ASSOCIATES INC.	CREDITS FOR EPL ADJUSTMENT ON RMC FEE	-0.01
			9,349.18
	TOTAL PAYMENTS FY 2015		543,683.63

TOTAL PAYMENTS ALL FUND YEARS \$ 561,780.63

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer

Dated:_____

July 27, 2015

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending June 30, 2015 for Closed Fund Years 2007 through 2010 and Fund Years 2011, 2012, 2013, 2014 and 2015. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

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

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

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for June totaled \$4,791.67. This generated an average annual yield of 0.20%. The yield excluding the unrealized loss of \$4,120.00 (as reported by TD Bank).

- **RECEIPT ACTIVITY FOR JUNE:**

Assessments	\$3,613,909.52
Subrogation /Reimb.	<u>\$4,391.44</u>
Total Receipts	<u>\$3,618,300.96</u>

- **CLAIM ACTIVITY FOR JUNE:**

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

Property Liability Claims	\$ 197,144.66
Workers Compensation Claims	289,028.16
Administration Expense	<u>838,546.80</u>
Total Claims	<u>\$ 1,324,719.62</u>

- **CASH ACTIVITY FOR JUNE:**

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$16,656,567.86 to a closing balance of \$18,945,843.93 showing an increase of \$2,289,276.07.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,

Elizabeth Pigliacelli
Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		June							
Current Fund Year		2015							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2015	Property	145,566.52	128,413.35	3,500.00	270,479.87	270,479.87	0.00	0.00	0.00
	Liability	2,060.00	43,030.72	0.00	45,090.72	45,090.72	0.00	0.00	0.00
	Auto	5,799.38	3,650.00	0.00	9,449.38	9,449.38	0.00	0.00	0.00
	Workers Comp	271,957.54	121,636.44	0.00	393,593.98	393,593.98	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	425,383.44	296,730.51	3,500.00	718,613.95	718,613.95	0.00	0.00	0.00
2014	Property	322,759.90	190.00	0.00	322,949.90	322,949.90	0.00	0.00	0.00
	Liability	84,706.14	149.83	0.00	84,855.97	84,855.97	(0.00)	(0.00)	0.00
	Auto	42,368.45	0.00	0.00	42,368.45	42,368.45	0.00	0.00	0.00
	Workers Comp	1,022,928.95	59,660.36	0.00	1,082,589.31	1,082,589.31	0.00	0.00	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	1,472,763.44	60,000.19	0.00	1,532,763.63	1,532,763.63	0.00	0.00	(0.00)
2013	Property	348,596.25	0.00	292.00	348,304.25	348,304.25	0.00	0.00	0.00
	Liability	126,463.80	7,367.80	0.00	133,831.60	133,831.60	0.00	0.00	0.00
	Auto	50,701.27	25.56	0.00	50,726.83	50,726.83	(0.00)	0.00	(0.00)
	Workers Comp	1,694,454.42	86,251.90	0.00	1,780,706.32	1,780,706.32	0.00	0.00	(0.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,220,215.74	93,645.26	292.00	2,313,569.00	2,313,569.00	0.00	0.00	(0.00)
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	575,845.37	10,695.03	599.44	585,940.96	585,940.96	0.00	0.00	0.00
	Auto	411,015.45	396.00	0.00	411,411.45	411,411.45	(0.00)	(0.00)	0.00
	Workers Comp	2,478,027.12	8,019.18	0.00	2,486,046.30	2,486,046.30	0.00	(0.00)	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,754,094.29	19,110.21	599.44	3,772,605.06	3,772,605.06	0.00	(0.00)	0.00
2011	Property	446,683.82	0.00	0.00	446,683.82	450,952.86	(4,269.04)	(4,269.04)	0.00
	Liability	1,114,713.75	2,907.17	0.00	1,117,620.92	1,113,351.88	4,269.04	4,269.04	0.00
	Auto	132,085.34	319.20	0.00	132,404.54	132,404.54	0.00	0.00	0.00
	Workers Comp	3,186,219.06	13,460.28	0.00	3,199,679.34	3,199,679.34	(0.00)	(0.00)	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,879,701.97	16,686.65	0.00	4,896,388.62	4,896,388.62	(0.00)	(0.00)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	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
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		12,752,158.88	486,172.82	4,391.44	13,233,940.26	13,233,940.26	0.00	(0.00)	0.00

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	6/3/2015	54,090.99				54,090.99	
2	6/3/2015	30,665.06				30,665.06	
3	6/10/2015	14,622.68				14,622.68	
4	6/10/2015	61,257.80				61,257.80	
5	6/17/2015	31,538.65				31,538.65	
6	6/17/2015	70,791.87				70,791.87	
7	6/24/2015	26,602.24				26,602.24	
8	6/24/2015	61,955.64				61,955.64	
9	7/2/2015	64,357.79				64,357.79	
10	7/2/2015	70,290.10				70,290.10	
11	6/30/2015			(4,391.44)		- 4,391.44	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	486,172.82	-	- 4,391.44	-	481,781.38	
	Monthly Rpt	486,172.82		- 4,391.44		481,781.38	
	Variance	0.00	-	-	-	0.00	

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2015										
Month Ending: June										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	890,227.19	4,521,588.39	1,121,503.67	8,565,419.04	127,105.56	971,361.77	96,602.85	362,759.39	0.00	16,656,567.86
RECEIPTS										
Assessments	143,640.13	489,294.29	105,752.24	1,169,642.67	306,360.70	697,314.03	73,830.17	628,075.29	0.00	3,613,909.52
Refunds	3,792.00	599.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,391.44
Invest Pymnts	(211.79)	(1,075.66)	(271.51)	(2,038.68)	(31.07)	(231.08)	(23.03)	(237.21)	0.00	(4,120.03)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(211.79)	(1,075.66)	(271.51)	(2,038.68)	(31.07)	(231.08)	(23.03)	(237.21)	0.00	(4,120.03)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	147,220.34	488,818.07	105,480.73	1,167,603.99	306,329.63	697,082.95	73,807.14	627,838.08	0.00	3,614,180.93
EXPENSES										
Claims Transfers	128,603.35	64,150.55	4,390.76	289,028.16	0.00	0.00	0.00	0.00	0.00	486,172.82
Expenses	2,623.38	0.00	0.00	0.00	0.00	628,284.18	0.00	207,639.24	0.00	838,546.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185.24	0.00	185.24
TOTAL	131,226.73	64,150.55	4,390.76	289,028.16	0.00	628,284.18	0.00	207,824.48	0.00	1,324,904.86
END BALANCE	906,220.80	4,946,255.91	1,222,593.64	9,443,994.87	433,435.19	1,040,160.54	170,409.99	782,772.99	0.00	18,945,843.93
Report Month June										
						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	June							
CURRENT FUND YEAR	2015							
Description: NJCM - 74136				TD Bank Investments - 785-518-3047	TD Bank Treasuries - CWA 6201- 321	TD Bank Clearing - 785-518-3021	TD Bank Adm/Exp - 785-518-3039	TD Bank CompServices WC Claims - 425-0001579
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$16,656,567.82	\$8.98	7,825,114.54	4,017,040.53	4,813,272.60	1,500.00	-	2,387.16
Opening Interest Accrual Balance	\$10,374.99	0	0	10374.99	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$4,120.00	\$0.00	\$0.00	-\$4,120.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$671.67	\$0.00	\$0.00	\$671.67	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$4,943,022.38	\$0.00	\$0.00	\$0.00	\$3,618,302.76	\$838,546.80	\$289,028.16	\$289,028.16
10 (Withdrawals - Sales)	-\$2,649,626.83	\$0.00	-\$184.11	-\$0.53	-\$1,324,719.62	-\$838,549.20	-\$289,028.16	-\$289,028.16
Ending Cash & Investment Balance	\$18,945,843.37	\$8.98	\$7,824,930.43	\$4,012,920.00	\$7,106,855.74	\$1,497.60	-\$2,387.16	-\$2,387.16
Ending Interest Accrual Balance	\$15,166.66	\$0.00	\$0.00	\$15,166.66	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$360,051.76	\$0.00	\$0.00	\$0.00	\$134,647.89	\$51,883.25	\$94,583.74	\$94,583.74
(Less Deposits in Transit)	-\$134,647.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$64,357.79	-\$64,357.79
Balance per Bank	\$19,171,247.24	\$8.98	\$7,824,930.43	\$4,012,920.00	\$7,241,503.63	\$53,380.85	\$27,838.79	\$27,838.79
			\$0.00	-\$0.00	\$0.00	\$0.00	-\$0.00	-\$0.00



PORTFOLIO APPRAISAL
AS OF 06/30/15

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							
1 - 3 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	2,006,620.00 1,995,000.00	11,620.00	100.331 1,999,740.00	50.00	1.9
	TOTAL 1 - 3 MONTHS	11,666.66	2,006,620.00 1,995,000.00	11,620.00	1,999,740.00	50.00	1.9
1 - 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3,500.00	2,006,300.00 2,000,000.00	6,300.00	100.315 2,000,000.00	50.00	1.0
	TOTAL 1 - 2 YEARS	3,500.00	2,006,300.00 2,000,000.00	6,300.00	2,000,000.00	50.00	1.0
	TOTAL DEBT OBLIGATIONS	15,166.66	4,012,920.00 3,995,000.00	17,920.00	3,999,740.00	100.00	1.4



TD Wealth

PORTFOLIO APPRAISAL
AS OF 06/30/15

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	15,166.66	4,012,920.00 3,995,000.00	17,920.00	3,999,740.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,028,086.66				

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

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

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Sr. Administrative Assistant mwade@jamontgomery.com Office: 856-552-6850 Fax: 856-552-6851
John Saville, Sr. Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com 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	

JUNE 2015 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Bellmawr – Conducted a Follow up Accident Review on – June 22
- Borough of Clementon – Conducted a Loss Control Survey on – June 3 & 23
- Borough of Laurel Springs – Conducted a Loss Control Survey on – June 2
- Borough of Merchantville – Conducted a Loss Control Survey on – June 12
- Borough of Runnemede – Conducted a Loss Control Survey on – June 3
- Township of Voorhees – Conducted a Follow up Accident Review on – June 22

JIF MEETINGS ATTENDED

- Camden JIF – Claims Meeting – June 19
- Camden JIF – Executive Safety Committee Meeting – June 4
- Camden JIF – MEL Leadership Training– June 3

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Management of Special Events– June 16
- Preventing Heat-Related Illnesses – June 24

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library in June.

Members

No. of Videos

Berlin Borough	1
Berlin Township	1
Somerdale Borough	1
Winslow Township	1

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

MSI TRAINING PROGRAMS

A Summer Camp announcement is attached which outlines online courses to aid in counselor training. Please note the start date of April 1st.

Listed below are upcoming MSI training programs scheduled for July, August & September 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 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
7/7/15	5	Township of Westampton #1 (Fire Dept.)	Traffic Control for Emergency Responders- Evening	7:30 - 9:30 pm
7/8/15	5	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/9/15	5	Township of Delran	Flagger / Work Zone Safety	8:00 - 12:00 pm
7/10/15	5	Borough of Willingboro #2	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
7/10/15	5	Borough of Willingboro #2	Hearing Conservation	10:45 - 11:45 am
7/15/15	5	Borough of Pitman	Ladder Safety / Walking Working Surfaces	12:30 - 2:30 pm
7/17/15	5	Borough of Medford Lakes #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
7/20/15	5	Township of Moorestown #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
7/22/15	5	Pemberton BOE	Schools: Safety Awareness Training	9:00 - 12:00 pm
7/23/15	5	Township of Cherry Hill #6	Excavation/Trenching/Shoring	8:00 - 12:00 pm
7/27/15	5	Township of Moorestown #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
7/29/15	5	Township of Southampton	Driving Safety Awareness	12:30 - 2:00 pm
8/3/15	5	Township of Hainesport #1	Landscape Safety	8:30 - 11:30 am

Date	Terr.	Location	Topic	Time
8/4/15	5	Township of Westampton	Heavy Equipment Safety	8:30 - 11:30 am
8/4/15	5	Township of Westampton #1 (Fire Dept.)	Employee Conduct & Violence Prevention-Evening	7:30 - 9:00 pm
8/7/15	5	Township of Cherry Hill #6	Safety Coordinator Skills Training	8:30 - 3:00 pm w/lunch brk
8/7/15	5	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/7/15	5	Township of Evesham #4	Driving Safety Awareness	10:45 - 12:15 pm
8/12/15	5	Borough of Pitman	CSE-Permit Required w/Classroom Demo	10:30 - 2:30 pm
8/14/15	5	Township of Willingboro #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
8/20/15	5	Township of Cherry Hill #6	Jetter / Vacuum Safety	8:00 - 10:00 am
8/20/15	5	Township of Cherry Hill #6	PPE	10:15 - 12:15 pm
8/21/15	5	Borough of Medford Lakes #1	Landscape Safety	8:00 - 11:00 am
8/21/15	5	Borough of Medford Lakes #1	Shop & Tool Safety	11:15 - 12:15 pm
9/1/15	5	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/2/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/9/15	5	Evesham Twp. MUA	Flagger / Work Zone Safety	8:00 - 12:00 pm
9/10/15	5	City of Burlington #2	LOTO	8:00 - 10:00 am
9/10/15	5	City of Burlington #2	Tool Box Talk Essentials	10:30 - 12:00 pm
9/11/15	5	Borough of Runnemede	Leaf Collection Safety	8:00 - 9:30 am
9/14/15	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/14/15	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/15/15	5	Township of Voorhees #1	HazCom w/GHS	9:00 - 10:30 am
9/15/15	5	Township of Voorhees #1	Driving Safety Awareness	10:45 - 12:15 pm
9/16/15	5	Borough of Pitman	Jetter / Vacuum Safety	12:30 - 2:30 pm
9/17/15	5	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/17/15	5	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/18/15	5	Township of Willingboro #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/18/15	5	Township of Willingboro #2	Fire Extinguisher	11:45 - 12:45 pm
9/21/15	5	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/22/15	5	Township of Winslow	BBP	8:00 - 9:00 am
9/22/15	5	Township of Winslow	Fire Safety	9:15 - 10:15 am
9/23/15	5	Township of Burlington #3	Jetter / Vacuum Safety	8:00 - 10:00 am
9/23/15	5	Township of Southampton	Sanitation/Recycling Safety	12:00 - 2:00 pm
9/24/15	5	Township of Washington	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/15	5	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/25/15	5	Township of Delran	Fire Safety	11:15 - 12:15 pm
9/28/15	5	Borough of Magnolia	Leaf Collection Safety	10:00 - 11:30 am
9/29/15	5	Township of Voorhees #1	Fire Safety	9:30 - 10:30 am
9/29/15	5	Township of Voorhees #1	Fire Extinguisher	10:45 - 11:45 am
9/30/15	5	Township of Moorestown	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	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 Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry - Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fast Track to Safety	4 / T	Shop and Tool Safety	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom with Globally Harmonized System	1 / T,G	Special Events Management	2 / M
		Toolbox Talk Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train-the-Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
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	Safety Committee Best Practices	1.5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Qualified Purchasing Agents			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
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			

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
- ❖ Pemberton BOE (SAIF) – 2/25/15

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
- ❖ Hillsborough (Central) – 10/15/15
- ❖ Middletown (Monmouth) – 10/28/15

November

- ❖ Beach Haven (Ocean) – 11/4/15





Safety Director Bulletin

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

June 2015

Managing Special Events

Many municipalities host at least one special event each year and others are discovering that such events are an excellent way to promote community spirit. Generally, a special event is defined as any organized assembly or activity conducted by an individual or organization for a common purpose. Special events include parades, circuses, fairs, concerts, and sporting events, such as marathons, bicycle tours, and youth football or baseball games. Even if an event is not organized by a town, the municipality may have responsibilities if the event involves the use of public facilities such as parks or fire stations, or public services such as law enforcement or trash pick-up.



Controlling exposures from special events requires the participation and consideration of several different departments. For example, the police chief may develop a traffic control plan focused on keeping traffic moving into and around the event, but may not take into consideration the access needs of larger fire and EMS vehicles. Ambulances and fire apparatus will also need to be able to quickly exit the event area.

Attention to the following areas can minimize the risks and hazards of special events:

BUILDING AND FACILITIES

Inspect all permanent structures such as bleachers, grandstands or stages. Ensure the proper permits are filed for temporary structures that will be erected. Also inspect the walkways and parking lots that will be used for the event. Inspect athletic fields with the event organizer. All inspections should be well documented.

Supplemental lighting may be needed for night events. Sanitary concerns will be a significant consideration for large crowds and if food will be served. Portable toilets may be necessary. Health departments generally recommend one toilet for every 250 people, based on a maximum expected attendance.

FIRE & LIFE SAFETY

The fire inspector should review the projected occupancy of all enclosures, use of tents or other temporary structures. Fire permits may be needed for the handling of vehicle fuel, cooking facilities and use of an open flame or fireworks. All electrical wiring installed for the event should also be inspected.

Include the local fire and first aid departments in planning. The event may require additional first aid and fire crews to handle the excess call volume that can be expected. Standby crews may need to be scheduled to monitor specific operations, such as fireworks. Mutual aid from neighboring towns should be considered.

LAW ENFORCEMENT AND SAFETY

Make sure there are enough police officers, lifeguards and other emergency personnel are assigned to the event to ensure the safety of all participants, while still maintaining routine services to the community. If private groups will employ off-duty police officers, have a policy which addresses this practice.

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.

TRAFFIC CONTROL

Map out parking areas and travel routes to and from an event site to avoid traffic problems, both for event attendees and non-participants who must travel through the area. Coordinate with local Traffic Safety Officers for the placement of barriers, cones and warning signs. The Manual on Uniform Traffic Control Devices provides guidance on traffic control for special events.

It is especially important to keep emergency routes open for ambulances, fire trucks and other emergency vehicles. You may not want to hold a specific event in a place that is normally over-crowded, such as on a beach during a holiday weekend.

FOOD AND BEVERAGES

If food will be served or sold at the event, verify food handling, preparation, and distribution complies with county health department food safety guidelines. Coordinate with the local health department to schedule inspections.

If alcohol is served, take steps to control its distribution and consumption. The availability of alcohol may necessitate additional law enforcement or emergency medical personnel. Including alcohol as a part of a special event requires close communications with your risk manager.

CLEAN UP PLAN

Groups using public facilities should have a plan for cleaning up equipment, premises or streets after an event. They should be notified in writing that if they do not clean up satisfactorily or if they damage public property, they will be financially responsible for cleanups or repairs.

SPECIAL EVENTS / FACILITY USE PERMITS

Public entities should require that all groups complete an application for a special event. Designate a staff person to administer the Special Event / Facility Use Permit process. There should be an appeals process available to applicants. The decisions of the person reviewing the appeal should be final.

Municipalities should have a Special Event Planning Organization that meets to plan and discuss every event. Some events will be simple and routine. Other events will be complicated and require careful planning. The Permit Administrator should coordinate the event requirements with other departments as needed, e.g. police, fire department, first aid unit, parks, roads, etc. The Incident Command System provides a useful framework for the Special Event Planning Organization.

INSURANCE & LIABILITY CONCERNS

Consult with Risk Management Consultants regarding insurance requirements and options. The municipal and Joint Insurance Fund attorneys should be consulted for new or unusual situations. Some issues to consider discussing with Risk Managers and Solicitors include:

- Facility Use Agreements
- Hold Harmless and Indemnification Agreements
- Individual Participant Forms
- Minimum levels of insurance coverage
- Specific notices to MEL for fireworks and amusement rides, including inflatables.

Special events have many benefits to the municipality and its residents. They also present many challenges to the community. Overcoming these challenges starts with a good plan and organization. Involve all stakeholders early to minimize surprises. Your Joint Insurance Fund Administration, Safety Director, and Risk Manager are ready to help.

Special Event Safety Checklist

Instructions: Please complete this checklist prior to the start of the event. If any of the conditions below are not met, the event may not proceed.

Please Note: Local jurisdiction may have more stringent requirements.

Event Date:		Event Time:		Event #:	
Event Name:					
Event Location (Field, Building & Room #):					
Occupancy/ Capacity of Reserved Space:					
Anticipated Crowd Size:	Weather Forecast for Time of Event:				
Sponsoring Organization:					
Responsible Person:				Phone Number:	

Attach Organizational Chart & Communication Plan

FIRE ALARM SYSTEM (INDOOR EVENT)

1.	Is fire alarm panel in NORMAL condition?	Yes	No	N/A
2.	Are all fire alarm pull stations accessible and in clear view?	Yes	No	N/A
3.	Are evacuation plans posted?	Yes	No	N/A
4.	Has event staff been trained on emergency evacuation procedures?	Yes	No	N/A

AUTOMATIC SPRINKLER SYSTEM AND FIRE EXTINGUISHERS (INDOOR EVENT)

5.	Are the automatic fire sprinkler main supply valves in the OPEN position and secured?	Yes	No	N/A
6.	Do gauges at the automatic fire sprinkler control valve read normal pressure(s)?	Yes	No	N/A
7.	Are there 18 inches of clearance below all sprinkler heads?	Yes	No	N/A
8.	Are all fire extinguishers accessible and unobstructed?	Yes	No	N/A
9.	Do all fire extinguishers read normal pressure, and have pin & seal in place?	Yes	No	N/A

MEANS OF EGRESS (INDOOR EVENT)

10.	Are all exit signs illuminated and visible?	Yes	No	N/A
11.	Are all exit doors unlocked and working properly?	Yes	No	N/A
12.	Are all corridors, exit doorways, exit stairs or exit routes clear of obstructions?	Yes	No	N/A
13.	Are aisle ways and doorways free of obstructions i.e., power cords, tables, chairs, etc.?	Yes	No	N/A
14.	Is there an occupant load sign posted at the main exit/ entrance?	Yes	No	N/A
15.	Will the number of event guests not exceed the posted occupant load sign?	Yes	No	N/A

SEATING FOR PLACES OF ASSEMBLY (OVER 50 PEOPLE - INDOOR OR OUTDOOR EVENT)

16.	Was seating arrangement reviewed and approved by Fire Inspector?	Yes	No	N/A
17.	Are there no more than 14 chairs in any row of seats?	Yes	No	N/A
18.	If 250 chairs or more are in use are they bound together in groups of at least three?	Yes	No	N/A
19.	Have bleachers been inspected? Do bleachers over 42" high have side and back rails?	Yes	No	N/A
20.	Are exterior seating areas clearly defined and marked?	Yes	No	N/A
21.	Is crowd monitoring and security adequate for anticipated crowd size and behaviors?	Yes	No	N/A

ELECTRICAL SAFETY (INDOOR OR OUTDOOR EVENT)

22.	Has Electrical / Fire Inspector (s) approved permit and conducted needed inspections? Documentation of permit and inspections are on-site	Yes	No	N/A
23.	Are electrical generating and distribution equipment properly protected from movement, contact from vehicles, workers, and visitors?	Yes	No	N/A
24.	Are electrical wires run in manner to minimize tripping hazards	Yes	No	N/A
25.	Are electrical wires properly secured	Yes	No	N/A
26.	Are extension cords in good condition with no frayed wires?	Yes	No	N/A
27.	Are extension cords secured to prevent tripping hazards?	Yes	No	N/A
28.	Are extension cords supplying power to more than one appliance?	Yes	No	N/A
29.	Are extension cords plugged into a ground fault circuit interrupter when used outdoors?	Yes	No	N/A
30.	Are all portable generators at least 25 feet from any structure, isolated from the public, and of sufficient capacity to run without refueling during the event?	Yes	No	N/A
31.	Are light fixtures below 8 feet high provided with protection from contact (shields, cages, glass, etc.)?	Yes	No	N/A
32.	Is lighting sufficient for all areas of event?	Yes	No	N/A

FOOD HYGIENE (INDOOR OR OUTDOOR EVENT)

33.	Has local Department of Health been notified and made appropriate inspections?	Yes	No	N/A
34.	Are gloves provided for the safe handling of foods? (Note: No bare hands should touch ready to serve foods)	Yes	No	N/A
35.	Are cold foods kept below 40 degrees and hot foods above 140 degrees?	Yes	No	N/A
36.	Is there a three compartment sink provided for cleaning and sanitizing utensils?	Yes	No	N/A
37.	Is there a means to wash hands with soap and water?	Yes	No	N/A
38.	Are signs posted reminding food handlers to wash hands after using restrooms?	Yes	No	N/A
39.	Is a class K fire extinguisher located in the cooking area adjacent each group of cooking appliances?	Yes	No	N/A
40.	Are exterior cooking appliances at least 10 feet from any combustible wall or roof and at least 20 feet from any building air intake, door or window?	Yes	No	N/A

SPECIAL HAZARDS (INDOOR OR OUTDOOR EVENT)

41.	Are game / activity areas properly spaced and marked?	Yes	No	N/A
42.	Has security been established for handling / transporting cash?	Yes	No	N/A
43.	Are all hanging fabrics and decorations labeled flame retardant?	Yes	No	N/A
44.	Was a permit issued and approved for use of smoke generating equipment, open flame devices or pyrotechnics?	Yes	No	N/A

FIRE LANE & PARKING (OUTDOOR EVENT)

45.	Are directional signs in place? Are traffic control cones, barricades, etc. in place?	Yes	No	N/A
46.	Are fire lanes clear and unobstructed?	Yes	No	N/A
47.	Are areas designated for emergency vehicles staging? Has area been approved by Police, Fire, and EMS commanders	Yes	No	N/A
48.	Is parking area(s) sufficiently illuminated? Are traffic and parking control officers illuminated?	Yes	No	N/A

TENTS & CANOPIES (OUTDOOR EVENT)

49.	Do large tents/ canopies have certification papers indicating they are flame retardant?	Yes	No	N/A
50.	Are tents/canopies set up at least 10 feet from other tents/canopies and at least 10 feet from cooking equipment?	Yes	No	N/A
51.	Are tent stakes and ropes properly marked / protected from inadvertent contact?	Yes	No	N/A
52.	Have temporary stages and other raised platforms have been issued the appropriate building permits and have been inspected prior to use. Documentation is on hand?	Yes	No	N/A

WALKWAYS / RAMPS / STAIRS (INDOOR OR OUTDOOR EVENT)

53.	Have walking surfaces been inspected for slip-trip-fall hazards?	Yes	No	N/A
54.	Are walking surfaces provided with sufficient lighting?	Yes	No	N/A
55.	Are stair treads and railings in good condition?	Yes	No	N/A

COMPRESSED GAS CYLINDERS (INDOOR OR OUTDOOR EVENT)

56.	Are compressed gas cylinders secured in an upright position and capped when not in use?	Yes	No	N/A
57.	Are there no more than two (2) propane gas tanks in a tent/booth?	Yes	No	N/A

OTHER CONSIDERATIONS (INDOOR OR OUTDOOR EVENT)

58.	For high risk events (e.g. mechanical bull riding, etc.), has vendor provided liability insurance certificate and or has event insurance been purchased?	Yes	No	N/A
59.	Have event / open / athletic fields been inspected for slip-trip-fall hazards?	Yes	No	N/A
60.	Emergency services (first aid station, command post, etc.) are signed / easily identifiable?	Yes	No	N/A

ADDITIONAL COMMENTS

Signature of Event Coordinator or Designee

Name (Printed)

Date



Preventing Heat-Related Illnesses – A Team Approach

Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

Managers and Supervisors

- Monitor the weather forecast and anticipated workload. To the extent possible, plan heaviest work early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch of new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.
- Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.
- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

Employees

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Be aware that certain medications can affect your ability to effectively regulate body temperature. These include vasoconstrictors, beta blockers, diuretics, antidepressants, and stimulants.
- Monitor yourself for signs of overexposure. Page 2 of this Bulletin discusses the signs of overexposure.

Co-workers

- Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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Signs and Symptoms of Heat Illnesses

Sunburn should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

Heat cramps are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

Heat exhaustion is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

Heat stroke is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website (www.osha.gov) for additional resources. NIOSH is a second excellent resource (www.cdc.gov/niosh/). They have produced a Heat App and a Fast Fact card for employers and employees.

The 2016 planning process has begun and we are excited to present the new 2016 Course Catalog. Please look through the attached Course Catalog and submit your Class Request Form for hosting on site classes in 2016, by August 31, 2015. If you are not interested in hosting any classes, no action is required.



To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors
From: Susan Kopec, Training and Administration Associate Director
Date: July 6, 2015
Re: 2016 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER

We are excited to present the 2016 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2016 safety training program. We'd like to call to your attention some of the changes in the courses for 2016:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Lock Out / Tag Out and Slip-Trip-Fall Prevention. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, Forklift Train-the-Trainer and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Ten classes have been updated for 2016.

Submit requests for the classes you would like to host in 2016 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to August 31, 2015. If you are not interested in hosting classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

To help you decide what training is needed for your employees, visit the MEL homepage at www.njmel.org and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the WorkPlace Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI HelpLine.

- Host locations must guarantee and enroll a minimum of **15+ participants at least 15 working days prior to the date of the class through the MSI Learning Management System Website**. You may enroll participants for any class as soon as the calendar is posted on the website in late November.
- Smaller members that do not have 15+ participants are encouraged take advantage of the **"Fast Track to Safety"** or partner with neighboring members.
- Host locations must provide a training room to accommodate the class. The maximum class size is 50, unless noted in the Course Catalog. Some classes require tables and chairs. Class venues should have adequate seating and parking and a **screen or blank wall suitable for projecting slides**.
- The classes will be posted on the MSI calendar and open enrollment will be accepted to supplement host town participation up to the maximum class size.

Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering an effective distribution of classes throughout the State and maximizing the available resources.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services during MSI training, employers may request assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

2016 MSI Class Request

For January 1, 2016 – December 31, 2016

All requests to host classes MUST be received by August 31, 2015

(Requests received after August 31, 2015 will be put on a waitlist for scheduling upon availability)

Member Name: _____
(Name of Municipality, Authority, School District, County, etc)

Name of JIF: _____
(Joint Insurance Fund)

County: _____

Requestor's Name: _____

Title: _____

Phone Number: () _____

Fax Number: () _____

E-mail Address: _____

Class Name	Desired Month	Other considerations (Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.

Course Title	Course Description	Target Audience
Accident Investigation	2 hours - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to prevent future incidents.	Recommended upon initial assignment This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles. Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
Advanced Safety Leadership Program <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	10 hours over 2 days - This course educates supervisors and lead employees on the most common OSHA requirements. Topics include written safety programs, Job Hazard Analysis, industrial hygiene, electrical safety, and more. Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.	Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles. Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH
Asbestos, Lead and Silica Industrial Health Overview	1 hour - This course is a primer on the regulations and restrictions for workers who perform tasks that may expose them to asbestos, silica, or lead. This class does not meet OSHA Asbestos Awareness training.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead. Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
Back Safety / Material Handling <i>Also available through MSI On-line learning</i>	1 hour - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling. Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
Back Safety / Patient Handling for Emergency Responders <i>Also available through MSI On-line learning – Available in 2016</i>	1.5 hours - This course reviews best practices in lifting and carrying patients. Students are then led through a discussion of decision-making at the scene and the impact on the stresses on their backs, shoulders, and knees.	Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.

Bloodborne Pathogens <i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i>	1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees. Employers will need to explain safeguards specific to the individual work places to complete annual training.	Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties. Continuing Education Approvals: CPWM - 1.0 Government CEU Credits RMC - 1.0 Professional Development Water/Wastewater - 1.0 Safety TCH
Bloodborne Pathogens Train-the-Trainer Limited Offering <i>Please indicate if you would like to host this class. Dates and locations to be announced.</i>	3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections: 1) tips for training adults 2) a review of the OSHA BBP standard 3) opportunity to monitor a practice class	Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits Water/Wastewater - 2.5 Hrs. Safety TCH
CDL – Drivers' Safety Regulations	2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues. This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.	Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL). Also, suggested for supervisors and mechanics. Continuing Education Approvals: CPWM - 2.0 Government CEU Credits Water/Wastewater - 2.0 Safety TCH
CDL – Supervisors' Reasonable Suspicion <i>This class is workbook based and requires a classroom with tables and chairs.</i>	2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence. This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.	Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL). Also, suggested for department heads and Human Resources / Personnel representatives Continuing Education Approvals: (Initial Training) CPWM- 2.0 Management CEU Credits (Initial Training) Water/Wastewater 1.5 Safety TCH

<p>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</p> <p>Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide TV and DVD player for the CEVO courses.</i></p>	<p>4 hours - Driving an emergency vehicle, whether it's a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.</p> <p>The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>
<p>Coaching the Maintenance Vehicle Operator (CMVO)</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this CMVO course.</i></p>	<p>4 hours - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p>Coaching the School Bus Driver</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this course.</i></p>	<p>4 hours - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive school buses.</p>
<p>Confined Space Awareness Training</p>	<p>1 hour - <u>This class is intended for workers who do not enter a confined space or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p>Required upon initial assignment and retraining as needed for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Confined Space Entry with Equipment Demonstration in Classroom</p>	<p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses & tripod.</p> <p>*Maximum class size is 15 students.</p>	<p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals: CPWM - 3.5 Technical CEU Water/Wastewater - 3.5 Safety TCH</p>
<p>DDC-6 Defensive Driving</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p>6 hours - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Strict maximum class size of 35 students.</p>	<p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals: Water/Wastewater - 5.5 Safety TCH</p>
<p>Driving Safety Awareness</p>	<p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals: CPWM - 1.5 Technical CEU Credits Water/Wastewater - 1.5 Safety TCH</p>

Employee Conduct and Violence Prevention in the Workplace	1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent training for those who deal with the public. Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits
Excavation, Trenching and Shoring <i>This class requires a classroom with tables and chairs.</i>	4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.	Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
Fall Protection Awareness	2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits). Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Fast Track to Safety <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</i>	5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Lock Out / Tag Out and Slips, Trips and Falls. Full day participation is required to receive certificate of completion.	Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
Fire Extinguisher Safety	1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher. Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH

Fire Safety <i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i>	1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.	Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee. Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH
Flagger and Work Zone Safety <i>This class is workbook based and requires a classroom with tables and chairs.</i>	4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation. *Maximum class size is 20 students.	Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones. Continuing Education Approvals: CPWM - 2.0 Technical & 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH
Forklift Operator Certification Certification for host employees only NEW for 2016	Up to 6 hours – This program is intended for trained and experienced forklift operators. A classroom session which reviews best practices for forklift operation will be followed by certification testing of skills. This class is not initial or remedial operator training. Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. Maximum 15 students.	Required for all workers upon initial assignment and 3-year re-certification. OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH
Forklift Operator Evaluation Train-the-Trainer	3 hours - Employers must certify their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house training and certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document skill performance. Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.	Required upon initial assignment as an employer evaluator.
Hazard Communication / Globally Harmonized System (GHS) <i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i>	1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.	Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments. Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH

HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)	<p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, & HazCom / GHS / Right to Know rules.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3 Safety TCH</p>
Hazard Identification - Making Your Observations Count	<p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals: CPWM - 1.0. Technical CEU Credits CPWM - 1.0 Management CEU Credits Water/Wastewater - 1.5 Safety TCH RMC - 2.0 Professional Development CEU Credits</p>
Hearing Conservation	<p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>
Heavy Equipment Safety	<p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 3.0 Safety TCH</p>

Hoists, Cranes and Rigging Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.	2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.	Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Housing Authority Safety Awareness Training for Facility Maintenance Personnel	3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs. Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace	1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.	Recommended upon initial assignment and retraining as needed The course is excellent for those who deal with the public.
Housing Authority Sensibility #2 - Conflict Resolution	2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.	Recommended upon initial assignment and retraining as needed The course is excellent for those who deal with the public.
Housing Authority Sensibility #3 - Stress and Stress Management	1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques. *Maximum 35 Attendees	Recommended upon initial assignment and retraining as needed

Jetter / Vacuum Safety Awareness	2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.	Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Ladder Safety / Walking & Working Surfaces	2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
Landscape Safety	3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals.	Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities. Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Leaf Collection Safety Awareness	2 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
Lock Out / Tag Out (Control of Hazardous Energy) <i>Also available through "Fast Track to Safety" days!</i>	2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.	Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Office Safety <i>Also available through MSI On-line learning</i>	2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	Recommended upon initial assignment and retraining as needed for employees who work in office settings. Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH

Personal Protective Equipment	2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection.	Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Playground Safety Inspections <i>Also available through MSI On-line learning</i>	2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.	Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit
Safety Committee Best Practices	1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee. This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.	Recommended upon initial assignment to a Safety Committee Continuing Education Approvals: CPWM - 1.5 Management CEU Credits RMC - 1.5 Professional Development CEU Credits Water/Wastewater - 1.5 Safety TCH
Safety Coordinators' Skills Training <i>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced. This class requires a classroom with tables and chairs.</i>	6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.	Recommended upon initial assignment Continuing Education Approvals: CPWM - 3.0 Management CEU CPWM - 3.0 Government CEU Credits RMC - 6.0 Professional Development CEU Credits Water/Wastewater- 5 Safety TCH
Sanitation and Recycling Safety	2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.	Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits

Schools: Chemical Lab Safety for Science Teachers	<p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.
Schools: Safety Awareness Training for School Custodians / Facilities Management	<p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p>	<p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
<p>Seasonal (Autumn/Winter) Public Works Operations</p> <p><i>(Combined Leaf Collection and Snow Plow Safety)</i></p>	<p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p>
Seasonal (Summer) Employee Orientation	<p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p>	Recommended upon initial assignment for new or returning seasonal employees.

Shop and Tool Safety	1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	Recommended upon initial assignment and retraining as needed for employees who use hand & power tools. Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH
Snow Plow / Snow Removal Safety	2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows. This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.	Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
Special Event Management	2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed. The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.	Recommended upon initial assignment and retraining as needed for employees who plan special events. Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH
Toolbox Talk Essentials	1.5 hours - For staff members who present tool box talks as part of their department safety training program.	Suggested for safety coordinators, supervisors, managers and those in safety leadership roles. Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH
Traffic Control for Emergency Responders	2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.	Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.

Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI portal at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>.

1. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.
2. Once logged in, click on "MSI On-Line Training Courses."
3. Choose the course you would like to complete. Click enroll.
4. Choose "Click Here" to go to your authorized course list.
5. Click the program name to launch the course. Click Start to begin.
6. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Course Title	Course Description
Aquatic Safety for Camp Counselors Part of Camp Counselor Suite	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
Back Safety / Material Handling	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
Back Safety during Patient Lifting NEW 2016	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
Bloodborne Pathogens	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
Bullying Prevent at Camp Part of Camp Counselor Suite	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
Child Sexual Abuse Prevention at Camp Part of Camp Counselor Suite	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.
Crossing Guard Training	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.

Crush Zone Training	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
Driving – Emergencies & Natural Disasters	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
Driving – Urban Driving	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
Fire Safety	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
Hazard Communication / Globally Harmonized System (GHS)	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
New Employee Safety Orientation, Part 1	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
New Employee Safety Orientation, Part 2	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
Office Safety	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
Playground Safety for Camp Counselors Part of Camp Counselor Suite	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
Playground Safety Inspections by Public Works or Recreation Departments	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.
(The) Professional Lifeguard Part of Camp Counselor Suite	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
Trip and Transportation Safety Part of Camp Counselor Suite	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Certificate Of Insurance Monthly Report

Tuesday, June 22, 2015

From 5/19/2015 To 6/21/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Borough of Hillsdale I- Borough of Barrington	380 Hillsdale Avenue Hillsdale, NJ 07642 229 Trenton Avenue Barrington, NJ 08007	609	Evidence of insurance as respects to Statutory Bond coverage for 6/8/2015 BOND Michael Kaufmann - Treasurer, effective 05/11/15.		
H- Camden County Bd. of Chosen Freeholders I- Township of Winslow	County of Camden Department of Parks 1301 Park Boulevard Camden, NJ 08002 125 South Route 73 Winslow, NJ 08037	1656	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 New Brooklyn Park, located on Erial Road, Sicklerville, NJ 08081, for the Township's Family Day event on July 25, 2015.	6/9/2015	GL EX AU WC
H- Barrington Board of Education I- Borough of Barrington	311 Reading Avenue Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	1693	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 facilities at Woodland School, located at 1 School Lane, Barrington, NJ 08007, for the Borough's fireworks display on July 3, 2015 rain date July 5, 2015.	6/8/2015	GL EX AU WC
H- Ford Motor Credit Co.	One American Road, MD 7500 Dearborn, MI 48126	2857	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 5/22/2015	Exception	

I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 SIR on WC. 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)	
H- To Whom It May Concern I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	4794	Evidence of insurance with respects to the Collingswood Foundation for the Arts, 315 White Horse Pike, Collingswood, NJ 08108.	6/8/2015 GL EX AU WC
H- State of New Jersey I- Borough of Berlin	Dept. of Labor & Workforce Development Office of Special Compensation Funds PO Box 399 Trenton, NJ 08625-0399 59 S. White Horse Pike Berlin, NJ 08009	5624	Evidence of insurance. Borough of Berlin Library is a named insured under the Borough of Berlin's Policy.	6/12/2015 GL EX AU WC
H- Township of Berlin I- Township of Berlin	135 Route 73 South West Berlin, NJ 08091 135 Route 73 South West Berlin, NJ 08091	6615	Evidence of insurance as respects to Statutory Bond coverage for Lori Campisano, Treasurer/CFO effective 01/01/15 and Dana O'Hara, Tax Collector/Utilities Collector, Effective 02/09/15.	6/17/2015 BOND
H- Cherry Hill Fire District #13 I- Borough of Collingswood	1100 Markkress Road Cherry Hill, NJ 08003 678 Haddon Avenue Collingswood, NJ 08108	8198	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) shared services agreement where Cherry Hill Fire District will repair fire apparatus for the Borough of Collingswood.	5/19/2015 GL EX AU WC
H- Camden International I- Parking Authority of the City of Camden	Commodities Terminal, LLC 1200 Ferry Ave. Camden, 12580 NJ 08104 10 Delaware Avenue Camden, NJ 08103		REPLACES PRIOR CERTIFICATE - 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	6/3/2015 GL EX AU WC

caused in whole or in part by the acts or omissions of the named insured) use of ICT facilities / lot 5.

H- EverBank Commercial Finance, Inc I- Borough of Brooklawn	C/O Insurance Center PO Box 3886 Bellevue, WA 98009 301 Christiana Street Brooklawn, NJ 08030	18424	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 Xerox Workcentre 7225PT Copier, valued at \$10,500. Account #41217498-1	6/18/2015 GL EX PR
H- Runnemede Board of Education I- Borough of Runnemede	505 W. 3rd Avenue Runnemede, NJ 08078 24 North Black Horse Pike Runnemede, NJ 08078	18813	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 facilities at Aline Bingham Elementary School, located at 100 Orchard Avenue, Runnemede, NJ, 08078, by the Borough for their summer recreation program.	6/11/2015 GL EX AU WC
H- Blessed Teresa of Calcutta I- Borough of Collingswood	809 Park Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	20417	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 facilities for a polling place on June 2, 2015 and November 3, 2015.	5/28/2015 GL EX AU WC

H- Susquehanna Commercial	Finance, Inc. Documentation Department PO Box 20496	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 Explorer, vin #1FM5K8AR0FGC41886, valued at \$34,076, for the Berlin Twp. Police Dept.	5/26/2015 GL EX AU OTH
I- Township of Berlin	979130 Miami, FL 33197 135 Route 73 South West Berlin, NJ 08091		
H- Welcome America Inc	City of Philadelphia 1515 Arch St., 12th Flr. 21047	Certificate holder, City of Phial., Commonwealth of PA, & ESM Productions, Inc. Under the Sun Productions, Inc. 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) participation of Lawnside Fire Trucks in the 2015 WAWA parade.	6/9/2015 GL EX AU WC
I- Borough of Lawnside	Philadelphia, PA 19102 4 E Douglas Ave. Lawnside, NJ 08045		

Total # of Holders = 14

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

BULLETIN MEL 15-03

Date: Revised June 1, 2015

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew Companies Inc.

Re: Property/Equipment Breakdown Program

- The bulletin does not apply to the members of the NJUA JIF and workers compensation only members of NJPHA JIF.

The excess Property/Boiler & Machinery policy covering the Municipal Excess Liability Joint Insurance Fund and member JIFs was renewed on **12/31/14** as follows:

GENERAL

Commercial Insurer: Zurich American Insurance Company
Policy #: ERP 9806147-03
Coverage Period: 12/31/14 to 12/31/15
Policy Form: Zurich Edge

PROPERTY/EQUIPMENT BREAKDOWN PROGRAM COVERAGE

Limits of Liability (shared by all MEL member entities statewide)

Policy Limit Per Occurrence (Property Damage and Time Element Combined): **\$125,000,000**
(This is the total per occurrence limit for all coverage combined including time element.)

Program Sub-limits (shared by all MEL member entities statewide):

Named Storm Wind per occurrence	\$125,000,000
(Property Damage and Time Element Combined-120 hour time limit)	
Equipment Breakdown	\$125,000,000
Utilities - Member Owned Only	
Pass Through Utilities only	\$125,000,000
(Property Damage & Time Element Combined)	
Power Generation Utilities-Property Damage	\$125,000,000
Power Generation Utilities-Time Element	Not Covered
Flood (per occurrence & annual aggregate):	\$75,000,000
(Further Flood breakdown summarized below)	
Earth Movement (per occurrence & annual aggregate):	\$75,000,000 (168 hour time limit)
Increased Cost of Construction (Includes Demolition)	\$25,000,000
Newly Acquired Locations – 90 Days reporting period	\$25,000,000 (per Location)
New Construction & Additions (Builders Risk)	\$25,000,000 (Delay in completion-15 days)

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Program Sub-limits (shared by all MEL member entities statewide) continued:

Debris Removal	\$25,000,000
Vehicles (Property Damage only)	\$15,000,000
Errors & Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Protection and Preservation of Property (48 Hours) up to	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property (Named Peril Coverage only)	\$10,000,000
Off Premises Service Interruption (24 hr. qualifying period)	\$10,000,000
■ Transmission and Distribution Lines	\$10,000,000
■ Overhead Transmission – 1 Mile Radius Restriction	
■ Underground Transmission – 5 Mile Radius Restriction	
Piers, Wharfs, Docks, Boardwalks and buildings thereon	\$10,000,000
(including Bulkheads and Crossovers - Named peril coverage only - Property Damage & Time Element combined)	
Bridges and Dams (Property Damage & Time Element combined)	\$10,000,000
(Excluded for the perils of flood, named storm and earth movement)	
Soft Costs	\$5,000,000
Professional Fees	\$1,250,000
(Includes Architect & Engineers & Loss Adjustment Fees)	
Time Element	
Business Interruption	Included
Service Interruption	Included
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Extra Expense	\$10,000,000
Tenant Relocation	\$750,000
Loss arising out of Delay in Completion	60 days
Gross Earnings	12 months
Ordinary Payroll	90 Days
Extended Period of Liability	365 days
Valuable Papers & Records (incl. EDP media/software):	\$10,000,000
Accounts Receivable	\$10,000,000
Ingress/Egress (30 Day Period within 5 mile radius) up to	\$5,000,000
Civil Authority (30 day period for property within 5 mile radius)	\$5,000,000
Ammonia Contamination (Equipment Breakdown)	\$5,000,000
Spoilage (Equipment Breakdown)	\$5,000,000
Fine Arts (owned/non-owned)	\$2,500,000
Transit	\$1,000,000
Tenant Prohibited Access (24 hour qualifying period)	\$1,000,000
Deferred Payments	\$1,000,000
Computer Systems Damage (24 hour qualifying period)	\$2,500,000
Watercraft (32 feet or less-PD only, ACV if not scheduled)	\$1,000,000
Clogging/Blocking Pipes (per occurrence)	\$1,000,000

Wind Turbines-Scheduled	\$1,000,000
▪ Impounded Water (30 Day Period)	\$250,000
▪ Fire Department Service Charges	\$250,000

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Program Sub-limits (shared by all MEL member entities statewide) continued:

■	Off Premises Storage under Construction	\$250,000	
	Land and Water Contamination Cleanup Removal & Disposal	\$250,000	(Annual Aggregate)
■	Decontamination Costs (law & ordinance)	\$250,000	
■	Asbestos Clean-up (per occurrence)	\$50,000	

Further Breakdown of the Peril of Flood limits are as follows:

The flood limits and deductibles differ for building locations that are wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100 year flooding (flood zones A or V). The building locations wholly or partially within Special Flood Hazard Areas are subject to the following limits and deductible:

\$ 2,500,000 per location as respects to Locations wholly or partially within Special Flood Hazard Areas (SFHA).

\$ 1,000,000 for all property located outside building or structure but not defined as **Outdoor Property** wholly or partially within Special Flood Hazard Areas (SFHA).

\$ 2,500,000 per location for pumping stations wholly or partially within Special Flood Hazard Areas (SFHA).

There is no coverage for the peril of flood for buildings constructed on pilings that are located wholly or partially within the Special Flood Hazard (SFHA) designated zones V, VE, V1-30. This does not apply to the Ocean City Music Pier and Cape May Convention Center.

In no event shall the Zurich 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. For example, if a location has a \$3.5 million of loss or damage from flood only \$2.5 million applies to 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.

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Program Deductibles:

- **Member Entity** Property Deductible: (**SEE PAGE 8**) per occurrence except for the following:
 - Flood for locations wholly or partially within 100-year flood zone. (See member entity deductible below).
 - Equipment Breakdown. (See member entity deductible below).
 - Named Storm. (See member entity deductible below).
- **Member JIF** Retention: \$50,000 per occurrence less member entity deductible. The member JIF does not cover perils of Flood (for locations wholly or partially within SFHA (100-year flood zone); (2) Equipment Breakdown and (3) Named Storm.
- **MEL** Retention: \$200,000 XS \$50,000 per occurrence. The member JIF does not cover perils of (1) Flood (for locations wholly or partially within SFHA (100-year flood zone); (2) Equipment Breakdown and (3) Named Storm (Flood and Wind).
- ***Zurich Program Deductibles:***
 - **Per occurrence deductible** Property Damage and Time Element combined coverage - \$250,000 except as below:
 - **Equipment Breakdown:** \$5,000 Member Entity Deductible - (Property Damage & Time Element Combined)
 - **Earth Movement :** \$250,000 Property Damage and Time Element combined coverage
 - **Flood Deductibles:**
\$250,000 Property Damage and Time Element combined coverage per occurrence except as follows:
 - **Locations Wholly or Partially Within Special Flood Hazard Areas:**
The perils of flood and/or Surface water as respects any locations wholly or partially within Special Flood Hazard Areas (SFHA), shall be subject to separate deductibles of **\$500,000** each for building damage, **\$500,000** each building contents damage, **\$250,000** each building damage for Housing Authority/non profit buildings, **\$100,000** each building contents for Housing Authority/non profits; or the National Flood Insurance Plan's (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased or not. Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment are subject to policy per occurrence deductible of \$250,000. All other property not eligible for NFIP is either defined as Outdoor Property or addressed elsewhere in the policy.
 - **Locations Outside Special Flood Hazard Areas**
The standard JIF member entity per occurrence property deductible applies. (**SEE PAGE 8**). The JIF retention is \$50,000, and the MELJIF Retention is \$200,000 excess \$50,000.

Program Deductibles (continued):

Zurich Program Deductibles (continued):

• **Flood Deductibles (continued):**

If the member entity determines that you have building locations wholly or partially within Special Flood Hazard Areas, it is strongly recommended that the member entity purchase the maximum limits available from the National Flood Insurance Program. As noted above, the JIF program only provides excess flood coverage for these building locations regardless of whether NFIP coverage is purchased. Building location flood zone designations are subject to revision by FEMA at anytime. Therefore, it is recommended that the member entity work with their Risk Management Consultant (RMC) to recheck or update the member entity flood zone determinations and where necessary to obtain quotations from the NFIP program.

The MEL does not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency. The member local unit may purchase this coverage from the National Flood Insurance Program.

If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at www.nationalfloodinsurance.com/NFIP/quote.htm. We suggest that you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

Note: Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible and excess property policy sub-limits. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”.

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▪ **Policy Definition of SFHA** - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100- year flood. SFHA;s per FEMA include but are not limited to: Zones A, AO, AH, A1-A30, AE, A99, Zone AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE and V1-V30.

Program Deductibles (continued):

Zurich Program Deductibles (continued):

- **Deductibles 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.

- **Two or more Deductibles:**

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.

Property Covered includes:

- **Insured's interest in buildings** (or structures) including new construction, additions, alterations and repairs that the Insured owns, lease or rents.
- **Insured's interest in Personal Property** including Improvements and Betterments.
- **Insured's interest** in vehicles and mobile equipment.
- **Property of Others** (will not extend Time Element coverage to the owner) and is limited to property:
 - In the Insured's custody & control;
 - In which the insured has an insurable interest;
 - The Insured is legally liable; or
 - The insured has agreed in writing prior to loss or damage to provide coverage.
 - Personal property of officers, employees and volunteers of the Insured.

Property Not Covered includes but is not limited to:

- Monies and Securities
- Watercraft over 32' in length and Aircraft
- Animals, standing timber and growing crops
- Land Improvements. Land Improvements means lawns, plants, shrubs or trees; pavements, roadways, sidewalks or similar works
- Land. Land means land, beaches, dunes, sand, coastline, and islands, whether manmade or not and water.
- Land Improvements at golf courses.
- Retaining Structures, unless attached to an Insured Location. Retaining Structures means including but not limited to gabion walls, culverts and retaining walls.
- Vehicles of Officers and Employees
- Underground Property including: (1) Underground piping on locations beyond 1,000 feet radius of a pumping station, process plant, metering pit, well or similar operational locations, which is owned, leased, used, occupied or intended for use by the member entity; (2) Underground Gas pipelines; (3) Underground Storage Tanks and associated systems including piping; (4) Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 feet radius of an Insured Location owned by the member entity. Underground property within a 1,000' is not covered for the perils of Flood, Earth Movement or Named Storm.
- Overhead transmission and distribution lines and associated equipment of the member entity situated beyond 1 mile radius for overhead transmission lines and situated beyond 5 mile radius for underground transmission or except as approved and scheduled by endorsement to the policy.

Exclusions include but are not limited too:

- Contamination including mold and fungus. Insects, animals or vermin damage.
- Loss arising from delay, loss of market or loss of use.
- Unexplained disappearance, mysterious disappearance, shortage
- Dishonest, fraudulent or criminal acts
- Faulty, inadequate or defective design, specifications, workmanship, construction, materials used.
- Corrosion, deterioration, erosion, inherent vice, latent defect, rust, wear and tear.
- Changes in temperature (except machinery and equipment) or changes in relative humidity, all whether atmospheric or not.
- Settling, cracking, shrinking, bulging or expansion of: foundations, floors, walls, ceilings or roofs.

- Cumulative effects of smog, smoke, vapor, liquid and dust.
- Contingent Time Element

Definitions:

- **Insured Location** is:
 - Scheduled on the policy;
 - Listed on the Schedule of Locations on file with the Company;
 - Covered as a Miscellaneous Unnamed Location; and
 - Covered under Newly Acquired or Errors & Omissions coverage terms.
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- **Outdoor Property** means:
 - a. personal property located **outdoors**;
 - b. **outdoors** fences;
 - c. **outdoors** radio and television antennas (including satellite dishes)
 - d. **outdoors** signs not attached to buildings.
 - e. **outdoors** playground equipment, apparatus, or fixtures;
 - f. **outdoors** athletic equipment, apparatus, or fixtures;
 - g. docks and boardwalks;
 - h. other **outdoors** structures that are not buildings;
 - i. other **outdoors** equipment that does not provide electrical, gas, fuel, steam, water, or refrigeration service a building;
 - j. other **outdoors** apparatus;
 - k. other **outdoors** fixtures.
- **Outdoor Property** does not mean **Outdoor Property** at a scheduled location.
- **Outdoors** means: outside a permanent building; or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.
Outdoor Property perils insured against: 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.
- **Covered Cause of Loss** means: all risk of direct physical loss or damage from any cause unless excluded.
- **Described Cause of Loss** means: Equipment Breakdown, Earth Movement, Flood or Named Storm.
- **Peril of Flood** means: a general and temporary condition of partial or complete inundation of normally dry land areas or structure(s) caused by: (1) The unusual and accumulation of runoff of surface waters, waves, tides, tidal waves, tsunami, the release of water, the rising, overflowing or breaking of boundaries of nature or man made bodies of water, or spray there from all whether driven by wind or not; or (2) Mudflow or mudslides caused by accumulation of water on or under the ground, (3) Flood also includes backup of water from a sewer, drain or sump caused in whole or part by Flood, (4) Flood includes Storm Surge.
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- **Earth Movement** means: earthquake, landslide, mine subsidence, earth sinking, rising, shifting, or sinkhole.
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- **Storm Surge means:** A general and temporary condition of partial or complete inundation by salt water caused by wind driven waves that result from a Named Storm, of normally dry land areas or structures in coastal areas, bays or inland waters connected to an ocean or sea.

Other Property:

- - **Automobile Physical Damage** coverage valuation provided on automobiles, automotive equipment and construction and contractors equipment valued on an Actual Cash Value basis. The exceptions to this are as follows:

Antique fire trucks replacement cost up to the value on schedule with the insured. Antique trucks not scheduled then lesser of ACV, repair or replace up to the limit stated in the declaration page.

Emergency Vehicles (except police vehicles): Replacement Cost 15 years or less. For fire trucks or engines over 15 years old replacement cost if recertified once refurbished and restored. Refurbishing is as per NFPA 1912 Standard for Fire Apparatus Refurbishing (2011 Edition).

Trash Collection Trucks leased to the Insured, actual cash value plus the amount by which the termination liability under the lease exceeds the actual cash value of the leased truck at the time of the loss. The termination liability under the lease does not include any regularly scheduled lease payment due and unpaid at the time of the loss.

Note: In the event the estimated cost to repair any damaged vehicle exceeds 75% of the actual cash value of the damaged vehicle, the valuation will be greater of: actual cash value or any other applicable valuation.

- **Watercraft (32' or less in length)** coverage is actual cash value if not scheduled; if scheduled, lesser of schedule amount or Replacement Cost value.
- **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.
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- **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.
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- **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.
- **Vacant/unoccupied buildings** coverage is provided with Zurich if scheduled. If not scheduled, the location coverage will be subject to the miscellaneous unnamed location sub-limit in the Zurich policy. The JIF requires that these be reported within sixty (60) days of acquisition. Upon notification, the Joint Insurance Fund and excess Insurer reserve the right to inspect the property. If any inspection uncovers major deficiencies, the member entity may be asked to correct this in order for coverage to apply. The JIF may charge an additional premium. For detail reporting requirements see **MEL Bulletin MEL 15-10.**

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BULLETIN MEL **15-03**

Other Property (continued):

- **Rehabilitation** of property coverage is provided. The JIF requires reporting in advance of the start of the rehabilitation and also may require a pre-inspection. There may be an additional premium charge from the JIF. This will be based on the type of job. For detail reporting requirements see **MEL Bulletin MEL 15-10**. **Renovations** are also covered; there are no reporting requirements for renovations.
- **Newly Acquired Locations** coverage is provided. Reporting to Zurich is required within 90 days of the acquisition. If not reported within 90 days of acquisition coverage will be subject to the policy miscellaneous unnamed location sub-limit. For detailed reporting requirements see **MEL Bulletin MEL 15-10**.
- **New Construction (Builders Risk)** coverage is provided. Reporting is required by the JIF prior to the start of construction. For detailed reporting requirements see **MEL Bulletin MEL 15-10**.
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- **Fine Arts** owned or where the member entity has assumed liability for the Fine Arts of others. The member JIF's have specific requirements for scheduling non-owned artwork. Please refer to the respective member JIF Policy & Procedures. Fine Arts include antique fire trucks.
- **Ensuing Loss** coverage provided for certain excluded perils, as per the **Zurich** policy form.
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- **Terrorism** coverage is included.
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- **Repair, Rebuild or Replace Provision:** For direct physical loss or damage to Covered Property for which repair, rebuilding or replacement has not started within five (5) years from the date of direct physical loss or damage, then the Company is not liable for more than actual cash value.
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- No Coinsurance provision.
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- **Alternate Dispute Resolution** included.
- **90 Day** Notice of Cancellation except for non payment of premium 10 days.
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- Safety and loss control services inspections provided on all **jurisdictional objects**. **Zurich** will issue operating certificates on all jurisdictional objects that must be filed with the state. Cost for operating certificates filed with the state is included in the premium.

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Additional scheduling requirements

The following are items that Zurich has asked to be scheduled individually for 2015 with the JIF Administrator in order for the applicable policy coverage to apply:

- **Fire Trucks and Engines.** The MEL is already collecting this information from the membership.
- **Fine Arts** items valued in excess of \$250,000 (per item).
- **Watercraft** 32' or less in length. The policy does not provide coverage for watercraft in excess of 32' in length.
- **Bridges.** The policy provides for named peril coverage if scheduled (unless part of a scheduled insured location and then all risk perils apply).
- **Dams.** The policy provides for named peril coverage if scheduled (unless part of a scheduled insured location and then all risk perils apply).
- **Valuable Papers** documents valued in excess of \$250,000 (per item).
- **Boardwalks, Piers, Wharfs, Bulkheads, Docks, Crossovers and Floating Docks.** The policy provides named peril coverage for all Boardwalks, Piers, Wharfs, Bulkheads, Crossovers and Docks per the policy form with Zurich. To ease the impact of higher premiums resulting from increase in reported value, Zurich has agreed allow for Boardwalks, Piers, Wharfs and Docks be insured at 50% of full value for 2015, 75% of value for 2016 and 100% of value for 2017.

Additional "Equipment Breakdown" Coverage Definitions:

Breakdown means:

- A failure of pressure or vacuum equipment;
- An electrical failure including arcing; or
- A mechanical failure including rupture or bursting caused by centrifugal force.
- For the above includes an explosion to a steam boiler, steam turbine, steam engine, gas turbine, or moving or rotating machinery when such explosion is caused by centrifugal force or mechanical failure; but not the explosion of gases or fuel within the furnace of any Covered Equipment or within the flues or passages through which gases of combustion pass; nor combustion explosion outside the Covered Equipment.

Breakdown does not mean or include:

- Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- Defects, erasures, errors, limitations or viruses in computer equipment and programs;
- Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- Damage to any structure or foundation, supporting any Covered Equipment or any of it's parts;
- Functioning of any safety or protective

Covered Equipment means:

- Any boiler fired pressure vessel, unfired vessel normally subject to vacuum or internal pressure other than weight of its contents, refrigerating and air conditioning systems, any metal piping and its accessory equipment, and mechanical, or electrical machines or apparatus used for generation, transmission, or utilization of mechanical or electrical power, not otherwise excluded as Covered Property.

BULLETIN MEL 15-03

Covered Equipment does not mean:

- Part of a pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
 - Insulating or refractory material, but not excluding the glass lining of any Covered Equipment;
 - Non-metallic pressure or vacuum equipment unless it is constructed and used in accordance with the American Society of Mechanical Engineers (ASME) code or another appropriate and approved code;
 - Catalyst;
 - Vessels, piping and other equipment that is buried below ground and requires excavation of materials to inspect, remove, repair or replace;
 - Vehicle, aircraft, self propelled equipment of floating vessel including any Covered Property (equipment) that is mounted upon or used solely with any one or more Vehicles, aircraft, self-propelled equipment or floating vessel;
 - Drag line, excavation or construction equipment including any Covered Property or Covered Equipment that is mounted upon or used solely with any one or more drag-lines, excavation, or construction equipment;
 - Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacements;
 - Equipment or any part of equipment manufactured by the Insured for sale.
- **Please see policy form for all coverage, terms and conditions.**

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

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- **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 document and all issues shall be decided based on the policy document.**

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

PROPERTY DEDUCTIBLES BY JIF
2015

JIF	Property Deductible
Atlantic	\$1,000.
Bergen	\$2,500.
Burlington	\$1,000.
Camden	\$2,500.
Central	\$2,500.
First	\$1,000.
Mid Jersey	\$1,000.
Monmouth	\$2,500.
Morris	\$1,250.
NJPHA	\$1,000.
NJSI	\$1,000.
Ocean	\$2,500.
PAIC	\$1,000.
PMM	\$2,500
South Bergen	\$2,500.
Sub Essex	\$2,500.
Sub Muni	\$2,500.
TRICO	\$1,000.



consolidated services group, inc.

CSG BILL REVIEW SERVICES
CAMDEN JIF
WC Medical Savings By Month

2015

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
January 2015	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February 2015	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March 2015	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April 2015	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May 2015	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June 2015	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
TOTAL 2015	\$975,494.58	\$514,131.38	\$461,363.20	47.30%

Monthly PPO Statistics

Bills	190
PPO Bills	170
PPO Penetration	89.47%

YTD PPO Statistics

Bills	1,048
PPO Bills	947
PPO Penetration	90.36%

2014

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%

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%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
2012				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
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%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%

APPENDIX I – MINUTES

June 22, 2015 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 22, 2015
BOROUGH OF HADDONFIELD 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	Absent
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 Bradford Stokes, Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

Auditor

Bowman & Company
James Miles

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Ari Messinger, Cherry Hill Township
John Foley, Cherry Hill Fire District and Haddon Township
Robert Mather, Pine Valley
Ethel Kemp, Camden Parking Authority
Lawrence Spellman, Voorhees Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Neal Rochford welcomed everyone to the Borough of Haddonfield

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 26, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MAY 26, 2015:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

AUDIT REPORT AS OF DECEMBER 31, 2015 – Executive Director said the Auditor's Report as of December 31, 2014 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company with an extensive review the report. Mr. Miles was present and gave a lively review of the audit report with no findings or recommendations at the meeting and following that, the Board formally approved Resolution 15-18 approving year end financials along with the Group Affidavit. (Page 12)

MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2014 AS PRESENTED, ADOPT RESOLUTION 15-18 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	8 Ayes, 0 Nays

RESIDUAL CLAIMS FUND: Executive Director said the RCF met on June 3, 2015 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the year end audit was approved at the meeting and voted to accept the local JIFs transfer Fund Year 2011 for claims liability.

The RCF board adopted a Resolution accepting the transfer of member JIF's Fund Year 2011. Enclosed in the agenda was Resolution 15-19 authorizing the transfer of the Camden JIF's 2011 claim liabilities to the RCF. (Page 15)

MOTION TO APPROVE RESOLUTION 15-19

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	8 Ayes, 0 Nays

EJIF: Executive Director said the EJIF met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the Year End Audit was approved and received a status report on the new policy form that will be ready in the next few months.

MEL JIF: Executive Director said the MEL met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the MEL approved the Year End Audit and the transfer of Fund Year 2011 to the RCF. They also approved the purchase of additional users for the Camp Counselors online training at the cost of \$12,500 and it was also reported that only 35 POL EPL claims remain open with the MEL.

2015 MEL JIF EXCESS AND REINSURANCE POLICIES: Executive Director said on Page 16 of the agenda is a memo from the MEL Underwriter reporting that the 2015 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.

2016 RENEWAL ONLINE UNDERWRITING DATABASE: Executive Director said last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper renewal application process.

Members recently received an email advising that the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline will be September 1st. Executive Director said we appreciate the Risk Managers assistance in obtaining this information.

MEMBERSHIP RENEWALS: Executive Director said the Fund has 4 members up for renewal at the end of the year. Those towns are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents will be sent out in August. **Page 18**

PERMA OFFICE LOCATION: PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:

PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412

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

Executive Director reviewed the most recent Financial Fast Track as of April 30, 2015 showing a \$5.1 million dollar surplus which is an increase of \$229,000 over last month and we had some reserve changes in our favor. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 13% we currently stand a little over 15% so we are trending fairly well. Lost Time Accident Frequency we have improved from 2.97 last month down to 2.74 this month.

Executive Director said he did have one add on item and would like to request authorization to advertise for RFQs for the six Fund Professionals that are up for renewal this year and they are primarily the Attorney, Auditor and more of the professional type folks.

MOTION TO AUTHORIZE FUND PROFESSIONALS

Motion:	Commissioner Rochford
Second:	Commissioner Gallagher
Vote:	Unanimous

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-20 June 2015 Vouchers

TOTAL 2014	\$0.00
TOTAL 2015	\$838,546.80
TOTAL	\$838,546.80

Confirmation of May 2015 Claims Payments/Certification of Claims Transfers:

2011	110,308.02
2012	44,261.47
2013	14,790.45
2014	34,426.44
2015	129,500.49
TOTAL	333,286.87

MOTION TO APPROVE RESOLUTION 15-20 VOUCHER PAYMENTS FOR JUNE 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	8 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported on a favorable result received in a petition by the court in May involving a pedestrian accident in Winslow Township back in 2011. Mr. Nardi said by the judge's decision Winslow was removed from the case.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a monthly notice with start going out to the Fund Commissioners and Safety Coordinators that will show the upcoming training so everyone is aware of the classes that will be coming up. A Regional Training will be held tomorrow in Clementon for Public Works Round Table start at 9:00 am. Safety Director said there is information in the report regarding the Right to Know Surveys for this up coming year and the Online Camp Counselor training as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Underwriting Manager and the Certificate Report was enclosed on page 38 for the period 4/23/15 to 5/18/15 was included in the agenda listing 13 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for May 2015, with a savings of 56.11% for the month and a total of 50.25 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report was for closed session.

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

Motion:	Commissioner Michielli
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 Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	8 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: 5:50PM

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