

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

JULY 28, 2014
BOROUGH OF PINE HILL
45 W. SEVENTH AVENUE
PINE HILL, NJ 08021
5:15 PM
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 28, 2014**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- WELCOME: HADDONFIELD**
- APPROVAL OF MINUTES:** June 23, 2014 Open Minutes..... **Appendix I**
June 23, 2014 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**

- TREASURER - Richard Schwab**
July Vouchers - Resolution No. 14 -20 **Page 15**
Monthly Reports **Page 17**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 23**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 46**

- MANAGED CARE – Consolidated Services Group**
Monthly Report..... **Page 49**

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: August 25, 2014 – Borough of Barrington**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16

Parsippany, NJ 07054

Date: July 28, 2014

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2015 Renewal Applications – Online Underwriting Database:** As previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL's underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars have been scheduled throughout the state to training Risk Management Consultants and Fund Commissioners on the new program. The seminar was combined with the Underwriting Managers review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

- Membership Renewals** – The Fund has 5 members up for renewal at the end of the year. Renewal documents will be sent out in August. **(Page 14)**
- 2015 RFQ for Professional Services** – RFQ's were advertised and were received by the Fund office on July 15th. A report will be made at the meeting.
- 2014 Coverage Manuals** – The fund office has started to distribute the 2014 Coverage Manuals to all Fund Commissioners and Risk Managers via email.
- Regulatory Affairs** - PERMA filed the 2013 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.
- Financial Disclosures:** Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF and we have sent follow-up emails with any commissioner that has not yet filed.
- 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 Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information.

□ **Due Diligence Reports:**

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2014 Fund Year Regulatory Affairs Checklist	Page 11&12
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CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2014		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	989,799	4,948,996	168,300,790	173,249,786
2.	CLAIM EXPENSES				
	Paid Claims	253,778	1,801,387	76,140,425	77,941,813
	Case Reserves	689,662	1,824,907	3,322,310	5,147,217
	IBNR	(76,336)	265,454	5,464,143	5,729,597
	Recoveries	-	(4,561)	(473,508)	(478,070)
	TOTAL CLAIMS	867,105	3,887,188	84,453,370	88,340,558
3.	EXPENSES				
	Excess Premiums	301,057	1,505,286	44,128,408	45,633,694
	Administrative	151,248	729,660	30,472,251	31,201,911
	TOTAL EXPENSES	452,305	2,234,945	74,600,659	76,835,604
4.	UNDERWRITING PROFIT (1-2-3)	(329,610)	(1,173,137)	9,246,761	8,073,624
5.	INVESTMENT INCOME	3,915	25,858	10,015,083	10,040,941
6.	DIVIDEND INCOME	0	0	3,172,870	3,172,870
7.	STATUTORY PROFIT (4+5+6)	(325,695)	(1,147,279)	22,434,714	21,287,435
8.	DIVIDEND	0	0	17,404,357	17,404,357
9.	STATUTORY SURPLUS (7-8)	(325,695)	(1,147,279)	5,030,357	3,883,078
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	403	2,886	1,550,579	1,553,465
	2010	(118,260)	(590,907)	229,347	(361,560)
	2011	(91,749)	(408,930)	695,234	286,304
	2012	(152,184)	(332,982)	1,278,364	945,382
	2013	1,250	(16,474)	1,276,833	1,260,359
	2014	34,845	199,128		199,128
	TOTAL SURPLUS (DEFICITS)	(325,695)	(1,147,279)	5,030,357	3,883,078
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	64,214,068	64,214,068
	FUND YEAR 2010				
	Paid Claims	60,143	403,087	4,605,021	5,008,108
	Case Reserves	71,640	219,504	858,062	1,077,566
	IBNR	(13,280)	(28,512)	207,058	178,546
	Recoveries	0	(1,169)	(317,456)	(318,625)
	TOTAL FY 2010 CLAIMS	118,503	592,910	5,352,685	5,945,595
	FUND YEAR 2011				
	Paid Claims	45,257	248,521	3,876,936	4,125,457
	Case Reserves	77,513	290,862	874,781	1,165,643
	IBNR	(30,568)	(125,976)	489,224	363,248
	Recoveries	0	(1,095)	(87,260)	(88,355)
	TOTAL FY 2011 CLAIMS	92,202	412,312	5,153,681	5,565,993
	FUND YEAR 2012				
	Paid Claims	30,099	258,097	2,414,665	2,672,762
	Case Reserves	212,858	557,952	803,542	1,361,494
	IBNR	(89,983)	(474,890)	1,479,424	1,004,534
	Recoveries	0	(2,297)	(63,906)	(66,203)
	TOTAL FY 2012 CLAIMS	152,974	338,862	4,633,725	4,972,587
	FUND YEAR 2013				
	Paid Claims	55,003	681,476	1,029,736	1,711,212
	Case Reserves	(6,455)	286,250	785,925	1,072,175
	IBNR	(48,548)	(941,749)	3,288,437	2,346,688
	Recoveries	0	0	(4,887)	(4,887)
	TOTAL FY 2013 CLAIMS	(0)	25,976	5,099,211	5,125,187
	FUND YEAR 2014				
	Paid Claims	63,276	210,207		210,207
	Case Reserves	334,106	470,339		470,339
	IBNR	106,044	1,836,581		1,836,581
	Recoveries	0	0		0
	TOTAL FY 2014 CLAIMS	503,426	2,517,127		2,517,127
	COMBINED TOTAL CLAIMS	867,105	3,887,188	84,453,370	88,340,558

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	5/31/2014
					Last	This
					Month	Month
					2011	2012
					2013	2014
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)					11.94	12.21
					13.39	14.80
					15.59	
Fixed Income Portfolio TD						
Investments (millions), Book Value					10.49	8.00
Avg maturity (years)					2.80	2.52
					2.07	2.20
					2.20	2.12
Unrealized gain/(loss) (%)					0.98	1.35
Purchase yield (%)					1.30	1.00
Realized gain/(loss) (%)					0.00	0.00
Total Book Yield					2.28	2.35
					2.70	2.36
					2.36	2.33
M E L PORTFOLIO						
Total Cash Balance (millions)					80.73	73.43
					64.22	72.75
					70.78	
Fixed Income Portfolio Wells Fargo 2013-2014						
Investments (millions), Book Value					70.17	56.97
Avg maturity (years) ***					3.35	2.61
					2.04	1.96
					1.96	1.89
Unrealized gain/(loss) (%)					0.63	0.63
Purchase yield (%)					1.30	0.80
Realized gain/(loss) (%)					0.00	0.00
Total Book Yield					1.93	1.43
					0.35	0.54
					0.54	0.72
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *					0.11	0.06
TD Money Market					0.03	0.05
TD Bank Deposits					0.23	Unavailable **
					Unavailable **	Unavailable **
					Unavailable **	0.01
Treasury Issues						
1 year bills					0.18	0.17
3 year notes					0.75	0.38
5 year notes					1.52	0.76
					1.17	1.70
					1.70	1.59
Merrill Lynch US Govt 1-3 years ^					1.55	0.51
					0.37	1.63
					1.63	2.17

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2014

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	54	MONTH	53	MONTH	42	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-14		31-May-14		29-Jun-13	
PROPERTY	481,537	270,485	56.17%	100.00%	56.63%	100.00%	64.46%	100.00%
GEN LIABILITY	1,255,716	1,991,636	158.61%	96.73%	162.58%	96.63%	112.83%	93.46%
AUTO LIABILITY	410,966	363,821	88.53%	94.56%	89.51%	94.26%	42.32%	90.21%
WORKER'S COMP	3,258,103	3,082,915	94.62%	99.70%	94.63%	99.66%	93.65%	98.92%
TOTAL ALL LINES	5,406,322	5,708,857	105.60%	98.65%	106.64%	98.58%	91.60%	97.09%
NET PAYOUT %	\$4,769,931		88.23%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	42	MONTH	41	MONTH	30	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-14		31-May-14		29-Jun-13	
PROPERTY	493,199	457,935	92.85%	100.00%	92.87%	100.00%	100.80%	100.00%
GEN LIABILITY	1,300,364	1,117,434	85.93%	93.46%	86.06%	92.99%	40.19%	85.57%
AUTO LIABILITY	420,271	122,838	29.23%	90.21%	29.23%	89.77%	24.95%	82.91%
WORKER'S COMP	3,404,221	3,553,964	104.40%	98.92%	102.84%	98.81%	95.90%	96.57%
TOTAL ALL LINES	5,618,056	5,252,171	93.49%	97.10%	92.57%	96.89%	78.13%	93.30%
NET PAYOUT %	\$4,078,276		72.59%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	30	MONTH	29	MONTH	18	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-14		31-May-14		29-Jun-13	
PROPERTY	486,359	329,995	67.85%	100.00%	67.85%	100.00%	82.94%	97.09%
GEN LIABILITY	1,338,095	549,862	41.09%	85.57%	33.27%	84.65%	14.19%	71.16%
AUTO LIABILITY	388,406	321,996	82.90%	82.91%	81.62%	82.02%	27.41%	66.43%
WORKER'S COMP	3,528,729	2,854,353	80.89%	96.57%	81.52%	96.21%	73.05%	86.31%
TOTAL ALL LINES	5,741,588	4,056,206	70.65%	93.37%	69.12%	92.88%	57.08%	82.35%
NET PAYOUT %	\$2,694,288		46.93%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	18	MONTH	17	MONTH	6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-14		31-May-14		29-Jun-13	
PROPERTY	535,713	444,182	82.91%	97.09%	82.50%	96.87%	26.50%	45.00%
GEN LIABILITY	1,423,316	173,377	12.18%	71.16%	12.28%	69.55%	5.77%	19.00%
AUTO LIABILITY	377,258	47,814	12.67%	66.43%	12.74%	64.31%	4.40%	20.00%
WORKER'S COMP	3,913,656	2,169,227	55.43%	86.31%	54.05%	84.23%	4.93%	14.00%
TOTAL ALL LINES	6,249,943	2,834,600	45.35%	82.58%	44.48%	80.77%	6.94%	18.16%
NET PAYOUT %	\$1,756,510		28.10%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	6	MONTH	5	MONTH	-6	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Jun-14		31-May-14		29-Jun-13	
PROPERTY	591,500	146,195	24.72%	45.00%	24.42%	37.00%	N/A	N/A
GEN LIABILITY	1,405,625	32,317	2.30%	19.00%	2.33%	14.00%	N/A	N/A
AUTO LIABILITY	350,875	38,749	11.04%	20.00%	11.98%	15.00%	N/A	N/A
WORKER'S COMP	3,909,782	544,010	13.91%	14.00%	11.80%	9.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	761,271	12.17%	18.39%	10.88%	13.11%	N/A	N/A
NET PAYOUT %	\$323,647		5.17%					

**Camden Joint Insurance Fund
CLAIM ACTIVITY REPORT**

June 30, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
May-14	57	41	7	27	18	150
June-14	56	41	7	24	14	142
NET CHGE	-1	0	0	-3	-4	-8
Limited Reserves						\$996
Year	2010	2011	2012	2013	2014	TOTAL
May-14	\$4,695	\$7,214	\$13,340	\$75,822	\$89,326	\$190,398
June-14	\$2,495	\$7,214	\$13,340	\$62,822	\$55,501	\$141,373
NET CHGE	(\$2,200)	\$0	\$0	(\$13,000)	(\$33,825)	(\$49,025)
Ltd Incurred	\$270,485	\$457,935	\$329,995	\$444,182	\$146,195	\$1,648,793
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
May-14	104	112	32	50	14	312
June-14	104	112	33	48	14	311
NET CHGE	0	0	1	-2	0	-1
Limited Reserves						\$4,560
Year	2010	2011	2012	2013	2014	TOTAL
May-14	\$626,766	\$422,751	\$262,524	\$128,431	\$31,100	\$1,471,573
June-14	\$523,311	\$409,298	\$333,419	\$127,030	\$25,000	\$1,418,058
NET CHGE	(\$103,455)	(\$13,454)	\$70,895	(\$1,401)	(\$6,100)	(\$53,515)
Ltd Incurred	\$1,991,636	\$1,117,434	\$549,862	\$173,377	\$32,317	\$3,864,626
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
May-14	35	19	7	6	10	77
June-14	35	19	7	5	8	74
NET CHGE	0	0	0	-1	-2	-3
Limited Reserves						\$3,772
Year	2010	2011	2012	2013	2014	TOTAL
May-14	\$25,404	\$32,208	\$228,352	\$8,800	\$18,900	\$313,664
June-14	\$25,404	\$30,325	\$205,682	\$4,800	\$12,900	\$279,111
NET CHGE	\$0	(\$1,883)	(\$22,670)	(\$4,000)	(\$6,000)	(\$34,553)
Ltd Incurred	\$363,821	\$122,838	\$321,996	\$47,814	\$38,749	\$895,218
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
May-14	22	35	32	32	38	159
June-14	20	33	29	32	22	136
NET CHGE	-2	-2	-3	0	-16	-23
Limited Reserves						\$23,176
Year	2010	2011	2012	2013	2014	TOTAL
May-14	\$420,702	\$703,469	\$857,278	\$859,121	\$331,013	\$3,171,583
June-14	\$387,716	\$727,058	\$809,478	\$883,437	\$344,224	\$3,151,913
NET CHGE	(\$32,986)	\$23,589	(\$47,800)	\$24,316	\$13,211	(\$19,670)
Ltd Incurred	\$3,082,915	\$3,553,964	\$2,854,353	\$2,169,227	\$544,010	\$12,204,469
TOTAL ALL LINES COMBIED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
May-14	218	207	78	115	80	698
June-14	215	205	76	109	58	663
NET CHGE	-3	-2	-2	-6	-22	-35
Limited Reserves						\$7,527
Year	2010	2011	2012	2013	2014	TOTAL
May-14	\$1,077,567	\$1,165,643	\$1,361,494	\$1,072,175	\$470,339	\$5,147,218
June-14	\$938,926	\$1,173,895	\$1,361,919	\$1,078,089	\$437,625	\$4,990,454
NET CHGE	(\$138,641)	\$8,252	\$424	\$5,915	(\$32,714)	(\$156,764)
Ltd Incurred	\$5,708,857	\$5,252,171	\$4,056,206	\$2,834,600	\$761,271	\$18,813,106

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs

June 30, 2014

	2014	2013	2012	TOTAL
FUND	LOST TIME	LOST TIME	LOST TIME	RATE *
	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	1.08	1.89	2.19	1.85
MORRIS	1.35	1.48	1.74	1.56
BURLINGTON	1.43	1.69	1.88	1.71
CENTRAL	1.47	2.29	2.69	2.26
SUBURBAN MUNICIPAL	1.70	1.85	1.74	1.78
CAMDEN	1.86	1.91	2.86	2.28
SUBURBAN ESSEX	1.99	2.41	2.31	2.29
OCEAN	2.00	2.24	2.91	2.45
NJ PUBLIC HOUSING	2.01	2.19	2.61	2.34
ATLANTIC	2.19	2.56	2.74	2.56
BERGEN	2.32	1.83	2.00	2.00
MONMOUTH	2.40	1.46	1.84	1.80
PROF MUN MGMT	2.48	2.65	1.81	2.28
SOUTH BERGEN	2.61	2.51	2.47	2.51
N.J.U.A.	3.04	2.20	1.95	2.26
AVERAGE	2.00	2.08	2.25	2.13

Camden Joint Insurance Fund									
2014 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF June 30, 2014									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 6/30/2014	Y.T.D. LOST TIME ACCIDENTS	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2014 - 2012
1	87 AUDUBON			0	0.00	1.36	1.20	1 AUDUBON	1.03
2	88 AUDUBON PARK			0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH			0	0.00	0.00	2.05	3 BERLIN BOROUGH	0.78
4	94 CHESILHURST			0	0.00	0.00	0.00	4 CHESILHURST	0.00
5	96 COLLINGSWOOD			0	0.00	1.07	2.32	5 COLLINGSWOOD	1.28
6	97 GIBBSBORO			0	0.00	0.00	0.00	6 GIBBSBORO	0.00
7	99 HADDON			0	0.00	0.00	2.47	7 HADDON	0.94
8	102 HI-NELLA			0	0.00	3.28	0.00	8 HI-NELLA	1.34
9	103 LAUREL SPRINGS			0	0.00	0.00	1.94	9 LAUREL SPRINGS	0.85
10	106 MAGNOLIA			0	0.00	1.97	0.00	10 MAGNOLIA	0.84
11	107 MEDFORD LAKES			0	0.00	2.13	1.59	11 MEDFORD LAKES	1.45
12	108 MERCHANTVILLE			0	0.00	0.00	1.63	12 MERCHANTVILLE	0.63
13	109 MOUNT EPHRAIM			0	0.00	0.00	2.78	13 MOUNT EPHRAIM	1.13
14	111 PINE HILL			0	0.00	1.98	0.00	14 PINE HILL	0.71
15	117 WOODLYNNE			0	0.00	4.26	0.00	15 WOODLYNNE	1.86
16	451 TAVISTOCK			0	0.00	0.00	0.00	16 TAVISTOCK	0.00
17	457 PINE VALLEY			0	0.00	0.00	0.00	17 PINE VALLEY	0.00
18	564 CHERRY HILL	**		0	0.00	0.21	0.41	18 CHERRY HILL	0.24
19	565 CAMDEN PARKING AUTHOI			0	0.00	7.41	12.35	19 CAMDEN PARKING AU	7.92
20	115 WINSLOW			0	0.90	1.83	3.05	20 WINSLOW	2.09
21	101 HADDONFIELD			1	1.46	2.90	4.92	21 HADDONFIELD	3.52
22	90 BELLMAWR			0	2.35	1.59	2.50	22 BELLMAWR	2.11
23	584 CHERRY HILL FIRE DISTRIC			1	2.38	3.23	1.08	23 CHERRY HILL FIRE DIS	2.20
24	98 GLOUCESTER			1	2.59	1.99	4.83	24 GLOUCESTER	3.22
25	114 VOORHEES			1	2.77	4.88	4.12	25 VOORHEES	4.15
26	110 OAKLYN			0	2.86	0.00	0.00	26 OAKLYN	0.61
27	93 BROOKLAWN			1	3.10	0.00	6.76	27 BROOKLAWN	3.53
28	89 BARRINGTON			1	3.27	0.94	1.02	28 BARRINGTON	1.51
29	112 RUNNEMEDE			1	3.72	0.91	0.00	29 RUNNEMEDE	1.23
30	105 LINDENWOLD			0	4.02	5.08	9.18	30 LINDENWOLD	6.50
31	92 BERLIN TOWNSHIP			0	5.19	2.56	0.00	31 BERLIN TOWNSHIP	1.94
32	113 SOMERDALE			1	5.76	1.44	2.45	32 SOMERDALE	2.69
33	95 CLEMENTON			0	6.30	1.59	7.14	33 CLEMENTON	4.64
34	104 LAWNSIDE			0	7.41	3.77	6.12	34 LAWNSIDE	5.43
Totals:				8	26	153	164	2.43	1.93

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : July 18, 2014

Total Participating Members	34
Complaint	33
Percent Compliant	97.06%

Member Name	2014 Checklist Submitted	2013 Compliant	01/01/14 2014		Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance		
			EPL Deductible	POL Deductible				01/01/14	Amended Date	Amended Co-Insurance
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500				0%		
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500				0%		
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K		
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CAMDEN PARKING AUTHORITY	No	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHESILHURST	No	No	\$ 100,000	\$ 20,000				20% of 1st 2Mil/20% of 1st 250K POL		
CLEMENTON	Yes	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K		
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000				20% of 1st 100K		
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
HADDON	Yes	Yes	\$ 10,000	\$ 10,000				20% of 1st 100K		
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
HINELLA	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 20,000	\$ 20,000	20% of 1st 250K	2/20/2014	0%
LAWNSIDE	Yes	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K		
LINDENWOLD	Yes	Yes	\$ 15,000	\$ 15,000				0%		
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
OAKLYN	Yes	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 2,500	\$ 2,500	20% of 1st 250K	2/20/2014	0%
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000				20% of 1st 250K		
PINE VALLEY	Yes	Yes	\$ 2,500	\$ 2,500				0%		
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K		
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WOODYLYNNE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		

Camden JIF		
2014 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Bill Gannon
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
		Emeshe Arzon
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	Mike MacFerren	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	
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanore Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Teresa Lappe	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Monthly Regulatory Filing Check List
Year 2014 as of July 15, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Unaudited Financials	Filed 3/6
<input type="checkbox"/> Annual Audit	Filed July 10
<input type="checkbox"/> State Comptroller Audit Filing	Filed July 1
<input type="checkbox"/> Ethics Filings	On Line Filing
<input type="checkbox"/> Budget Changes	None
<input type="checkbox"/> Transfers	None
<input type="checkbox"/> Dividends	November Filing
<input type="checkbox"/> Additional Assessments or Credits	Billed on 2 nd installment
<input type="checkbox"/> Professional Changes	None
<input type="checkbox"/> Officer Changes	None
<input type="checkbox"/> Risk Management Plan Changes	Revised in June
<input type="checkbox"/> Bylaw Amendments	None
<input type="checkbox"/> New Members (list)	None
<input type="checkbox"/> Withdrawals	None

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of July 15, 2014

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 3/7
<input type="checkbox"/> Assessments	Filed 3/7
<input type="checkbox"/> Actuarial Certification	Filed 7/10
<input type="checkbox"/> Reinsurance Policies	Filed 6/4
<input type="checkbox"/> Fund Commissioners	Filed 3/7
<input type="checkbox"/> Fund Officers	Filed 3/7
<input type="checkbox"/> 2014 Fund Year membership Renewal Resolutions Indemnity & Trust Agreements	November Filing
<input type="checkbox"/> 2014 Withdrawals	None
<input type="checkbox"/> 2014 Risk Management Plan	Filed 7/21
<input type="checkbox"/> 2014 Risk Manager Contracts	In Process of Collection
<input type="checkbox"/> 2014 Certification of Professional Contracts	Filed 3/7

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS**

AS OF June 12, 2014

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	02/07/14	02/07/14	12/31/14
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	6/6/2014	6/6/2014	12/31/14
BARRINGTON	CONNER STRONG & BUCKELEW	4/28/2014	2/1/2014	12/31/14
BELLMAWR	CONNER STRONG & BUCKELEW	1/24/2014	1/24/2014	12/31/14
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	02/03/14	02/03/14	12/31/14
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/7/2014	02/07/14	12/31/14
BROOKLAWN	CONNER STRONG & BUCKELEW	2/4/2014	02/04/14	12/31/14
CHERRY HILL	CONNER STRONG & BUCKELEW	1/8/2014	1/27/2014	12/31/14
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	4/23/2014	5/28/2014	12/31/14
CHESILHURST	EDGEWOOD ASSOCIATES	1/9/2014	1/9/2014	12/31/14
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	10/14/13	10/14/13	12/31/14
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/07/14	02/07/14	12/31/14
COLLINGSWOOD	CONNER STRONG & BUCKELEW	04/28/14	02/01/14	12/31/14
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/28/14	02/28/14	12/31/14
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	4/23/2014	1/19/2014	12/31/14
HADDON	WAYPOINT INSURANCE SERVICES	2/20/2014	2/20/2014	12/31/14
HADDONFIELD	HENRY BEAN & SONS	01/07/14	01/07/14	12/31/14
HI-NELLA	CONNER STRONG & BUCKELEW	04/23/14	02/04/14	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/03/14	02/03/14	12/31/14
LAWN SIDE	M&C INSURANCE AGENCY	02/10/14	02/10/14	02/05/15
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/03/14	02/03/14	12/31/14
MAGNOLIA	CONNER STRONG & BUCKELEW	03/01/14	05/28/14	12/31/14
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/23/14	3/1/2013	12/31/14
MERCHANTVILLE	CONNER STRONG & BUCKELEW	05/28/14	2/1/2014	12/31/14
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			05/15/13
OAKLYN	HARDENBERGH INSURANCE GROUP	2/7/2014	2/7/2014	12/31/14
PINE HILL	CONNER STRONG & BUCKELEW	3/17/2014	2/1/2014	12/31/14
PINE VALLEY	HENRY BEAN & SONS	2/7/2014	2/7/2014	12/31/14
RUNNEMEDE	CONNER STRONG & BUCKELEW	04/23/14	2/1/2014	12/31/14
SOMERDALE	CONNER STRONG & BUCKELEW	05/28/14	2/4/2014	12/31/14
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	01/30/14	1/30/2014	12/31/14
WINSLOW	CONNER STRONG & BUCKELEW	1/31/2014	2/24/2014	12/31/14
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	6/6/2014	6/6/2014	12/31/14

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

Membership Renewals

Chesilhurst	1/1/2015
Runnemedede	1/1/2015
Somerdale	1/1/2015
Voorhees	1/1/2015
Woodlynne	1/1/2015

RESOLUTION NO. 14-20

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

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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007334			
007334	BOWMAN & COMPANY, LLP	AUDITOR FEE 06/30/2014 - 2013 - PAYROLL	8,500.00
007334	BOWMAN & COMPANY, LLP	AUDITOR FEE 0630/2014 - (2013)	10,500.00
			19,000.00
007335			
007335	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2013 - CHERRY HILL FD	319.10
			319.10
TOTAL PAYMENTS FY 2013			19,319.10

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007346			
007346	COURIER POST	ACCT 83028CP - 7/3/14	129.71
007346	COURIER POST	ACCT 83028CP - 6/27/14 - RFQ PROF CONTR	80.43
			210.14
007347			
007347	ALLSTATE INFORMATION MANAGEMNT	DEPT: 409 - ACT & STOR - 06/30/2014	53.84
			53.84
007348			
007348	GLOUCESTER CITY	2014 OPTIONAL SAFETY AWARD	500.00
			500.00
007349			
007349	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 07/2014	8,629.00
			8,629.00
007350			
007350	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2014	902.00
			902.00
007351			
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - MOUNT EPHRAIM	6,176.96
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - MERCHANTVILLE	5,405.31
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - PINE HILL	8,089.46
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - MEDFORD LAKE	5,531.48
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - MAGNOLIA	5,905.15
007351	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2014 - WINSLOW TWP	34,747.54

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

Month		June							
Current Fund Year		2014							
		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
2014	Prop	55,127.45	0.00	0.00	55,127.45	0.00	55,127.45	0.00	55,127.45
	Liab	1,704.61	0.00	0.00	1,704.61	0.00	1,704.61	0.00	1,704.61
	Auto	23,118.26	0.00	0.00	23,118.26	0.00	23,118.26	0.00	23,118.26
	WC	130,256.70	0.00	0.00	130,256.70	0.00	130,256.70	0.00	130,256.70
	Total	210,207.02	0.00	0.00	210,207.02	0.00	210,207.02	0.00	210,207.02
2013	Prop	366,165.19	0.00	0.00	366,165.19	0.00	366,165.19	0.00	366,165.19
	Liab	46,345.89	0.00	0.00	46,345.89	0.00	46,345.89	0.00	46,345.89
	Auto	39,764.24	0.00	0.00	39,764.24	0.00	39,764.24	500.00	39,264.24
	WC	1,256,254.99	0.00	0.00	1,256,254.99	0.00	1,256,254.99	102.00	1,256,152.99
	Total	1,708,530.31	0.00	0.00	1,708,530.31	0.00	1,708,530.31	602.00	1,707,928.31
2012	Prop	320,692.61	0.00	0.00	320,692.61	0.00	320,692.61	(400.00)	321,092.61
	Liab	182,467.37	0.00	0.00	182,467.37	0.00	182,467.37	(150.00)	182,617.37
	Auto	88,648.43	0.00	0.00	88,648.43	0.00	88,648.43	0.00	88,648.43
	WC	2,019,188.35	0.00	0.00	2,019,188.35	0.00	2,019,188.35	(1.46)	2,019,189.81
	Total	2,610,996.76	0.00	0.00	2,610,996.76	0.00	2,610,996.76	(551.46)	2,611,548.22
2011	Prop	446,541.38	0.00	0.00	446,541.38	0.00	446,541.38	(4,269.04)	450,810.42
	Liab	700,556.64	0.00	0.00	700,556.64	0.00	700,556.64	4,193.59	696,363.05
	Auto	90,629.79	0.00	0.00	90,629.79	0.00	90,629.79	0.00	90,629.79
	WC	2,797,169.73	0.00	0.00	2,797,169.73	0.00	2,797,169.73	(198.65)	2,797,368.38
	Total	4,034,897.54	0.00	0.00	4,034,897.54	0.00	4,034,897.54	(274.10)	4,035,171.64
2010	Prop	267,990.14	0.00	0.00	267,990.14	0.00	267,990.14	(0.30)	267,990.44
	Liab	1,415,746.82	0.00	0.00	1,415,746.82	0.00	1,415,746.82	1,007.19	1,414,739.63
	Auto	343,210.00	0.00	0.00	343,210.00	0.00	343,210.00	746.63	342,463.37
	WC	2,662,533.81	0.00	0.00	2,662,533.81	0.00	2,662,533.81	0.00	2,662,533.81
	Total	4,689,480.77	0.00	0.00	4,689,480.77	0.00	4,689,480.77	1,753.52	4,687,727.25
	TOTAL	13,254,112.40	0.00	0.00	13,254,112.40	0.00	13,254,112.40	1,529.96	13,252,582.44

JUNE								
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment	
1	6/15/2014	75,810.96				75,810.96		
2	6/15/2014	72,451.06				72,451.06		
3	6/19/2014	62,016.55				62,016.55		
4	6/19/2014	30,604.30				30,604.30		
5	6/25/2014	44,406.85				44,406.85		
6	6/25/2014	(1,000.00)				(1,000.00)		
7	6/25/2014	54,202.11				54,202.11		
8	7/2/2014	12,100.79				12,100.79		
9	7/2/2014	34,231.59				34,231.59		
10	6/2/2014			(746.63)		(746.63)		
11	6/26/2014			(4,407.98)		(4,407.98)		
12	6/30/2014			(3,057.05)		(3,057.05)		
13						-		
14						-		
15						-		
16						-		
17						-		
18						-		
19						-		
20						-		
21						-		
22						-		
23						-		
24						-		
25						-		
26						-		
27						-		
28						-		
29						-		
30						-		
	Total	384,824.21	-	(8,211.66)	-	376,612.55	Treas. Report	
	Monthly Rpt	365,863.09	(10,297.29)	(7,466.49)		348,099.31	TPA Report	
	Variance	18,961.12	10,297.29	(745.17)	-	28,513.24		

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

Current Fund Year: 2014 Month Ending: June		Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE		196,979.70	3,902,426.85	1,246,231.46	7,736,138.22	(400,035.13)	1,039,600.01	68,901.52	(42.86)	1,800,184.87	15,590,384.64
RECEIPTS											
Assessments		152,789.90	401,100.44	101,646.76	1,162,292.89	233,915.63	689,421.04	84,831.54	0.00	564,890.21	3,390,888.41
Refunds		3,032.05	0.00	746.63	4,432.98	0.00	0.00	0.00	0.00	0.00	8,211.66
Invest Pymnts		(286.90)	(1,861.72)	(576.41)	(3,577.63)	(0.01)	(479.19)	(31.57)	0.00	(907.85)	(7,721.28)
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		(286.90)	(1,861.72)	(576.41)	(3,577.63)	(0.01)	(479.19)	(31.57)	0.00	(907.85)	(7,721.28)
Other *		0.00	0.00	0.00	0.00	67,209.68	0.00	0.00	0.00	34.00	67,243.68
TOTAL		155,535.05	399,238.72	101,816.98	1,163,148.24	301,125.30	688,941.85	84,799.97	0.00	564,016.36	3,458,622.47
EXPENSES											
Claims Transfers		49,808.27	107,992.99	35,533.89	191,489.06	0.00	0.00	0.00	0.00	0.00	384,824.21
Expenses		2,984.79	0.00	0.00	0.00	0.00	610,714.05	0.00	0.00	132,462.43	746,161.27
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		52,793.06	107,992.99	35,533.89	191,489.06	0.00	610,714.05	0.00	0.00	132,462.43	1,130,985.48
END BALANCE		299,721.69	4,193,672.58	1,312,514.55	8,707,797.40	(98,909.83)	1,117,827.81	153,701.49	(42.86)	2,231,738.80	17,918,021.63

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	2014								
Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claim Instr	#7-PR GL		
ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572	425-9983546		
Maturity (Yrs)	0	0	0	0	0	0	0	0	
Purchase Yield:	0	0	0	0	0	0	0	0	
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$15,590,384.64	\$ 58.98	\$ 6,764,810.10	\$ 5,046,550.53	\$ 3,779,523.60	\$ 1,500.00	\$ (2,189)	129.94	
Opening Interest Accrual Balance	\$13,969.99	\$ -	\$ 1,203.34	\$ 12,766.65	\$ -	\$ -	\$ -	0	
1 Interest Accrued and/or Interest Cost	\$5,375.00	\$0.00	\$0.00	\$5,375.00	\$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	(\$231.30)	\$0.00	(\$231.30)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Unrealized Gain (Loss)	(\$7,490.00)	\$0.00	\$0.00	(\$7,490.00)	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	(\$2,115.00)	\$0.00	\$0.00	(\$2,115.00)	\$0.00	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$4,597,329.23	\$0.00	\$0.00	\$0.00	\$3,466,343.75	\$746,161.27	\$191,489.06	\$193,335.15	
10 (Withdrawals - Sales)	(\$2,261,970.96)	\$0.00	\$0.00	\$0.00	(\$1,130,985.48)	(\$746,161.27)	(\$191,489.06)	(\$193,335.15)	
Ending Cash & Investment Balance	\$17,918,021.61	\$58.98	\$6,764,578.80	\$5,039,060.53	\$6,114,881.87	\$1,500.00	(\$2,188.51)	\$129.94	
Ending Interest Accrual Balance	\$19,576.29	\$0.00	\$1,434.64	\$18,141.65	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$239,575.86	\$0.00	\$0.00	\$0.00	\$46,332.38	\$46,735.23	\$66,411.13	\$80,097.12	
(Less Deposits in Transit)	(\$48,140.76)	\$0.00	\$0.00	\$0.00	(\$1,808.38)	\$0.00	(\$34,231.59)	(\$12,100.79)	
Balance per Bank	\$18,109,456.71	\$58.98	\$6,764,578.80	\$5,039,060.53	\$6,159,405.87	\$48,235.23	\$29,991.03	\$68,126.27	
							29894.38	\$66,138.77	
							\$96.65	\$1,987.50	

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	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
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	2,038,400.00 1,995,000.00	43,400.00	101.920 1,998,720.00	40.45	1.9
	TOTAL 1 - 2 YEARS	11,666.66	2,038,400.00 1,995,000.00	43,400.00	1,998,720.00	40.45	1.9
GREATER THAN 2 YEARS							
1,000,000	3134G4-TE-8 FHLMC .7% 07/28/2016 DTD 01/28/2014 CALLABLE 07/28/2014	2,974.99	1,000,440.00 1,000,000.00	440.00	100.044 1,000,000.00	19.85	.7
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	3,500.00	2,000,220.00 2,000,000.00	220.00	100.011 2,000,000.00	39.69	1.0

PORTFOLIO APPRAISAL
AS OF 06/30/14

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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
	TOTAL GREATER THAN 2 YEARS	6,474.99	3,000,660.00 3,000,000.00	660.00	3,000,000.00	59.55	0.9
	TOTAL DEBT OBLIGATIONS	18,141.65	5,039,060.00 4,995,000.00	44,060.00	4,998,720.00	100.00	1.3
	NET ASSETS	18,141.65	5,039,060.00 4,995,000.00	44,060.00	4,998,720.00	100.00	1.3
	TOTAL SECURITIES CURRENTLY HELD		5,057,201.65				

**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 01, 2014

Service Team:

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant mwade@jamontgomery.com Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant 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 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Camden County Parking Authority – Conducted a Loss Control Survey – June 13
- Borough of Chesilhurst – Conducted a Loss Control Visit – June 26
- Borough of Haddonfield – Conducted a Loss Control Visit – June 17
- Borough of Merchantville – Conducted a Loss Control Visit – June 30
- Township of Voorhees – Conducted a Police Department Loss Control Visit – June 12

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – June 23
- Camden JIF – Claims Meeting in Haddonfield – June 20
- Camden JIF – Executive Safety Committee Meeting – June 3

UPCOMING JIF MEETINGS

- Camden JIF – Executive Safety Committee Meeting – Tavistock Country Club
 Haddonfield – August 12

SAFETY DIRECTORS BULLETINS & SAFETY ANNOUNCEMENTS

- Preventing Heat-Related Illnesses – June 16

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library during June.

<u>Municipality</u>	<u># of Videos</u>
Berlin Borough	1
Brooklawn Borough	3
Camden County Parking Authority	6
Lawnside Borough	2

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

Listed below are upcoming MSI training programs scheduled for July, August & September 2014. ***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.nimel.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.

Date	Terr.	Location	Topic	Time
7/8/14	5	Cherry Hill Twp BOE #2	BBP	8:00 - 9:00 am
7/8/14	5	Cherry Hill Twp BOE #2	Asbestos, Lead & Silica Health Overview	9:00 - 10:00 am
7/8/14	5	Cherry Hill Twp BOE #2	Fire Extinguisher	10:15 - 11:15 am
7/8/14	5	Cherry Hill Twp BOE #2	Hearing Conservation	11:15 - 12:15 pm
7/11/14	5	Township of Bordentown	PPE	1:00 - 3:00 pm
7/18/14	5	Township of Monroe #3	Sanitation / Recycling Safety	8:00 - 10:00 am
7/18/14	5	Township of Monroe #3	Back Safety / Material Handling	10:15 - 11:15 am
7/18/14	5	Township of Monroe #3	Confined Space Awareness	11:30 - 12:30 pm
7/24/14	5	Harrison Township Fire District	BBP	8:30 - 9:30 am
7/24/14	5	Harrison Township Fire District	Confined Space Awareness	9:45 - 10:45 am
7/25/14	5	Borough of Medford Lakes #1	Flagger / Work Zone Safety	8:30 - 12:30 pm
7/28/14	5	Borough of Magnolia	Sanitation / Recycling Safety	10:00 - 12:00 pm
7/28/14	5	Township of Winslow	Fall Protection Awareness	1:15 - 3:15 pm
8/1/14	5	Township of Bordentown	Playground Safety Inspections	1:00 - 3:00 pm
8/5/14	5	Deptford Twp MUA #1	LOTO	8:00 - 10:00 am
8/5/14	5	Deptford Twp MUA #1	Fire Safety	10:15 - 11:15 am
8/5/14	5	Deptford Twp MUA #1	Fire Extinguisher	11:15 - 12:15 pm
8/15/14	5	Township of Evesham #4	Sanitation / Recycling Safety	8:00 - 10:00 am
8/19/14	5	Borough of Collingswood	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/14	5	Monroe Twp. MUA #1	BBP	8:00 - 9:00 am
8/22/14	5	Monroe Twp. MUA #1	Fire Safety	9:15 - 10:15 am
8/22/14	5	Monroe Twp. MUA #1	Fire Extinguisher	10:30 - 11:30 am

8/25/14	5	Borough of Clementon #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/3/14	5	Township of Willingboro #2	DDC-6	8:00 - 2:30 pm w/lunch brk
9/5/14	5	Township of Bordentown	Seasonal (Autumn/Winter) PW Operations	12:30 - 3:30 pm
9/8/14	5	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/8/14	5	Borough of Glassboro #1	BBP	1:15 - 2:15 pm
9/9/14	5	Township of Delran	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
9/10/14	5	Evesham MUA	Jetter Safety Awareness	8:15 - 10:15 am
9/10/14	5	Evesham MUA	Jetter Safety Awareness	10:30 - 12:30 pm
9/11/14	5	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/11/14	5	Borough of Collingswood	PPE	11:30 - 1:30 pm
9/12/14	5	Township of Monroe #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
9/12/14	5	Township of Monroe #3	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
9/17/14	5	Pennsauken SA #2	LOTO	8:30 - 10:30 am
9/17/14	5	Pennsauken SA #2	Hearing Conservation	10:45 - 11:45 am
9/19/14	5	Township of Evesham #4	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/23/14	5	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
9/25/14	5	Township of Delran	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
9/26/14	5	Township of Willingboro #2	Landscape Safety	8:00 - 11:00 am
9/29/14	5	Township of Tabernacle #1	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
9/29/14	5	Township of Tabernacle #1	Hearing Conservation	10:45 - 11:45 am
9/30/14	5	Township of Cherry Hill #6	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am



To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors
From: Susan Kopec, Training and Administration Assistant Director
Date: July 7, 2014
Re: 2015 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER

We are excited to present the 2015 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 2015 safety training program. We'd like to call to your attention some of the changes in the courses for 2015:

- 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; Personal Protective Equipment and Safe Driving. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens 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.
- Two new classes have been added for 2015: Driving Safety Awareness & Safety Coordinator Skills Training.
- Ten classes have been updated for 2015.

Submit requests for the classes you would like to host in 2015 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to August 29, 2014. If you are not able to host 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 towns 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 towns must provide a training room to accommodate the class. Typically, 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 class 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 member requests by offering a wide 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

2015 MSI Class Request
For January 1, 2015 – December 31, 2015
All requests to host classes MUST be received by August 29, 2014

(Requests received after August 29, 2014 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 <small>(Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)</small>	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 your 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.	<p>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.</p> <p>Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH</p>
<p>Advanced Safety Leadership Program</p> <p><i>Limited Offering</i> Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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.</p> <p>Students who complete the full 10 hours will be issued an OSHA 10-hour Outreach Card.</p>	<p>Recommended upon initial assignment for supervisors, managers, safety coordinators, and those in safety leadership roles.</p> <p>Continuing Education Approvals: CPWM - 10.0 Management CEU Credits Water/Wastewater - 10.0 Safety TCH</p>
Asbestos, Lead and Silica Industrial Health Overview	<p>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.</p> <p>This class does not meet OSHA Asbestos Awareness training.</p>	<p>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.</p> <p>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</p>
<p>Back Safety / Material Handling</p> <p><i>Also available through MSI On-line learning</i></p>	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.	<p>Recommended upon initial assignment and refresher training as needed for employees and supervisors who are involved in manual material handling.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit</p>
Back Safety / Patient Handling for Emergency Responders	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.	<p>Recommended upon initial assignment and retraining as needed for police, fire, and emergency medical personnel.</p>

<p>Bloodborne Pathogens</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days</i></p>	<p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p>	<p>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.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits RMC - 1.0 Professional Development Water/Wastewater - 1.0 Safety TCH</p>
<p>Bloodborne Pathogens Train-the-Trainer</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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</p>	<p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits Water/Wastewater - 2.5 Hrs. Safety TCH</p>
<p>CDL – Drivers' Safety Regulations</p>	<p>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.</p> <p>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.</p>	<p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals: CPWM - 2.0 Government CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>CDL – Supervisors' Reasonable Suspicion</p> <p>UPDATED for 2015</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>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.</p> <p>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.</p>	<p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals: (Initial Training) CPWM- 2.0 Management CEU Credits (Initial Training) Water/Wastewater 1.5 Safety TCH</p>

<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>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>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>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 (non-entry)</p>	<p>1 hour - <u>This class is intended for workers who are not authorized to enter a 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>UPDATED for 2015</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 town 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>6 hours - This course 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 of 5% on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Maximum class size is 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>NEW for 2015</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: <i>pending</i></p>

<p>Employee Conduct and Violence Prevention in the Workplace</p>	<p>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.</p>	<p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent training for those who deal with the public.</p> <p>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</p>
<p>Excavation, Trenching and Shoring</p>	<p>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.</p>	<p>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.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH</p>
<p>Fall Protection Awareness</p>	<p>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.</p>	<p>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).</p> <p>Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH</p>
<p>Fast Track to Safety</p> <p>Updated for 2015</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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, Personal Protective Equipment, and Safe Driving.</p> <p>Full day participation is required to receive certificate of completion.</p>	<p>Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities</p> <p>Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH</p>
<p>Fire Extinguisher Safety</p> <p>UPDATED for 2015</p>	<p>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.</p>	<p>Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>

<p>Fire Safety</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>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.</p>	<p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p>
<p>Flagger and Work Zone Safety</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p>	<p>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.</p> <p>*Maximum class size is 20 students.</p>	<p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical & 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Forklift Operator Evaluation Train-the-Trainer</p>	<p>3 hours - Employers must certify their forklift operators. This class will prepare experienced forklift operators to conduct forklift training and re-certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document performance.</p> <p>Host town must provide forklift and one to three operators.</p>	<p>Required upon initial assignment and retraining every three years for workers who operate forklifts and other powered industrial trucks.</p>
<p>Hazard Communication / Globally Harmonized System (GHS)</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p>	<p>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.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 1.5 Safety TCH</p>
<p>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</p> <p>UPDATED for 2015</p>	<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>

<p>Hazard Identification - Making Your Observations Count</p>	<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>
<p>Hearing Conservation</p>	<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>
<p>Heavy Equipment Safety</p>	<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>
<p>Hoists, Cranes and Rigging</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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.</p>	<p>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.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>

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	1.5 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)	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 UPDATED for 2015 <i>Also available through "Fast Track to Safety" days</i>	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

<p>Playground Safety Inspections</p> <p>UPDATED for 2015</p>	<p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit</p>
<p>Safety Committee Best Practices</p> <p>UPDATED for 2015</p>	<p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>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.</p>	<p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals: CPWM - 1.5 Management CEU Credits RMC – 1.5 Professional Development CEU Credits Water/Wastewater - 1.5 Safety TCH</p>
<p>Safety Coordinators’ Skills Training</p> <p>NEW for 2015</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p>	<p>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.</p>	<p>Recommended upon initial assignment</p> <p>Continuing Education Approvals: <i>pending</i></p>
<p>Sanitation and Recycling Safety</p>	<p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits</p>
<p>Schools: Chemical Lab Safety for Science Teachers</p>	<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>	<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>Schools: Safety Awareness Training for School Custodians / Facilities Management</p>	<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>UPDATED for 2015</p> <p><i>(Combined Leaf Vacuum 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>
<p>Seasonal (Summer) Employee Orientation</p>	<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>	<p>Recommended upon initial assignment for new or returning seasonal employees.</p>
<p>Shop and Tool Safety</p>	<p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<p>Snow Plow / Snow Removal Safety</p>	<p>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.</p> <p>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.</p>	<p>Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<p>Special Event Management</p> <p>UPDATED for 2015</p>	<p>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.</p> <p>The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.</p>	<p>Recommended upon initial assignment and retraining as needed for employees who plan special events.</p> <p>Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH</p>
<p>Toolbox Talk Essentials</p> <p>UPDATED for 2015</p>	<p>1.5 hours - For staff members who present tool box talks as part of their department safety training program.</p>	<p>Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.</p> <p>Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH</p>
<p>Traffic Control for Emergency Responders</p>	<p>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.</p>	<p>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.</p>

Online Courses

Course Title	Course Description	Target Audience
Back Safety / Material Handling	0.5 hour - 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.	Recommended upon initial assignment and retraining as needed for personnel who manually lift and carry large or heavy objects
Bloodborne Pathogens	0.5 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 refresher for employees who have an anticipated exposure to bodily fluids
Crossing Guard Training	0.5 hour - 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.	Required upon initial assignment and annual refresher for School Crossing Guards.
Crush Zone Training	0.5 hour - Too many accidents involve workers who are caught between moving and stationary objects. The results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.	Recommended upon initial assignment and retraining as needed for personnel who work around moving machinery or vehicles
Driving – Emergencies & Natural Disasters	0.5 hour - In this course, host and cartoonist Bruce Blitz will expose the participant to a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster	Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.
Driving – Urban Driving	0.5 hour - 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.	Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.
Fire Safety	0.5 hour - 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.	Required upon initial assignment and annual refresher for all employees.

Hazard Communication / Globally Harmonized System (GHS)	<p>0.5 hour - 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. Every employee must have been trained in the new GHS regulation by December 2013.</p> <p>Employers will need to explain safeguards specific to the individual work places.</p>	<p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p>
New Employee Safety Orientation, Part 1	<p>0.5 hour - 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 our no tolerance policy towards harassment and discrimination.</p>	<p>Recommended upon initial assignment for new or seasonal employees.</p>
New Employee Safety Orientation, Part 2	<p>0.5 hour - 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.</p>	<p>Recommended upon initial assignment for new or seasonal employees.</p>
Office Safety	<p>0.5 hour - 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</p>	<p>Recommended upon initial assignment and retraining as needed for employees who work in office settings.</p>

CEU's for Certified Public Works Managers			
MSI Course	CEUs/Cat.	MSI Course	CEUs/Cat.
Accident Investigation	2/M	Hot Com with Globally Hot worked System	1/G
Advanced Safety Leadership	10/M	Hazardous Materials Awareness w/ HotCom Refresher	3/T
Asbestos, Lead & Silica Industrial Health Overview	1/G	Hazardous Materials Awareness w/ HotCom & GHS	3/T
Back Safety/Material Handling	1/T	Hazard Identification - Making Your Checklists Count	1/G
Woodburne Fallcourse Training (Drill)	2/G	Hearing Conservation	1/G
Woodburne Fallcourse Training (Refresher)	1/G	How to Implement Safety/Cultural Modules	1/G-2/T
Woodburne Fallcourse Train-the-Trainer	1/T	Huskins Authority Safety Awareness	2/T
OSHA Safety Awareness	3/T	Ladder Safety	2/T
OSHA - Supervisors Responsible Supervisor	2/M	Landscape Safety/Cultural Modules	2/T
OSHA - Controlled Substances and Safety Regulations	1/G	Lead You Safety Awareness	2/T
Coaching the Maintenance Vehicle Operator	2/G	Locked Trench	2/T
Confined Space Entry - Permit Required	3/G	Management of Special Works	2/M
Confined Space Awareness	1/G	Personal Protective Equipment (PPE)	2/T
Effective Safety Committees	2/M	Preventive Safety	2/T
Employee Conduct and Violence in the Work Place	1.5/G	Respiratory Protection	1/T
Excavation, Trenching & Shoring	2/G	Respiratory Protection for Law Enforcement	1/T
Fast Track to Safety - Fall	4/T	Sanitation and Resolving Safety	2/T
Fast Track to Safety - Signs	4/T	Shoe and Foot Safety	1/T
Rescue / Workzone Safety	2/G	Special Public Works Operations	2/T
HotCom / RTK (Drill)	2/T	Trenching Trench	1/M
CEU's for Registered Municipal Clerks			
MSI Course	CEUs/Cat.	MSI Course	CEUs/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1/P	Effective Safety Committees	2/P
Woodburne Fallcourse Training (Refresher)	1/P	Hazard Identification - Making your Checklists Count	2/P
Employee Conduct and Violence in the Work Place	1.5/P	Management of Special Works	2/P
TCH's For Water/Wastewater			
MSI Course	TCHs/Cat.	MSI Course	TCHs/Cat.
Accident Investigation	10/G	Hot Com / RTK (Refresher)	1/G
Advanced Safety Leadership	10/G	Hot Com with Globally Hot worked System	2/G
Asbestos, Lead & Silica Industrial Health Overview	1/G	Hazardous Materials Awareness w/ HotCom Refresher	3/G
Back Safety/Material Handling	1/G	Hazardous Materials Awareness w/ HotCom & GHS	3/G
Woodburne Fallcourse Training (Drill)	2/G	How to Implement Safety/Cultural Modules	3/G
Woodburne Fallcourse Training (Refresher)	1/G	Huskins Authority Safety Awareness	3/G
Woodburne Fallcourse Train-the-Trainer	2.5/G	Hazard Identification - Making your Checklists Count	1.5/G
OSHA Safety Awareness	3/G	Hearing Conservation	1/G
OSHA - Supervisors Responsible Supervisor	1.5/G	Ladder Safety	2/G
OSHA - Controlled Substances and Safety Regulations	1/G	Ladder Safety/Working Surfaces	2/G
Confined Space Awareness	1/G	Landscape Safety/Cultural Modules	2/G
Confined Space Entry - Permit Required	3.5/G	Lead You Safety	2/G
Effective OSHA Hour	6.5/G	Locked Trench	2/G
Effective Safety Committees	1.5/G	Shoe and Foot Safety	1/G
Excavation, Trenching & Shoring	4/G	Management of Special Works	2/G
Fall Protection Awareness	2/G	Office Safety	2/G
Fast Track to Safety - Fall	4/G	Personal Protective Equipment (PPE)	2/G
Fast Track to Safety - Signs	4/G	Respiratory Protection	1/G
Hot Com / RTK	1/G	Special Public Works Operations	2/G
Hot Com / RTK	1/G	Snow/Flow Safety	2/G
Hot Com / RTK	2/G	Trenching Trench	1/G
Category			
G - Office			
T - Technical			
G - Governmental			
G - Safety			
P - Professional Development			
M - Management			

Fast Track to Safety

2014 "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 2014 "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
- ◆ Lock Out / Tag Out
- ◆ Injury Prevention Strategies

Venues & Dates

8:30 – 2:30 pm w/hour lunch break

Check website for times & locations

January

- ◆ Pitman (TRICO) – 1/17/14
- ◆ Elmwood Park (S. Bergen) – 1/23/14

February

- ◆ Mt. Olive (Morris) – 2/3/14
- ◆ Stone Harbor (Atlantic) – 2/12/14
- ◆ Cherry Hill (Camden) – 2/25/14
- ◆ Mahwah (Bergen) – 2/28/14

March

- ◆ Barnegat (Ocean) – 3/4/14
- ◆ Robbinsville (Mid-Jersey) – 3/5/14
- ◆ Washington Twp. (TRICO) – 3/6/14
- ◆ Passaic Housing Authority (NJPHA) – 3/12/14

April

- ◆ Sussex County Community College (SAIF) – 4/8/14
- ◆ Marlboro (Monmouth) – 4/21/14
- ◆ City of Burlington (NJSI) – 4/30/14

May

- ◆ Beachwood (Ocean) – 5/13/14
- ◆ Township of Nutley (Suburban Essex) – 5/15/14

June

- ◆ Old Bridge (Central) – 6/5/14
- ◆ Middletown (Monmouth) – 6/11/14
- ◆ Middle Twp. (Atlantic) – 6/19/14

August

- ◆ Clementon (Camden) – 8/25/14

September

- ◆ Bethlehem Twp. (PAIC) – 9/9/14
- ◆ Wharton (Morris) – 9/12/14
- ◆ Fairview (S. Bergen) – 9/17/14
- ◆ East Brunswick (Mid-Jersey) – 9/26/14

October

- ◆ City of Wildwood (Atlantic) – 10/1/14
- ◆ Toms River (Ocean) – 10/24/14

November

- ◆ Old Bridge (Central) – 11/6/14
- ◆ Millville (Atlantic) – 11/13/14
- ◆ Montville (Morris) – 11/19/14





Preventing Heat-Related Illnesses – A Team Approach

Summer in New Jersey presents many challenges; increased traffic, large numbers of visitors, and the weather. Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. Last year OSHA cited and fined a national solid waste company for not having a comprehensive heat management program relating to a heat-related worker fatality in New Jersey. 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.
- 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.

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.

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.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report**

Thursday, June 19, 2014

From 5/20/2014 To 6/18/2014

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CAMDEN JIF</u>					
H- Camden County Board of Chosen Freeholders I- Borough of Chesilhurst	Camden County Court House 9th Flr 520 Market St Camden, NJ 08102-1375 Municipal Building 201 Grant Ave Chesilhurst, NJ 08089	1652	Evidence of insurance as respects to closing of County Road 680 on 06/07/14	6/10/2014	GL EX AU WC
H- Camden County Board of Chosen Freeholders I- Borough of Haddonfield	County of Camden-Parks Department 1301 Park Blvd. Cherry Hill, NJ 08002 242 Kings Highway East Haddonfield, NJ 08033	1658	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) for the firework display on July 3, 2014, rain date July 6, 2014.	6/13/2014	GL EX AU WC
H- To Whom it May Concern I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002	2431	Evidence of Property Insurance	6/6/2014	PR
H- To Whom It May Concern I- Borough of Runnemede	24 North Black Horse Pike Runnemede, NJ 08078	2721	Evidence of Automobile insurance for the Runnemede Fire Department.	6/11/2014	AU EX PHYS
H- Clementon Park & Splash World I- Borough of Clementon	144 Berlin Road Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021	13213	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of premises by various vendors at 7 Garfield Avenue, Clementon, NJ 08021 on May 31, 2014 for the annual Clementon Day Block party.	5/28/2014	GL EX AU WC
H- Wells Fargo Equipment Finance	Inc., its successors and assigns 1540 West Fountainhead Pkwy MAC S3966-100 Tempe, AZ 85282	13920	Certificate holder is included as "additional insured", ATIMA, for General, Auto Liability and Excess Liability pursuant to the terms,	6/17/2014	GL EX AU OTH

I-	Cherry Hill Township Fire District #13	1100 Marlkrass Rd. Cherry Hill, NJ 08003		conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the Insured) lease of 2- 2014 Ford E-450 AEV Type III Ambulances, vin #1FDXE4FS6EDA17865 & #1FDXE4FS6EDA22256, each valued at \$155,973, for a total value of \$311,946.
H-	County of Camden	520 Market Street, 8th Flr. Camden, NJ 08102-1375	14061	Certificate holder is included as "additional insured", ATIMA, for 6/11/2014 GL EX AU WC
I-	Borough of Lawnside	4 E Douglas Ave. Lawnside, NJ 08045		General, Auto Liability & Excess Liability pursuant to the terms, conditions, limitations, & exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) roadway closure for parade held on June 28, 2014.
H-	Rumson Management Company Inc	Dogs and Cats, Inc. 95 Avenue of Two Rivers Rumson, NJ 07760	14661	Certificate holder is included as "additional insured", ATIMA, for 5/29/2014 Exception
I-	Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007		General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) leased building @ 15 E Church St, valued at \$240,000 from May 1, 2014 to December 31, 2014.
H-	Lee A. McKeever Softball Tournament	c/o Frank Trzaska 120 Beech Tree Drive Cinnaminson, NJ 08077	18766	Evidence of Insurance as respects to the Municipal Recreation Department softball team participation in the 25th annual L. A. McKeever softball tournament May 30-June 1, 2014.
I-	Borough of Haddonfield	242 Kings Highway East Haddonfield, NJ 08033		
H-	Wells Fargo Financial Leasing Inc	c/o Insurance Service Center PO Box 979284 Miami, FL 33197-9284 Contract #6030040041000	19215	Certificate holder is included as "additional insured", ATIMA, for 5/28/2014 GL EX PR
I-	Borough of Magnolia	438 W. Evesham Avenue Magnolia, NJ 08049		General, Auto Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the insured) Kyocera Copier, Model 6525, serial #NWZ3807000, valued at \$169.50, for the Magnolia Fire Company.
H-	Kellman/Brown Academy	1007 Laurel Oak Road Voorhees, NJ 08043	20812	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 5/28/2014 Exception
I-	Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 SIR on WC. Evidence of insurance with respects to

the use of facilities for recreation league basketball tryouts on June 23, 2014 and June 25, 2014.

H-	Virtua – West Jersey Health System, Inc.	20 West Stow Road, Ste #3 Marlton, NJ 08053	20837	REPLACES PRIOR CERTIFICATE - Camden JIF & MEL JIF	6/16/2014	Exception
I-	Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Certificate holder & Virtua Health, Inc. are included as "additional insured", ATIMA, for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of the Virtua facilities at 101 Carnie Blvd, Voorhees, NJ 08043, for parking for an event on 7/31/14.		

Total # of Holders = 12



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

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				
August 2014				
September 2014				
October 2014				
November 2014				
December 2014				
TOTAL 2014	\$1,183,624.37	\$586,447.26	\$ 597,177.11	50.45%

<u>Monthly PPO Statistics</u>		<u>YTD PPO Statistics</u>	
Bills	200	Bills	991
PPO Bills	169	PPO Bills	883
PPO Penetration	84.50%	PPO Penetration	89.10%

2013

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2012

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Savings</u>	<u>% of Savings</u>
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%

2011

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

APPENDIX I – MINUTES

June 23, 2014 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 23, 2014
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	Present
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Absent

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Ari Messenger, Cherry Hill Township
Ethel Kemp, Camden City Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners LLC
Skip Bean	Henry D. Bean & Sons Insurance
Mark von der Tann	Edgewood Associates, Inc.
Terry Mason	M&C Insurance
Bonnie Rick	Hardenbergh Insurance Group
Walt Eife	Waypoint Insurance

WELCOME: Neal Rochford welcomed everyone to the Borough of Haddonfield.

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

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: CompServices Letter - Executive Director said a copy of the announcement from Denise Hall of CompServices Inc. was included in the agenda which indicated that CompServices will be doing business as AmeriHealth Casualty Services effective May 19, 2014.

EXECUTIVE DIRECTOR:

Employment Practices Liability 2014/2015 Program – Executive Director said in order to maintain current deductibles and co-payment provisions, members were required to update their EPL Programs and submit the checklist to the Fund office. We have concluded the process and the final file has been sent to XL. The Compliance Checklist included in the agenda on page 10 shows that only one member - Chesilhurst that has failed to submit their check list. We will be in contact and working with them to find out the status of their Checklist so we can be in compliance 100%.

Audit Report as of December 31, 2013 – Executive Director said the Auditor's Report as of December 31, 2013 was reviewed at our last meeting by Mr. Jim Miles from Bowman & Company. The Audit Committee also held a conference call to further review the audit. Approval of the report, both Resolution 14-15 and Group Affidavit must be executed.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2013 AS PRESENTED, ADOPT RESOLUTION 14-15 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE

**COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE
AUDIT REPORT**

Moved: Commissioner Maley
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

Residual Claims Fund – The RCF met on June 4, 2014 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the RCF approved the year end audit and authorized RFQs for professional Services.

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2010. Executive Director said enclosed on page 17 of the agenda you will find Resolution 14-16 authorizing the transfer of the Camden JIF’s 2010 claim liabilities to the RCF.

**MOTION TO APPROVE RESOLUTION 14-16 TO TRANSFER MUNICIPAL
FUND YEAR TO 2010 EXCESS LIABILITY RESIDUAL CLAIMS FUND**

Moved: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 9 Ayes, 0 Nays

EJIF – The EJIF met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the EJIF approved the year end audit and authorized RFQs for professional services. The EJIF also authorized three additional program workshops.

MEL JIF – The MEL met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the MEL approved the year end audit and authorized RFQs for professional services. The MEL also agreed to participate with Rutgers on a train the trainer program for crossing guards. The MEL also adopted the 2014 Risk Management Program.

Amending the Plan of Risk Management – Executive Director said an amendment of the Plan is necessary reflecting final changes to the property policy. The revised plan has been sent out under separate cover. Changes are highlighted. Also, the new policy limits for Cyber Liability are highlighted.

Underwriting Manager Joseph Hrubash said in January 2014 this JIF approved the Risk Management Plan for 2014 subject to final negotiations on the property policy with Zurich final terms and conditions and we are comfortable now we can complete this process.

In response to Commissioner Mevoli, Mr. Hrubash said there was also a change to the Cyber Liability policy limits. As you know this JIF has bought higher limits. In response to Commissioner Shannon, Executive Director said there will be training sessions that will review the property policy changes as well as the new Exigis program training. Mr. Hrubash said after the Sandy storm there were some issues on how things were interpreted by not only the carrier but also by FEMA and Zurich insisted we use their policy form which is a great policy form however it had to be tailored to governmental risk. Mr. Hrubash said we have been going through this policy over the last several

months to get the policy where it needed to be and the new policy requires better scheduling of outdoor property.

MOTION TO ADOPT RESOLUTION 14-17 AMENDING THE PLAN OF RISK MANAGEMENT

Moved: Commissioner Maley
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

2015 Renewal Applications – Online Underwriting Database - Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars are being scheduled throughout the state to train Risk Management Consultants and Fund Commissioners on the new program. The seminar will be combined with the Underwriting Managers Review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

Executive Director said there will be two sessions in our area on July 14th in Collingswood and in Burlington City on the same day. An announcement was sent to all members and we will follow up with everyone. All members are encouraged to attend as well as their Risk Managers.

Risk Management Consultant Agreements – Executive Director said enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs.

Membership Renewals – Executive Director said the Fund has 5 members up for renewal at the end of the year. Renewal documents will be sent out in August.

Right to Know - Executive Director said information was distributed on Right To Know Surveys from JA Montgomery. There is a new reporting requirement that municipalities must log on and register to enter their whole database with the state and it will be a very time consuming effort. JA Montgomery is willing to do this for the municipalities and the cost for this would be about \$2,400 more than the “not to exceed amount” in the JA Montgomery contract.

Safety Director John Saville said the state will no longer allow the municipalities to file by paper they will have to input all of the information into the state database, which is not very user friendly yet. If JA Montgomery does this for the municipalities in conjunction with the other Right to Know services it would cost a little bit more than what we have appropriated so far.

MOTION TO APPROVE AN INCREASE IN THE JA MONTGOMERY CONTRACT BY \$2,500 FOR THE RIGHT TO KNOW SERVICES

Moved: Commissioner Maley
Second: Commissioner Wolk
Vote: 9 Ayes, 0 Nays

Financial Disclosures – Executive Director said we are past the deadline for Financial Disclosures and we are past the deadline for filing. We currently have seven members that did not file their Financial Disclosure and we will be in contact with those members to try and provide assistance. We received an email from DCA stating they could possibly impose fines to those that have not filed.

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

Executive Director said the Financial Fast Track shows a Surplus of \$4,200,000 which down a little from last month. On the Claims Management Report it shows the actuarial target of 13.11% and we are at 10.88%, which is trending very positive for the year. The Lost Time Frequency for May is at 1.54, which is well below the state average and we have 20 members with no lost time accidents.

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of June 2014 were included in the agenda.

Approving Payment of Resolution 14-18 June 2014 Bill List

TOTAL 2013	\$946.58
TOTAL 2014	\$743,515.99
TOTAL	\$744,462.57

Approving Payment of Resolution 14-19 Supplemental June 2014 Bill List

TOTAL 2014	\$1,698.70
TOTAL	\$1,698.70

Confirmation of May 2014 Claims Payments/Certification of Claims Transfers:

2010	\$60,143.40
2011	\$45,275.24
2012	\$30,099.10
2013	\$55,002.74
2014	\$62,275.83
TOTAL	\$253,215.81

MOTION TO APPROVE RESOLUTION 14-18 AND 14-19 VOUCHER PAYMENTS FOR JUNE 2014:

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

Fund Treasurer Richard Schwab distributed updated Summary of Cash Transactions, Summary of Cash and Investment Report and Certification and Reconciliation of Claims Payments and Recoveries Report for the month of May, 2014.

Mr. Schwab said the differential with AmeriHealth has gone up from \$795 to \$1,530. The differences found we will also see as we switch to the RCF. As the RCF picks up 2010 it will take several months before the 2010 claims are charged to RCF as opposed to the JIF; and then more adjustments will be needed. Mr. Schwab said there is also an issue with how AmeriHealth accounts for the voids. Mr. Schwab said he has been working with Denise Hall and they will have it nailed down at some point and there is no money lost just a matter of accounting.

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

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said there has been a tactic that has been developed over the past few years where many claims attorneys are requesting attorneys billing records. They will go through these records to see if there is anything they might find as discoverable evidence. Mr. Nardi said under a prior case a few years ago brought by the Courier Post there is an obligation to provide attorney billing records in response to a request but you also have the right to redact the entries based on attorney client privilege. In response to Commissioner Mevoli, Attorney Nardi said that it was correct that the lowest paid employee in the office would be the hourly rate that could be charged for the redaction of such attorney billing records.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the upcoming MSI training is listed along with the CEU information. The Fast Track schedule was included in the agenda along with information on how to access the Distracted Driving training from S:ERVE. Mr. Saville said this training is good for anyone driving your vehicles. We also included information on the Right to Know Survey and preparing for the survey.

Mr. Saville said we did receive a request from Camden Parking Authority to get some help for the Safety Coordinator. John Saville said he and Brad Stokes had a very good meeting with Mr. Willie Hunter, Mr. Middleton, Ms. Kemp and their attorney to discuss the participation in the Safety Program and the requirements. We have received assurance that Ms. Kemp will receive cooperation from all levels.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager said the holding report for the period 4/22/14 to 5/19/14 is included in the agenda with 16 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider report was included on pages 44 and 45 of the agenda.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:51PM

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