

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MEETING AGENDA
NOVEMBER 28, 2016 – 5:15 PM**

**BROOKLAWN SENIOR COMMUNITY CENTER
101 2ND STREET
BROOKLAWN, NJ
AGENDA AND REPORTS**

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 28, 2016**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE – MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2016 EXECUTIVE COMMITTEE**
- ☐ **WELCOME: BROOKLAWN**
- ☐ **APPROVAL OF MINUTES:** October 24, 2016 Open MinutesAppendix I
October 24, 2016 Closed Minutes To Be Distributed

☐ **CORRESPONDENCE**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 16-26Page 19
Treasurer's Report.....Page 21
Monthly ReportsPage 22
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 28
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 35
- ☐ **MANAGED CARE – Consolidated Services Group**
Monthly Report.....Page 40
- ☐ **CLAIMS SERVICE – AmeriHealth Casualty**

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- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: Regular Meeting – January 23, 2017 - Borough of Berlin**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 28, 2016

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2017 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2017 in the amount of \$12,648,026. There was slight increase of \$412.00 on the MEL Premium since introduction, so the revised amount is \$12,648,438. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 12)**
 - ☐ **Motion to open the Public Hearing on the 2017 Budget.**
 - ☐ **Discussion of Budget & Assessments.**
 - ☐ **Motion to close the Public Hearing.**
 - ☐ **Motion to adopt Budget & Certify Assessments.**
- ☐ **Employment Practices Program:** Members had until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The Executive Director will provide an update.
- ☐ **Membership Renewals** – The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent last month. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. We have received renewal documents from 20 of the 25 members.
- ☐ **Potential New Membership** – The Fund Office has received two potential new member applications. The Executive Director will provide an update.
- ☐ **RCF Report:** The RCF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**
- ☐ **EJIF Report:** The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**. The EJIF also met on November 16th at the League.
- ☐ **MEL Report:** The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. **(Appendix II)**. The MEL also met on November 16th and adopted the 2017 Budget.

- ☐ **MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2017 Fund Year.

- ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Joint Insurance Fund.**

- ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2017 representative to the Residual Claims Fund Joint Insurance Fund.**

- ☐ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2017 representative to the Environmental Joint Insurance Fund.**

- ☐ **Elected Officials Training:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

- ☐ **League Magazine** – Enclosed are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers. **(Pages – 13-17)**

- ☐ **December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 16-25** authorizing this action is part of the agenda. **(Page 18)**

- ☐ **Motion to Approve Resolution 16-25 Cancelling the December Meeting**

- ☐ **Due Diligence Reports:**

Financial Fast Track	Page 3
Income Portfolio	Page 4
Loss Ratio Analysis	Page 5
Loss Time Accident Frequency	Page 6
POL/EPL Compliance Report	Page 8
Fund Commissioners	Page 9
2016 Fund Year Regulatory Affairs Checklist	Page 10
RMC Agreements	Page 11

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2016			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,030,283	9,272,830	192,291,770	201,564,600	
2.	CLAIM EXPENSES					
	Paid Claims	181,910	2,815,147	86,580,620	90,023,107	
	Case Reserves	222,498	772,633	4,015,056	4,311,668	
	IBNR	(885,870)	(230,805)	6,239,000	5,733,166	
	Recoveries	-	(13,992)	(254,718)	(145,001)	
	TOTAL CLAIMS	(481,463)	3,342,983	96,579,958	99,922,941	
3.	EXPENSES					
	Excess Premiums	327,089	2,943,798	51,611,433	54,555,231	
	Administrative	213,954	1,571,696	34,379,435	35,951,130	
	TOTAL EXPENSES	541,043	4,515,494	85,990,868	90,506,361	
4.	UNDERWRITING PROFIT (1-2-3)	970,703	1,414,354	9,720,945	11,135,298	
5.	INVESTMENT INCOME	19,490	66,756	10,076,808	10,143,564	
6.	DIVIDEND INCOME	0	0	3,268,835	3,268,835	
7.	STATUTORY PROFIT (4+5+6)	990,193	1,481,109	23,066,588	24,547,698	
8.	DIVIDEND	0	0	18,000,321	18,000,321	
9.	STATUTORY SURPLUS (7-8)	990,193	1,481,109	5,066,267	6,547,376	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	1,954	(69,394)	1,283,615	1,214,220	
	Aggregate Excess LFC	20,534	183,275	0	183,275	
	2013	(4,917)	(367,057)	2,836,505	2,469,448	
	2014	305,088	367,531	1,734,442	2,101,973	
	2015	614,629	956,977	(788,295)	168,682	
	2016	52,905	409,778		409,778	
TOTAL SURPLUS (DEFICITS)		990,193	1,481,109	5,066,267	6,547,376	
TOTAL CASH					19,086,838	
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		0	77,273	81,350,565	81,427,837	
FUND YEAR 2013						
	Paid Claims	28,817	402,664	2,567,085	2,969,748	
	Case Reserves	24,410	123,092	731,431	854,523	
	IBNR	(44,930)	(147,548)	333,945	186,397	
	Recoveries	0	0	(82,459)	(82,459)	
TOTAL FY 2013 CLAIMS		8,297	378,208	3,550,001	3,928,209	
FUND YEAR 2014						
	Paid Claims	63,473	364,074	1,886,486	2,250,560	
	Case Reserves	9,864	49,012	995,611	1,044,622	
	IBNR	(374,311)	(753,323)	1,850,602	1,097,279	
	Recoveries	0	(13,745)	(43,698)	(57,443)	
TOTAL FY 2014 CLAIMS		(300,974)	(353,982)	4,689,000	4,335,018	
FUND YEAR 2015						
	Paid Claims	12,924	738,921	1,736,551	2,475,472	
	Case Reserves	1,606	11,878	1,349,622	1,361,500	
	IBNR	(655,528)	(1,721,942)	3,909,070	2,187,128	
	Recoveries	0	(247)	(4,851)	(5,098)	
TOTAL FY 2015 CLAIMS		(640,998)	(971,390)	6,990,392	6,019,001	
FUND YEAR 2016						
	Paid Claims	76,696	899,490		899,490	
	Case Reserves	186,618	1,051,023		1,051,023	
	IBNR	188,898	2,262,362		2,262,362	
	Recoveries	0	0		0	
TOTAL FY 2016 CLAIMS		452,212	4,212,875		4,212,875	
COMBINED TOTAL CLAIMS		(481,463)	3,342,983	96,579,958	99,922,941	
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

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CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End	9/30/2016	
		2013	2014	2015	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		13.39	14.32	15.46	20.15	19.09
Fixed Income Portfolio						
Investments (millions), Book Value		4.00	4.92	4.92	9.99	9.99
Avg maturity (years)		2.07	1.51	1.33	0.58	0.50
Unrealized gain/(loss) (%)		1.30	0.89	0.47	0.06	0.15
Purchase/Book yield (%)		1.40	1.40	1.40	0.62	0.62
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.70	2.29	1.87	0.68	0.77
M E L PORTFOLIO						
Total Cash Balance (millions)		64.22	72.15	80.36	74.32	70.44
Fixed Income Portfolio						
Investments (millions), Book Value		50.13	48.09	48.09	49.56	46.52
Avg maturity (years)		2.04	1.90	1.58	1.70	1.72
Unrealized gain/(loss) (%)		-0.30	-0.06	0.12	0.34	0.51
Purchase/Book yield (%)		0.65	0.82	0.82	0.96	0.96
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.35	0.76	0.94	1.30	1.47
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.06	0.69	0.10	0.42	0.45
TD Money Market		0.01	0.01	0.01	0.01	0.01
TD Bank Deposits		Unavailable **	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Investors Bank Deposits				0.66	0.66	0.66
Treasury Issues						
1 year bills		0.13	0.12	0.32	0.57	0.59
3 year notes		0.54	0.90	1.02	0.85	0.90
5 year notes		1.17	1.64	1.53	1.13	1.18
Merrill Lynch US Govt 1-3 years ^		0.37	0.63	0.56	1.21	1.32

* Yearly data is average monthly rate.

^Monthly data is Year to Date return

**Effective 1/1/12 TD Bank is requiring a compensating balance to offset fees. The remaining funds must be in an interest bearing account in order to earn interest at the prevailing rate of .08%. Blended rate is not available at this time.

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
AS OF October 31, 2016								
FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	58 Actual 31-Oct-16	MONTH TARGETED	57 Actual 30-Sep-16	MONTH TARGETED	46 Actual 01-Nov-15	MONTH TARGETED
PROPERTY	486,359	289,261	59.47%	100.00%	59.47%	100.00%	59.99%	100.00%
GEN LIABILITY	1,338,095	1,369,802	102.37%	97.02%	101.14%	96.96%	102.37%	95.07%
AUTO LIABILITY	388,406	589,953	151.89%	95.69%	151.89%	95.43%	151.89%	91.84%
WORKER'S COMP	3,528,729	3,075,913	87.17%	99.83%	87.17%	99.80%	87.29%	99.28%
TOTAL ALL LINES	5,741,588	5,324,928	92.74%	98.91%	92.46%	98.86%	92.86%	97.85%
NET PAYOUT %	\$4,871,657		84.85%					
FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	46 Actual 31-Oct-16	MONTH TARGETED	45 Actual 30-Sep-16	MONTH TARGETED	34 Actual 01-Nov-15	MONTH TARGETED
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	70.97%	100.00%
GEN LIABILITY	1,423,316	872,136	61.27%	95.07%	58.51%	94.71%	30.07%	88.77%
AUTO LIABILITY	377,258	119,744	31.74%	91.84%	25.11%	91.45%	17.83%	85.94%
WORKER'S COMP	3,913,656	2,436,176	62.25%	99.28%	62.40%	99.20%	56.90%	97.68%
TOTAL ALL LINES	6,249,943	3,800,265	60.80%	97.93%	59.87%	97.78%	49.64%	95.14%
NET PAYOUT %	\$2,912,345		46.60%					
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	34 Actual 31-Oct-16	MONTH TARGETED	33 Actual 30-Sep-16	MONTH TARGETED	22 Actual 01-Nov-15	MONTH TARGETED
PROPERTY	591,500	360,018	60.87%	100.00%	60.87%	100.00%	71.74%	98.69%
GEN LIABILITY	1,405,625	738,201	52.52%	88.77%	49.26%	88.03%	21.96%	76.91%
AUTO LIABILITY	350,875	105,163	29.97%	85.94%	28.15%	85.26%	17.39%	73.57%
WORKER'S COMP	3,909,782	1,958,448	50.09%	97.68%	53.37%	97.46%	52.47%	91.80%
TOTAL ALL LINES	6,257,782	3,161,830	50.53%	95.24%	51.74%	94.90%	45.47%	88.08%
NET PAYOUT %	\$2,262,669		36.16%					
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	22 Actual 31-Oct-16	MONTH TARGETED	21 Actual 30-Sep-16	MONTH TARGETED	10 Actual 01-Nov-15	MONTH TARGETED
PROPERTY	541,208	615,808	113.78%	98.69%	113.78%	98.04%	99.76%	76.00%
GEN LIABILITY	1,412,638	309,989	21.94%	76.91%	24.15%	75.57%	10.37%	42.00%
AUTO LIABILITY	335,860	39,148	11.66%	73.57%	11.95%	71.98%	9.63%	40.00%
WORKER'S COMP	3,739,043	2,842,235	76.02%	91.80%	75.81%	90.74%	48.50%	42.00%
TOTAL ALL LINES	6,028,749	3,807,181	63.15%	87.91%	63.56%	86.80%	42.00%	44.94%
NET PAYOUT %	\$2,507,426		41.59%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	10 Actual 31-Oct-16	MONTH TARGETED	9 Actual 30-Sep-16	MONTH TARGETED	-2 Actual 01-Nov-15	MONTH TARGETED
PROPERTY	490,882	253,747	51.69%	76.00%	47.84%	68.00%	N/A	N/A
GEN LIABILITY	1,437,680	89,170	6.20%	42.00%	5.81%	36.00%	N/A	N/A
AUTO LIABILITY	330,150	56,862	17.22%	40.00%	17.39%	35.00%	N/A	N/A
WORKER'S COMP	3,689,848	1,736,748	47.07%	42.00%	43.04%	33.00%	N/A	N/A
TOTAL ALL LINES	5,948,560	2,136,527	35.92%	44.69%	33.02%	36.72%	N/A	N/A
NET PAYOUT %	\$1,124,615		18.91%					

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		October 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
CAMDEN	1.27	2.51	2.07	1.89
BERGEN	1.45	2.23	2.30	2.02
PROF MUN MGMT	1.50	3.70	2.37	2.56
SUBURBAN ESSEX	1.52	2.15	2.55	2.13
MONMOUTH	1.61	2.17	2.24	2.03
CENTRAL	1.62	1.85	2.52	2.03
SUBURBAN MUNICIPAL	1.70	2.19	1.76	1.89
MORRIS	1.71	2.00	2.01	1.93
NJ PUBLIC HOUSING	1.79	1.96	2.82	2.22
TRI-COUNTY	1.86	1.96	2.09	1.98
BURLINGTON	2.07	1.85	1.90	1.93
SOUTH BERGEN	2.16	2.73	2.46	2.46
OCEAN	2.16	2.11	2.39	2.22
N.J.U.A.	2.30	2.49	3.09	2.65
ATLANTIC	2.58	2.53	3.10	2.76
AVERAGE	1.82	2.30	2.38	2.18

Camden Joint Insurance Fund										
2016 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF October 31, 2016										
			# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	** *	10/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2016 - 2014
1	88 AUDUBON PARK		0	0	0.00	0.00	0.00	1 AUDUBON PARK		0.00
2	91 BERLIN BOROUGH		0	0	0.00	0.95	0.00	2 BERLIN BOROUGH		0.28
3	93 BROOKLAWN		0	0	0.00	0.00	1.55	3 BROOKLAWN		0.50
4	94 CHESILHURST		0	0	0.00	0.00	3.08	4 CHESILHURST		1.13
5	95 CLEMENTON		0	0	0.00	2.99	4.72	5 CLEMENTON		2.40
6	97 GIBBSBORO		0	0	0.00	3.92	0.00	6 GIBBSBORO		0.86
7	101 HADDONFIELD		0	0	0.00	4.05	1.46	7 HADDONFIELD		1.36
8	102 HI-NELLA		0	0	0.00	0.00	0.00	8 HI-NELLA		0.00
9	107 MEDFORD LAKES		0	0	0.00	0.00	1.79	9 MEDFORD LAKES		0.68
10	108 MERCHANTVILLE		0	0	0.00	0.00	0.00	10 MERCHANTVILLE		0.00
11	110 OAKLYN		0	0	0.00	4.41	1.43	11 OAKLYN		1.77
12	111 PINE HILL		0	0	0.00	1.72	0.00	12 PINE HILL		0.66
13	112 RUNNEMEDE		0	0	0.00	0.00	1.86	13 RUNNEMEDE		0.58
14	451 TAVISTOCK		0	0	0.00	0.00	0.00	14 TAVISTOCK		0.00
15	457 PINE VALLEY		0	0	0.00	0.00	0.00	15 PINE VALLEY		0.00
16	565 CAMDEN PARKING AUTHOI		0	0	0.00	14.29	5.00	16 CAMDEN PARKING AU		5.68
17	99 HADDON		0	1	0.54	2.03	0.67	17 HADDON		1.04
18	96 COLLINGSWOOD		0	1	0.55	0.59	0.66	18 COLLINGSWOOD		0.60
19	90 BELLMAWR		0	1	0.57	5.44	2.35	19 BELLMAWR		2.73
20	89 BARRINGTON		0	1	0.84	2.71	3.27	20 BARRINGTON		2.27
21	114 VOORHEES		0	1	0.86	3.69	1.38	21 VOORHEES		2.02
22	564 CHERRY HILL		0	4	0.96	0.97	0.33	22 CHERRY HILL		0.73
23	98 GLOUCESTER		0	2	1.23	1.67	1.29	23 GLOUCESTER		1.37
24	87 AUDUBON		0	1	1.32	0.00	1.37	24 AUDUBON		0.89
25	104 LAWNSIDE		0	1	1.45	9.80	3.70	25 LAWNSIDE		4.59
26	103 LAUREL SPRINGS		0	1	1.62	8.11	0.00	26 LAUREL SPRINGS		2.84
27	105 LINDENWOLD		0	2	2.35	2.14	5.03	27 LINDENWOLD		3.24
28	109 MOUNT EPHRAIM		1	2	2.50	0.00	1.49	28 MOUNT EPHRAIM		1.42
29	106 MAGNOLIA		0	3	2.89	0.00	0.00	29 MAGNOLIA		1.05
30	113 SOMERDALE		0	3	3.17	0.00	2.88	30 SOMERDALE		2.18
31	117 WOODLYNNE		0	2	3.38	0.00	2.11	31 WOODLYNNE		1.93
32	584 CHERRY HILL FIRE DISTRIC		0	6	3.48	2.21	1.19	32 CHERRY HILL FIRE DIS		2.30
33	115 WINSLOW		2	7	3.87	3.60	4.48	33 WINSLOW		3.99
34	92 BERLIN TOWNSHIP		0	5	7.14	0.00	6.49	34 BERLIN TOWNSHIP		4.42
Totals:			3	44	1.27	2.03	1.70			1.66

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund				
Data Valued As of :	November 18, 2016			
Total Participating Members	34			
Compliant	34			
Percent Compliant	100.00%			
		01/01/16	2016	
				Co-Insurance
	Compliant	EPL	POL	
Member Name		Deductible	Deductible	01/01/16
AUDUBON	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
COLLINGSWOOD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
LINDENWOLD	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODYLYNNE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage				

Camden JIF
2016 FUND COMMISSIONERS

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2016 as of November 1, 2016

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed 2/16
<input type="checkbox"/> Assessments	Filed 2/16
<input type="checkbox"/> Actuarial Certification	Filed 6/28
<input type="checkbox"/> Reinsurance Policies	Filed 5/25/16
<input type="checkbox"/> Fund Commissioners	Filed 2/16
<input type="checkbox"/> Fund Officers	Filed 2/16
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2016 Risk Management Plan	Filed 2/16
<input type="checkbox"/> 2016 Cash Management Plan	Revised filed 5/13
<input type="checkbox"/> 2016 Risk Manager Contracts	Collected
<input type="checkbox"/> 2016 Certification of Professional Contracts	Filed 5/13
<input type="checkbox"/> Unaudited Financials	Filed 2/26/16
<input type="checkbox"/> Annual Audit	Filed 6/28
<input type="checkbox"/> State Comptroller Audit Filing	Filed 6/28
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2016 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF November 1, 2016				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/28/2016	3/28/2016	12/31/16
BARRINGTON	CONNER STRONG & BUCKELEW	2/17/2016	2/17/2016	12/31/16
BELLMAWR	CONNER STRONG & BUCKELEW	2/3/2016	2/3/2016	12/31/16
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		05/24/16	12/31/16
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/3/2016	02/03/16	12/31/16
BROOKLAWN	CONNER STRONG & BUCKELEW	2/16/2016	02/29/16	12/31/16
CHERRY HILL	CONNER STRONG & BUCKELEW	2/6/2016	2/6/2016	12/31/16
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	3/22/2016	3/22/2016	12/31/16
CHESILHURST	EDGEWOOD ASSOCIATES	7/21/2016	7/21/2016	12/31/16
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/03/16	03/03/16	12/31/16
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/13/16	01/13/16	12/31/16
COLLINGSWOOD	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	02/22/16	02/22/16	12/31/16
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/4/2016	1/4/2016	12/31/16
HADDON	WAYPOINT INSURANCE SERVICES	1/20/2016	1/20/2016	12/31/16
HADDONFIELD	HENRY BEAN & SONS	01/04/16	01/04/16	12/31/16
HI-NELLA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/16	01/26/16	12/31/16
LAWN SIDE	M&C INSURANCE AGENCY	02/18/16	02/18/16	02/03/17
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/28/16	01/28/16	12/31/16
MAGNOLIA	CONNER STRONG & BUCKELEW		02/06/16	12/31/16
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/06/16	1/6/2016	12/31/16
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/04/16	3/21/2016	12/31/16
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		8/1/2016	07/26/17
OAKLYN	HARDENBERGH INSURANCE GROUP	1/26/2016	1/26/2016	12/31/16
PINE HILL	CONNER STRONG & BUCKELEW	1/19/2016	1/19/2016	12/31/16
PINE VALLEY	HENRY BEAN & SONS	2/12/2016	2/12/2016	12/31/16
RUNNEMEDE	CONNER STRONG & BUCKELEW		1/5/2016	12/31/16
SOMERDALE	CONNER STRONG & BUCKELEW		2/6/2016	12/31/16
TAVISTOCK	CONNER STRONG & BUCKELEW	1/8/2013	1/8/2013	12/31/16
VOORHEES	HARDENBERGH INSURANCE GROUP	03/02/16	3/2/2016	12/31/16
WINSLOW	CONNER STRONG & BUCKELEW	2/8/2016	2/8/2016	12/31/16
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	4/19/2016	4/19/2016	12/31/16
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

	CAMDEN MUNICIPAL JOINT INSURANCE FUND						
	2017 PROPOSED BUDGET						
				All Members	All Members		
	APPROPRIATIONS	Annualized 2016	Projected 2017	\$	%		
	I. Claims and Excess Insurance	(A)		CHANGE	CHANGE		
	Claims						
1	Property	490,882	558,782	67,900	13.83%		
2	Liability	1,437,680	1,462,000	24,320	1.69%		
3	Auto	330,150	322,000	(8,150)	-2.47%		
4	Workers' Comp.	3,689,848	3,699,000	9,152	0.25%		
5	Aggregate Excess LFC	243,645	315,276	71,631	29.40%		
6	Subtotal - Claims	6,192,205	6,357,058	164,853	2.66%		
7	Premiums						
8	Crime	11,032	10,918	(114)	-1.03%		
9	Environmental Fund	325,590	328,581	2,992	0.92%		
10	EJIF Dividend		0				
11	MEL	1,952,879	1,953,529	650	0.03%		
12	MEL Property	569,722	593,676	23,954	4.20%		
13	SubTotal Premiums	2,859,223	2,886,704	27,481	0.96%		
14	Total Loss Fund	9,051,428	9,243,762	192,334	2.12%		
15							
16	II. Expenses, Fees & Contingency						
17							
18	Claims Adjustment	404,500	419,500	15,000	3.71%		
19	Managed Care	115,784	118,100	2,316	2.00%		
20	Loss Fund Management	63,000	63,000	0	0.00%		
21	Litigation Management	37,198	37,942	744	2.00%		
22	Safety Director	130,480	133,089	2,610	2.00%		
23	Right to Know	28,284	28,850	566	2.00%		
24	CDL Drug Testing Monitor	28,963	29,542	579	2.00%		
25	Safety Incentive Program	36,783	37,518	736	2.00%		
26	MEL Safety Institute	49,705	54,864	5,159	10.38%		
27	Administration	289,617	295,410	5,792	2.00%		
28	Actuary	45,356	46,263	907	2.00%		
29	Auditor	26,109	23,970	(2,139)	-8.19%		
30	Attorney	20,254	20,659	405	2.00%		
31	Treasurer	20,500	20,910	410	2.00%		
32	Internal Auditor	18,531	15,300	(3,231)	-17.43%		
33	Internal Auditor Prop	20,000	0	(20,000)	-100.00%		
34	Underwriting Manager	11,261	11,487	225	2.00%		
35	Police Accreditation	0	18,000	18,000	100.00%		
36	Postage	2,988	3,048	60	2.00%		
37	Printing	3,168	3,231	63	2.00%		
38	Telephone	1,195	1,219	24	2.00%		
39	Meeting Expenses	1,972	2,012	39	2.00%		
40	Director's Fee	18,000	18,000	0	0.00%		
41	Optional Safety Award	25,000	25,000	0	0.00%		
42	Contingency	69,097	69,097	0	0.00%		
43			0				
44	EPL Training	34,445	25,000	(9,445)	-27.42%		
45							
46	Total Fund Exp & Contingency	1,502,188	1,521,009	18,820	1.25%		
47	Risk Managers	673,635	687,113	13,478	2.00%		
48							
49	Total JIF Excl POL/EPL	11,227,252	11,451,884	224,633	2.00%		
50	XL POL/EPL Premiums						
51	POL/EPL Premium	1,057,396	1,089,117	31,722	3.00%		
52	Cyber Liability	28,764	28,764	0	0.00%		
53	Vol Directors & Officers	6,879	6,879	0	0.00%		
54	RMC Fees	69,768	71,793	2,025	2.90%		
55	Total POL/EPL Premiums	1,162,807	1,196,553	33,746	2.90%		
56	Total JIF Incl POL/EPL	12,390,059	12,648,438	258,379	2.09%		



Focus: Technology



MEL/JIF Members Build Tech Strength

Collaborating to ensure the cybersecurity of communities

By Joseph Hrubash, Deputy Executive Director,
PERMA Risk Management Services

The news is filled with dramatic examples of hacked computer systems, sensitive information stolen and used to steal, defraud, and threaten our security.

The Municipal Excess Liability Joint Insurance Fund (MEL) leadership recognized that technology and emergence of a worldwide ability to access local data systems through the Internet represented a major risk for its members. And MEL was among the first to respond several years ago by providing cyber-insurance—data breach coverage—for its members.

The MEL has identified two major priorities:

1. Ensure the cyber security of its members.
2. Train everyone to manage their technology properly.

The focus has been on providing the analytical tools needed to assess risk, develop sound management practices, and provide the end user training needed to limit risk.

Developing a Strategy

The MEL commissioned Marc Pfeiffer, Assistant Director at the Bloustein Local Government Research Center at Rutgers to develop a comprehensive strategy addressing the cybersecurity and related technological management challenges.

"Data breach coverage was an important first step," Pfeiffer said, "But technology and cyber security are related risks requiring ongoing attention to be understood and carefully managed." A major study and workbook was produced for the MEL describing the risks and providing action plans and best practices for local governments—all available to the public on the MEL website—njmel.org. The studies identify actions that must be taken now to ensure the integrity of technology systems—and the importance of comprehensive training for employees, who use the system and can inadvertently allow them to be breached.

Take a Look!



This program was produced with the generous support of the
Municipal Excess Liability Joint Insurance Fund

The MEL developed a Cyber Security video training program designed for government employees. The 15-minute video is available to the public on the MEL website, njmel.org. These actions have been supplemented by onsite training programs conducted by MEL member joint insurance funds.

Meeting Challenges

The MEL members also have responded to the challenge. "Cyber security is the new frontier for local government and the biggest liability challenge for us," said Piscataway Mayor Brian Wahler. "We must be proactive to protect the taxpayer. It's a challenge with taxes now paid online and the use of technology so important to all our operations including public safety."

Piscataway is a member of the Central Jersey Joint Insurance Fund (JJIF). Joseph Criscuolo, Piscataway's Township Administrator, and Dan Frankel, Sayreville Township Administrator, serve as vice chairs of a team of technology experts recruited from the JJIF's members. "Our charge is to develop ongoing training programs for every employee. The Central Jersey Joint Insurance Fund is taking responsibility to develop courses addressing the technology challenges their members face," Criscuolo reported. With support from the MEL, Pfeiffer's

assistance was also secured. The team will develop local instructor-led courses intended to be updated every six months. Every employee in Central JIF member towns will be required to take the courses.

"Computer networks are the backbone of our information and communication systems," Criscuolo said, adding: "Threats can come from anywhere in the world and there are bad people out there. We are all hooked together through the power of the network. Our intent is to train and outfit employees with the tools they need to protect our systems."

Working Together, Assessing Risks

In addition to the training programs, an added benefit for the eight Central JIF member towns is the team of trained experts they have organized who are working together to assess risks and address them.

The JIFs serving municipalities in Atlantic, Burlington, Gloucester, Salem, and Cumberland Counties have also taken action. "Because of the complexity

and the lack of available resources, it's tough for the 104 members of our JIFs to assess the full range of deficiencies that may be in their systems," said Paul Miola, Executive Director of the three JIFs. "Led by Paul Forlenza, our deputy executive director, we issued a Request for Proposals (RFQ) and selected Pivot Point Security to evaluate our member systems, identify the risks, and develop a

game plan to address them."

The first step in the assessment was a web-based survey, followed by intensive onsite assessments to ensure a thorough analysis, identify the gaps, and classify them as critical, high, or medium in intensity. "Each member will receive a report identifying key issues it faces and recommendations for addressing them," Miola said. "We will also identify

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2017

Moving into the future

For 2017, the MEL has contracted with Marc Pfeiffer and the Bloustein Local Government Research Center to identify detailed strategies for JIF members to achieve technological proficiency, develop additional educational programs for elected officials and administrators, compile model policy templates, and create an RFP for intrusion testing.

The MEL has also encouraged its member JIFs to continue developing the expertise and training needed to ensure the integrity of their systems. It's the power of collaboration in action: MEL/JIF members working together to ensure the cybersecurity of the communities they serve.

common issues faced by all members." Miola reported that the three JIFs plan to create model policies and procedures and a comprehensive training and education program tailored to their needs—all to be funded by the JIFs.

Training for Success

The Bergen JIF and the South Bergen JIF also sponsored training conducted for their 61 member communities. The session focused on cyber-hygiene practices that can be used to reduce potential for cyber security breaches and guidance on how to improve technology management.

"It was an excellent session," commented Steven Lo Iacano, North Arlington Borough Administrator. "The recommendations made common sense, and we were briefed on the threats that are emerging. The training materials were well done and provide information we really need to address this important issue."

The training has also been conducted with heavy attendance for the 38 towns that are members of the Monmouth County JIF.

"Technology utilization is an area of

Five Basic Steps to Thwart Cyber Criminals

01 Don't use your work computer or work credentials for non-work purposes

02

Use strong passwords

03 Never open suspicious attachments or unexpected email

04

Protect sensitive information

05 Immediately report any suspected security breach

05

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* Since 2014, Dennis Galvin has been the author of *Local Government Law*, 4th, *New Jersey Practice (Volumes 34-35 A)*, published by Thomson Reuters.

risk that must be managed," said Pfeiffer. "The MEL is providing the coverages, training, and tools needed for this purpose."

Tight budgets, the need for managers with strong technology skills, the constantly changing nature of the threats and expansion of the use of the Internet are significant challenges, particularly for smaller communities with limited resources and competing priorities. By working together, these challenges can be addressed and expertise and best practices shared. \$



For more
information on
cyber security, the
MEL/JIF Annual Risk
Meeting will be held at
the 101st League Conference
in Room 302 on Wednesday,
Nov. 16 at 3:45.



Focus: Technology

The Need for Technological Proficiency

Navigating the increasingly complex world of municipal tech management

By Marc H. Pfeiffer, Assistant Director, Bloustein Local Government Research Center, Rutgers University

Municipal government leaders face technology conundrums. Every day, technology is becoming more and more infused into municipal activities and citizens expect their government to keep up with it. Levy caps and tax increases limit spending on new technology. The threat of cyber hacking adds

Managing technology is hard. It is hard for large multinational corporations and the federal government. It is hard for individuals with a PC or a smartphone. It is hard for municipalities and state government.

It means leaders must work to understand technology. They need to decide what they want or need, and then manage its implementation and operation. This requires spending the scarce resources of time, attention, and money that are also needed in many other areas.

Risky Business

Elected and appointed government officials must understand that technology involves risks. In addition to cybersecurity threats that constantly evolve, other risks include operational, legal, financial, reputational, and societal liabilities.

These risks are complicated by "make or buy decisions"—the choices an agency makes about which services it provides with its own staff and which ones it contracts to other organizations. But, outsourcing service does not outsource risk; contractors present their own risks.

Technologically proficient organizations are assessed and understand their technology risks. Achieving technological proficiency involves several elements: management, cyber hygiene, and technical competency.

Seven Steps to Proficiently Managing Technology

1. Municipal leaders understand that their use of technology presents risks; risks that need to be managed.
2. The organization assesses its technology profile and risk maturity.
3. It develops a management governance process that is appropriate to the municipality's structure, technology profile and risk maturity.
4. It develops an annually updated technology plan that addresses technology risks and goals; recommends a budget, includes cyber hygiene activities, and actions to meet technical competency needs.
5. The technology plan is submitted to the governing body for approval or modification; funding is provided through the annual budget process.
6. Managers implement cyber hygiene provisions. They train and test employees to ensure a high level of security.
7. The organization achieves technical competency through trained employees and monitored contractors who apply accepted industry management standards; staff members keep up with technological advances and process changes to minimize risks.

Technology management means having decision-making, planning, budgeting, and reporting practices that work for the municipality. Policy and budget decisions are made by the governing body and its management team. Establishing policies, working with staff to create and regularly update plans, and

For More Information...

A report by the Bloustein Local Government Research Center at Rutgers University sponsored by the Municipal Excess Liability Fund shines a light on how government agencies can improve technological proficiency.

The full report, the best practices guides, and a leadership summary for elected officials and senior managers can be found online at www.blousteinlocal.rutgers.edu/managing-technology-risk/.

During the remainder of 2016 and 2017, additional work is planned by the MEL and Bloustein Local to provide additional support to municipalities to help them become technologically proficient.

Author Marc Pfeiffer conducted the study for the New Jersey Municipal Excess Liability Fund (see feature page 30). He is interested in feedback and comments on the work. Reach him at marc.pfeiffer@rutgers.edu.

tying those plans to a budget process are the critical elements.

Cyber hygiene ensures that all technology users are periodically trained in online safety practices to prevent technology compromise (i.e., phishing attacks).

Technical competency requires well-trained staff (and contractors), properly acquired goods and services, and a successfully deployed technology plan. This also requires sound technical


practices to fulfill the plan. This is especially critical in light of evolving cyber security threats.

Technology proficiency needs vary by the municipality's technological profile. There are four profiles: basic, core, managed, and sophisticated. Risk maturity can be grouped into five levels: unaware, fragmented, evolving, managed, and optimized.

Taken together, the elements of

Technological Proficiency

proficiency, profile, and risk exposure can help a municipality meet their technology needs.

Elected officials and senior managers can put their municipality on the road to proficiency. Start by creating a management process appropriate to your size and profile. Create a decision-making process, assess risks, and develop a technology plan linked to budget decisions. Implement employee cyber-hygiene training, then find out what's needed to reach technical competency and act to meet those needs. 



Technology proficiency will be discussed on a panel at the League's Annual Conference in November. The session is scheduled for Tuesday, Nov. 15 at 2:00 p.m. in Room 314.

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RESOLUTION NO. 16-25

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING
AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION
FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE
JANUARY 23, 2017 MEETING**

WHEREAS, the Camden County Municipal JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

WHEREAS, by way of this resolution, the December meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 23, 2017 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Camden County Municipal JIF.

BE IT RESOLVED, by the Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for December is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January 23, 2017 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Fund before that action is take by the professional.

Camden County Municipal Joint Insurance Fund

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

Date

RESOLUTION NO. 16-26**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 2016**

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

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001124-001145			
001124-001145	VOIDED	WRONG POSTING DATE	
001146			
001146	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2016 - CHERRY HILL SER	2,458.33
001146	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2016	31,833.33
			34,291.66
001147			
001147	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 10/2016	2,170.00
			2,170.00
001148			
001148	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2016	10,873.33
			10,873.33
001149			
001149	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2016	23.84
001149	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2016	29,384.75
			29,408.59
001150			
001150	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/2016	3,779.67
			3,779.67
001151			
001151	BROWN & CONNERY, LLP	ATORNEY EXPENSE - 10/2016	478.20
001151	BROWN & CONNERY, LLP	ATTORNEY FEE 10/2016	1,687.83
001151	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 10/2016	3,062.50
			5,228.53
001152			
001152	ELIZABETH PIGLIACELLI	TREASURER FEE 11/2016	1,708.33
001152	ELIZABETH PIGLIACELLI	POSTAGE REIMBURSEMENT 2016	94.00
			1,802.33
001153			
001153	MOUNT EPHRAIM BOROUGH	2016 SAFETY ITEMS - 10/4/16	480.55
			480.55
001154			
001154	MAGNOLIA BOROUGH	2016 SAFETY ITEMS - AUG & SEPT 16	500.00
			500.00
001155			
001155	COLLINGSWOOD BOROUGH	REIMBURSE MTG EXPENSE - 10/24/16	454.43
			454.43

001156				
001156	JACK LIPSETT	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001157				
001157	M. JAMES MALEY	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001158				
001158	NEAL ROCHFORD	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001159				
001159	JOSEPH WOLK	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001160				
001160	MICHAEL MEVOLI	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001161				
001161	RICHARD MICHIELLI	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	450.00	450.00
001162				
001162	TERRY SHANNON KIERSZNOWSKI	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	300.00	300.00
001163				
001163	JOSEPH GALLAGHER	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	300.00	300.00
001164				
001164	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR 10/31/2016	66.15	66.15
001165				
001165	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 11/2016 - CHERRY	1,083.00	
001165	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 11/2016	8,568.25	
				9,651.25
001166				
001166	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 11/2016	938.44	938.44
001167				
001167	LOUIS DiANGELO	4TH QTR EXECUTIVE COMMITTEE ATTENDANCE	300.00	300.00

TOTAL PAYMENTS FY 2016 103,244.93

TOTAL PAYMENTS ALL FUND YEARS \$103,244.93

Chairperson

Attest:

_____ Dated:_____

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

Treasurer

November 28, 2016

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

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

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the period ending October 31, 2016 for Fund Years 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

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

- **RECEIPT ACTIVITY FOR OCTOBER:**

Cherry Hill deductible	\$	13,568.61
Interest		<u>5,019.51</u>
Total October Receipts		<u>\$ 18,588.12</u>

- **CLAIM ACTIVITY FOR OCTOBER:**

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

Property Liability Claims	\$	102,187.37
Workers Compensation Claims		270,453.03
Administration Expense		<u>117,376.76</u>
Total Claims/Expenses		<u>\$490,017.16</u>

- **CASH ACTIVITY FOR OCTOBER:**

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$19,086,837.59 to a closing balance of \$18,613,158.36 showing a decrease of \$473,679.23.

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

Sincerely,

Elizabeth Pigliacelli,
Treasurer



Investment Detail

Account Number **115884-000**

As of October 31, 2016

Page 3 of 5

QUANTITY DESCRIPTION	MARKET VALUE (M/V) MARKET UNIT PRICE	%M/V	FEDERAL TAX COST AVERAGE UNIT COST	UNREALIZED GAIN/(LOSS)	ACCRUED INCOME	ESTIMATED ANNUAL INCOME	YIELD (%) YTM (%)
PRINCIPAL PORTFOLIO(S)							
MONEY MARKET FUNDS							
29,999.8100	\$29,999.81	0.30	\$29,999.81	\$0.00	\$2.46	\$20.23	0.07
WILMINGTON US GOVERNMENT MONEY MARKET FUND CLASS SELECT CUSIP 97181C704 TKR AKGXX	1.0000		1.00				
TOTAL MONEY MARKET FUNDS	29,999.81	0.30	29,999.81	0.00	2.46	20.23	0.07
U.S. GOVERNMENT AGENCIES							
2017 10,000,000.0000	10,010,000.00	99.70	9,993,900.00	16,100.00	5,555.56	62,500.00	0.62
FEDERAL HOME LOAN BANK DTD 03/29/2016 0.625% 03/29/2017 NON CALLABLE CUSIP 3130A7N84 RATING AAA	100.1000		99.94				0.39
TOTAL U.S. GOVERNMENT AGENCIES	10,010,000.00	99.70	9,993,900.00	16,100.00	5,555.56	62,500.00	0.62
TOTAL PRINCIPAL PORTFOLIO(S)	10,039,999.81	100.00	10,023,899.81	16,100.00	5,558.02	62,520.23	0.62
TOTAL ACCRUED INCOME	5,558.02						
TOTAL MARKET VALUE WITH ACCRUED INCOME	10,045,557.83						



Activity Detail

Account Number **115884-000**

October 1, 2016 through October 31, 2016

Page 4 of 5

DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL					
OPENING BALANCES:				0.00	31,250.00
10/3/2016	DIVIDEND		CASH RECEIPT OF DIVIDEND EARNED ON WILMINGTON US GOVT MONEY MKT CL SLCT UNITS DUE 2016-09-30	0.12	
	CASH MGT PURCHASE	0.1200	PURCHASED 0.12 UNITS OF WILMINGTON US GOVT MONEY MKT CL SLCT AT 1 TRADE DATE 2016-10-03 SETTLEMENT DATE 2016-10-03	(0.12)	0.12
10/13/2016	WILMINGTON TRUST FEE		FEE PAYMENT-DIRECT DEBIT(PRI) COLLECTED Fee Payment 115884-000.P Custody Market Value Average Value for the Period 7/1/2016 to 9/30/2016 \$ -1,250.31 10,002,479.69 at 5.00 BPS = \$ 1,250.31 100.000000 % allocation of total fee: 1,250.31	(1,250.31)	
10/14/2016	CASH MGT SALE	(1,250.3100)	SOLD 1250.31 UNITS OF WILMINGTON US GOVT MONEY MKT CL SLCT AT 1 TRADE DATE 2016-10-14 SETTLEMENT DATE 2016-10-14	1,250.31	(1,250.31)
CLOSING BALANCES:				0.00	29,999.81

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/05/2016	75,564.29				75,564.29	
2	10/05/2016	25,290.39				25,290.39	
3	10/12/2016	12,385.88				12,385.88	
4	10/12/2016	65,330.53				65,330.53	
5	10/19/2016	41,478.85				41,478.85	
6	10/19/2016	42,925.74				42,925.74	
7	10/26/2016	5,906.77				5,906.77	
8	10/26/2016	56,359.50				56,359.50	
9	11/01/2016	33,719.86				33,719.86	
10	11/01/2016	15,678.59				15,678.59	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	374,640.40	-	-	-	374,640.40	
	Monthly Rpt					-	
	Variance	374,640.40	-	-	-	374,640.40	

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2016										
Month Ending: October										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	974,426.55	5,000,127.42	1,028,385.36	10,063,199.85	(3,016.67)	622,718.37	185.21	1,414,383.75	(13,571.40)	19,086,838.45
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,568.61	13,568.61
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,019.63	0.00	6,019.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,019.63	0.00	6,019.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,019.63	13,568.61	19,588.24
EXPENSES										
Claims Transfers	3,147.16	87,037.46	12,002.75	223,439.58	0.00	0.00	0.00	0.00	47,013.45	372,640.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118,627.07	0.00	118,627.07
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,147.16	87,037.46	12,002.75	223,439.58	0.00	0.00	0.00	118,627.07	47,013.45	491,267.47
END BALANCE	971,279.39	4,913,089.96	1,016,382.61	9,839,760.27	(3,016.67)	622,718.37	185.21	1,301,776.31	(47,016.24)	18,615,159.22
REPORT STATUS SECTION										
Report Month: October										
						Balance Differences				
Opening Balances:			Opening Balances are equal			\$0.00				
Imprest Transfers:			Imprest Totals are equal			\$0.00				
Investment Balances:			Investment Payment Balances are equal			\$0.00				
			Investment Adjustment Balances are equal			\$0.00				
Ending Balances:			Ending Balances are equal			\$0.00				
Accural Balances:			Accural Balances are equal			\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	October						
CURRENT FUND YEAR	2016						
Description:		NJCM - 74136	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims- 58905	Wilmington Trust - 5884	
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All							
Accts & instruments							
Opening Cash & Investm	\$19,086,837.59	-	9,046,477.74	42.45	67.40	10,040,250.00	
Opening Interest Accrual	\$347.34	-	-	-	-	347.34	
1 Interest Accrued and/or	\$5,210.80	\$0.00	\$0.00	\$0.00	\$0.00	\$5,210.80	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$5,019.51	\$0.00	\$4,980.36	\$14.05	\$25.10	\$0.00	
6 Interest Paid - Term Ins	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.12	
7 Realized Gain (Loss)	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	
8 Net Investment Income	\$11,230.31	\$0.00	\$4,980.36	\$14.05	\$25.10	\$6,210.80	
9 Deposits - Purchases	\$388,209.01	\$0.00	\$13,568.61	\$102,187.37	\$272,453.03	\$0.00	
10 (Withdrawals - Sales)	-\$865,907.87	\$0.00	-\$492,017.16	-\$102,187.37	-\$270,453.03	-\$1,250.31	
Ending Cash & Investment	\$18,615,158.36	\$0.00	\$8,573,009.55	\$56.50	\$2,092.50	\$10,039,999.81	
Ending Interest Accrual Bal	\$5,558.02	\$0.00	\$0.00	\$0.00	\$0.00	\$5,558.02	
Plus Outstanding Checks	\$198,573.71	\$0.00	\$92,559.65	\$23,300.44	\$82,713.62	\$0.00	
(Less Deposits in Transit)	-\$49,398.45	\$0.00	\$0.00	-\$15,678.59	-\$33,719.86	\$0.00	
Balance per Bank	\$18,764,333.62	\$0.00	\$8,665,569.20	\$7,678.35	\$51,086.26	\$10,039,999.81	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		October							
Current Fund Year		2016							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	October	October	October	October	Reconciled	Variance From	Month
2016	Property	155,698.28	3,147.16	0.00	158,845.44	158,845.44	0.00	0.00	0.00
	Liability	25,433.33	2,963.96	0.00	28,397.29	28,397.29	0.00	0.00	0.00
	Auto	33,413.06	2,949.03	0.00	36,362.09	36,362.09	0.00	0.00	0.00
	Workers Comp	684,945.17	166,906.31	0.00	851,851.48	851,851.48	0.00	93.95	(93.95)
	Cherry Hill	13,571.41	47,013.45	13,568.61	47,016.25	49,158.75	(2,142.50)	2.80	(2,145.30)
	Total	913,061.25	222,979.91	13,568.61	1,122,472.55	1,124,615.05	(2,142.50)	96.75	(2,239.25)
2015	Property	571,382.01	0.00	0.00	571,382.01	571,382.01	0.00	0.00	0.00
	Liability	190,722.22	1,750.62	0.00	192,472.84	192,472.84	0.00	0.00	0.00
	Auto	29,048.47	0.00	0.00	29,048.47	29,048.47	(0.00)	(0.00)	0.00
	Workers Comp	1,679,220.81	35,301.50	0.00	1,714,522.31	1,714,522.31	0.00	0.00	0.00
	Cherry Hill	(0.01)	0.00	0.00	(0.01)	0.00	(0.01)	(0.01)	0.00
	Total	2,470,373.50	37,052.12	0.00	2,507,425.62	2,507,425.63	(0.01)	(0.01)	0.00
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	323,473.35	52,592.90	0.00	376,066.25	376,066.25	0.00	0.00	0.00
	Auto	47,876.49	595.00	0.00	48,471.49	48,471.49	0.00	0.00	0.00
	Workers Comp	1,497,849.02	16,363.88	0.00	1,514,212.90	1,514,212.90	0.00	0.00	0.00
	Total	2,193,116.87	69,551.78	0.00	2,262,668.65	2,262,668.65	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	392,228.30	11,729.98	0.00	403,958.28	403,958.28	0.00	0.00	(0.00)
	Auto	80,140.23	8,458.72	0.00	88,598.95	88,598.95	0.00	0.00	0.00
	Workers Comp	2,077,177.36	4,867.89	0.00	2,082,045.25	2,082,045.25	0.00	0.00	0.00
	Total	2,887,288.63	25,056.59	0.00	2,912,345.22	2,912,345.22	0.00	0.00	(0.00)
2012	Property	289,206.35	0.00	0.00	289,206.35	289,206.35	0.00	0.00	0.00
	Liability	1,137,512.32	18,000.00	0.00	1,155,512.32	1,183,360.82	(27,848.50)	(0.00)	(27,848.50)
	Auto	568,802.57	0.00	0.00	568,802.57	568,802.57	0.00	0.00	0.00
	Workers Comp	2,826,187.66	0.00	0.00	2,826,187.66	2,830,287.49	(4,099.83)	0.00	(4,099.83)
	Total	4,821,708.90	18,000.00	0.00	4,839,708.90	4,871,657.23	(31,948.33)	(0.00)	(31,948.33)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	13,285,549.15	372,640.40	13,568.61	13,644,620.94	13,678,711.78	(34,090.84)	96.74	(34,187.58)

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners
FROM: J.A. Montgomery Risk Control, JIF Safety Director
DATE: October 31, 2016

JIF SERVICE TEAM

Joanne Hall, Safety Director jhall@jamontgomery.com Office: 732-736-5286 Cell: 908-278-2792	Valerie Faliveno, Administrative Assistant vfaliveno@jamontgomery.com Office: 732-736-5224 Fax: 856-830-1473
John Saville, Sr. Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Asst. Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Haddon Township – Conducted a Loss Control Survey on October 3.
- Bellmawr Borough – Conducted a Loss Control Survey on October 19.
- Magnolia Borough – Conducted a Loss Control Survey on October 31.

MEETINGS ATTENDED

- Police Ad-Hoc Meeting – October 7.
- Claims Meeting – October 21.
- Fund Commissioner Meeting – October 24.

UPCOMING EVENTS

- Claims Meeting - November 18.
- Fund Commissioner Meeting – November 28.
- Executive Safety Committee – December 8

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Safety Director's Bulletin – October is Fire Prevention Month – October 3.
- Safety Director's Bulletin – Leaf Collection Time – October 24.
- Did You Know? – MSI Training Schedule – October 25.

MEL VIDEO LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com. The following members utilized the Video Library during the month of October 2016:

<u>Municipality</u>	<u># of Videos</u>
Berlin Township	1
Brooklawn Borough	3

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs scheduled for **October through December 2016**. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/2/16	Township of Mantua	LOTO	8:30 - 10:30 am
11/2/16	Township of Mantua	HazCom w/GHS	10:45 - 12:15 pm
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/13/16	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/16	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/16	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/16	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

CEU's for Certified Public Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 / T, M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 / T, G
Asbestos, Lead & Silica Industrial Health Overview	1 / T, G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train-the-Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 / T, M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry - Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 / T, G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M, G
Excavation Trenching & Shoring	2 / T, M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T, M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 / T, M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 / T, G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train-the-Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



Safety Director Bulletin

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

October 2016

October is Fire Prevention Month

National Fire Prevention Week is observed during the week (from Sunday to Saturday) in which October 9 falls. In the United States, the first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. For 2016, the National Fire Protection Association has declared the theme to be, ***“Don’t Wait, Check the Date”***. Many homeowners do not realize the sensors in a smoke detector have a life expectancy of 10 years, and after 10 years the detector should be replaced.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?

- a. 6 years
- b. 10 years
- c. Never, if not used

10 years

2. Why is Fire Prevention Week always the week of October 9th?

- a. To commemorate the Great Chicago Fire
- b. To commemorate the Great Roman Fire
- c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire

3. True or False? Mrs. O’Leary’s cow started the Chicago Fire by kicking over a lantern in a barn?

Probably **FALSE**. Fire historians believe the fire started near the barn, but not **IN** the barn. They believe kids sneaking cigarettes behind the barn most likely started the fire.

4. Most fire deaths occur where?

- a. In motor vehicles
- b. In the home
- c. In the workplace
- d. In a place of assembly; restaurant, theater, casino, etc.

In the home

5. What age group has the greatest chance of dying in a fire in the home?

- a. Infants
- b. Pre-teen age children
- c. Young adults
- d. Adults
- e. Senior citizens

By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens

Fire safety is not just in the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from **OUTSIDE** the house.

Don't Wait — Check the Date!

Replace Smoke Alarms Every 10 Years



Fire Prevention Week
Oct. 9-15, 2016

Age matters when it comes to your smoke alarms.
Check the manufacture dates on your smoke alarms today!

1

Remove the smoke alarm from the wall or ceiling.






2

Look at the back of the alarm for the date of manufacture.

3

Smoke alarms should be replaced 10 years from the date of manufacture.



4

Put the alarm back on the ceiling or wall if it is less than 10 years old.





A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit usfa.fema.gov and firepreventionweek.org.

U.S. Fire Administration



FEMA



Fire Prevention Week



NFPA

NFPA is the official sponsor of Fire Prevention Week since 1962



SAFETY DIRECTOR'S BULLETIN

Leaf Collection Safety

October 2016

Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the SAFETY tab.

- Select **Toolbox Talks** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - New Toolbox Talks have been added for the leaf collection season.
- Choose **Videos** to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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.



Personal Protective Equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering facepiece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:
 Between and in front of moving vehicles
 Under raised loads and vehicle bodies

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Tuesday, October 25, 2016

From 9/26/2016 To 10/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>CAMDEN JIF</u>					
H- Clementon Board of Education I- Borough of Clementon	4 Audubon Ave Clementon, NJ 08021 101 Gibbsboro Road Clementon, NJ 08021	1621	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of premises on 10/8/2016 for a Fire prevention event.	10/4/2016	GL EX AU WC
H- Atlas Flasher & Supply Co. I- City of Gloucester City	430 Swedesboro Ave. Mickleton, NJ 08056 512 Monmouth St Gloucester City, NJ 08030 - 1793	2482	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of the following: 2009 WANCO Diesel Light Tower Serial #5F13D141381001004 valued at \$10,000	10/24/2016	GL AU EX WC CR
H- PSE&G I- Borough of Barrington	24 Brown Avenue Springfield, NJ 07081 229 Trenton Avenue Barrington, NJ 08007	5528	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for the installation of holiday decorations and lights on poles per written contract.	10/7/2016	GL EX AU WC
H- PSE&G I- Borough of Mount Ephraim	24 Brown Avenue Springfield, NJ 07081 121 South Black Horse Mt. Ephraim, NJ 08059	5528	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) temporary attachment of holiday lighting and decorations.	10/7/2016	GL EX AU WC

H- Ransome Rents I- Township of Cherry Hill	600 Egg Harbor Road Hammonton, NJ 08037 820 Mercer Street Cherry Hill, NJ 08002	6004	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of a 2014 CAT 930K Wheel Loader, serial #0RHN03703, valued at \$192,900, from 10/24/16-12/24/16.	10/6/2016 GLXSALWCPRPO
H- Evesham Township Fire District #1 GL AU EX I- Borough of Berlin	PO Box 276 984 Tuckerton Road Evesham, NJ 59 S. White Horse Pike Berlin, NJ	08053 08009	6812 Evidence of insurance with respects to use of Evesham Township Kid's Safety House for Fire Prevention on 10/5/16.	9/26/2016
H- Audubon Savings Bank I- Borough of Haddonfield	ISAOA 509 S. White Horse Pike Audubon, NJ 08106 242 Kings Highway East Haddonfield, NJ	20861 08033	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Pine Hill Fire Station, 1109 Enial Road, Pine Hill, NJ 08021, value \$2,912,480	10/7/2016 GL AU EX
H- Ryder Truck Rental Inc. I- Borough of Barrington	Ryder Truck Rental L.T. and their Affiliates 6000 Windward Pky Alpharetta, GA 30005 229 Trenton Avenue Barrington, NJ	6000 08007	21746 Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of a truck to move office furniture.	9/28/2016 GL AU PH EX WC

H- Ryder Truck Rental Inc.	Ryder Truck Rental L.T. and their Affiliates 6000 Windward Pky Alpharetta, GA 30005	21746	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of a 2017 International 4300 Truck, vin #4333, valued at \$111,520.50, for the Borough to move office furniture.	9/30/2016 GL EX AU OTH
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002			
H- Ryder Truck Rental Inc.	Ryder Truck Rental L.T. and their Affiliates 6000 Windward Pky Alpharetta, GA 30005	21746	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of a 2017 International 4300 Truck, vin #4333, valued at \$111,520.50, for the Borough to move office furniture.	9/30/2016 GL EX AU OTH
I- Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007			
H- FedEx Ground Package System Inc.	1000 FedEx Drive Moon Township, PA 15108	21758	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the Barrington Fire Marshal inspecting their property at 1 Commerce Dr, Barrington, NJ 08007.	9/27/2016 GL EX AU WC
I- Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007			
H- FedEx Ground Package System Inc.	1000 FedEx Drive Moon Township, PA 15108	21758	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the Barrington Fire Marshal inspecting their property at 1 Commerce Dr, Barrington, NJ 08007.	10/20/2016 GL EX AU WC
I- Borough of Barrington, Regional Fire Prevention	229 Trenton Avenue Barrington NJ 08007			

H- Sterling High School AU WC I- Borough of Somerdale	501 Warwick Rd Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083	21766	Evidence of insurance with respects to the use of property for the 9/27/2016 Borough's Fire Prevention event on 10/20/16	GL EX
H- Burlington County Emergency I- Cherry Hill Township Fire District #13	Services Training Center 53 Academy Dr Westhampton, NJ 08060 1100 Markkress Rd. Cherry Hill, NJ 08003	21779	Evidence of insurance with respects to the use of facilities for training on 11/10/16, 11/15/16, 11/18/16, and 11/21/16	9/28/2016 GL EX AU WC
H- Macy's Retail Holdings Inc. I- Township of Cherry Hill	2000 Route 38 Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	21796	Evidence of insurance with respects to the use of facilities for training by the Cherry Hill Police Department on 10/9/16.	9/30/2016 GL EX AU WC
H- PREIT I- Township of Cherry Hill	200 S Broad Street Philadelphia, PA 19102 820 Mercer Street Cherry Hill, NJ 08002	21797	Evidence of insurance with respects to the use of facilities at the Cherry Hill Mall, located at 2000 Route 38, Cherry Hill, NJ 08002, for training by the Cherry Hill Police Department on 10/9/16.	9/30/2016 GL EX AU WC
H- Audubon Fire Co I- Borough of Haddonfield	Merchant Ave Audubon, NJ 08106 242 Kings Highway East Haddonfield, NJ 08033	21845	Evidence of insurance as respects to use of facilities including fire truck rides during Fire Prevention Night on october 13, 2016.	10/7/2016 GL AU EX
H- Lawnside Fire Co I- Borough of Haddonfield	Douglas Ave Lawnside, NJ 08045 242 Kings Highway East Haddonfield, NJ 08033	21846	Evidence of insurance as respects to use of facilities including fire truck rides during Fire prevention Night on October 13, 2016.	10/7/2016 GL AU EX
H- Somerdale Fire Co I- Borough of Haddonfield	101 Park Ave Somerdale, NJ 08083 242 Kings Highway East Haddonfield, NJ 08033	21847	Evidence of insurance as respects to use of facilities including fire truck rides during Fire Prevention Night on October 13, 2016.	10/7/2016 GL AU EX
H- LazGor LLC AU WC I- Cherry Hill Township Fire District #13	1749 Marlton Pike E Cherry Hill, NJ 08003 1100 Markkress Rd. Cherry Hill, NJ 08003	21884	Evidence of insurance with respects to the use of facilities at the old Dive Shop for training on 10/24/16-12/01/16.	10/19/2016 GL EX
H- YMCA Camp Ockanickon I- Cherry Hill Township Fire District #13	1303 Stokes Rd Medford, NJ 08055 1100 Markkress Rd. Cherry Hill, NJ 08003	21885	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of facilities for training on 11/29/16.	10/19/2016 GL EX AU WC
H- Advantage Rental & Sales I- Borough of Barrington, Regional Fire Prevention	100 Route 50 Seaville, NJ 08230 229 Trenton Avenue Barrington NJ 08007	21888	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for equipment rental of Vermeer Wood chipper model BC1000XL 85HP Chipper 12 for replacement cost value	10/20/2016 GL EX AU WC

H- Laurel Lodge #237 F&AM I- Borough of Laurel Springs	629 Stone Rd Laurel Springs, NJ 08021 135 Broadway Laurel Springs, NJ 08021-2006	21896	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of parking lot during the Laurel Springs Music Festival on 10/22/16.	10/20/2016 GL AU EX
H- St Paul's Presbyterian Church I- Borough of Laurel Springs	433 Park Ave Laurel Springs, NJ 08021 135 Broadway Laurel Springs, NJ 08021-2006	21897	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of parking lot during the Laurel Springs Music Festival on 10/22/16.	10/20/2016 GL AU EX
H- CIT Bank N.A. I- Borough of Magnolia	Building 100 10201 Centurian Parkway North Jacksonville, FL 32256 438 W. Evesham Avenue Magnolia, NJ 08049	21901	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to Lease #14001819 for the following 3 Savin copiers :Savin MP C3004, Serial #G896M861219 -Administration – Savin MP C3004, Serial #G896M960195 - Police and Savin MPC2554, Serial #G146R700814 Court . Total value \$27,000	10/21/2016 GL EX AU OTH

Total # of Holders = 25



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2016:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
May	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
October	\$301,026.14	\$184,904.18	\$116,121.96	38.58%
TOTAL 2016	\$2,207,673.62	\$1,228,887.62	\$978,786.00	44.34%

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	199	1,818
PPO Bills	177	1,628
PPO Bill Penetration	88.94%	89.55%
PPO Charges	\$253,585.57	\$1,995,436.35
Charge Penetration	84.24%	90.39%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$88,349.32	\$50,999.65	\$37,349.67	42.27%
February	\$145,725.32	\$70,810.29	\$74,915.03	51.41%
March	\$127,128.41	\$70,111.93	\$57,016.48	44.85%
April	\$201,720.24	\$99,564.04	\$102,156.20	50.64%
May	\$194,436.93	\$85,334.10	\$109,102.83	56.11%
June	\$218,134.36	\$137,311.37	\$80,822.99	37.05%
July	\$132,236.83	\$57,071.26	\$75,165.57	56.84%
August	\$467,600.70	\$217,927.51	\$249,673.19	53.39%
September	\$248,123.50	\$126,860.31	\$121,263.19	48.87%
October	\$360,174.16	\$207,611.74	\$152,562.42	42.36%
November	\$221,492.68	\$137,778.29	\$83,714.39	37.80%
December	\$237,684.11	\$118,010.87	\$119,673.24	50.35%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%

TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
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TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
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TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
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TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%
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APPENDIX I – MINUTES

October 24, 2016 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 24, 2016
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon Borough
Ari Messinger, Cherry Hill Township
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Robert Mather, Pine Valley
Millard Wilkinson, Berlin Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners
Walt Eife	Waypoint Insurance
Mark Von der Tann	Edgewood Associates
John McCrudden	Hardenbergh Insurance

WELCOME: Mayor James Maley welcomed everyone to the Borough of Collingswood

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 26, 2016**MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 26, 2016**

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

MOTION TO APPROVE THE CLOSED MINUTES OF SEPTEMBER 26, 2016

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

2017 BUDGET: The proposed 2017 Budget is enclosed for your review (Page 12). The Executive Committee held a budget workshop meeting on October 12th in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$12,648,026 which represents a 2.08% average increase over last year.

The Committee also reviewed the available dividend calculation and is recommending the release of \$250,000 from Closed Years. The EJIF is releasing a dividend to the Camden Fund in the amount of \$51,329.00. Enclosed is Resolution 16-22 authorizing the release of a dividend representing a total of \$301,329.00.

Executive Director said on October 12th the Executive Committee held their Budget Workshop meeting in Collingswood to discuss the proposed 2017 Budget. As you can see there is 2.08% average increase in the 2017 Budget. Executive Director said the Property line shows an increase which is solely due to the increase in retention from \$50,000 to \$100,000. The increase was supposed to happen last year but the MEL absorbed the cost in 2016, therefore we see the increase this year. The Aggregate Excess Loss Fund Contingency was implemented last year as you may recall. The MEL implemented a retrospective rating which basically is assessing us at 85% of our losses. The remaining 15% was funded last year at 50% and this year it will be funded at 75% - this reflects the increase of \$71,631 in that line item. The overall Total Loss Funds on Line 14 is at a minimal increase of 2.12%.

Executive Director said most fund professionals are at a 2% increase which is the standard increase. The MEL Safety Institute is showing an increase because online training and classroom led training have both increased, which is a good problem to have. The auditor and internal auditor reflect the actual pricing that was adjusted last year, which reflects a decrease. Executive Director said the average increase JIF wide for POL/EPL is at 5% , the Camden JIF increase is only 3% due to the good year we had last year. At the meeting last week members voted to un-equalize the share of that increase, which is a \$33,000 increase as we did last year. Those members with the higher loss ratio will absorb the majority of the increase which is how the Board voted last week. Executive Director was happy to report on the other loss ratio surcharge that was instituted the Camden JIF only has two members that are being assessed the surcharge, which is a minimal amount of approximately \$5,400.

MOTION TO INTRODUCE THE 2017 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 28, 2016 AT THE BROOKLAWN COMMUNITY CENTER

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

MOTION TO ADOPT RESOLUTION 16-22 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$301,329 FROM THE EJIF & CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL

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

EMPLOYMENT PRACTICES PROGRAM: As a reminder, members have until October 1st to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director said we are only waiting on four more Checklists. We have heard from all four members and we are expecting them in shortly so we can reach 100% participation again this year.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last week. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. We have received

renewal documents from 18 of the 25 members. We anticipate these documents to be returned within the next few weeks once the council meetings are held.

RCF REPORT: The Residual Claims Fund met last week at the Forsgate Country Club to hold a public hearing to review the amended 2016 Budget and the proposed 2017 Budget. A copy of the report will be in next month's agenda. Executive Director said the Residual Claims Fund amended 2016 Budget and the proposed 2017 Budget were approved.

EJIF: The EJIF met last week at the Forsgate Country Club. A public hearing and adoption of the 2017 Budget was held. A copy of the report will be included in next month's agenda. Executive Director said the EJIF did adopt their Budget at the October 19th meeting.

MEL: The MEL met last week at the Forsgate Country Club to introduce the 2017 Budget. A copy of the report will be included in next month's agenda. Executive Director said the MEL will hold their Public Hearing at the League of Municipalities in November.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on "Ethics for Governmental Officials". A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 16, 2016. Executive Director said there is another elected officials training program on Tuesday, at Caesars – Palladium C and members are welcome to attend that session as well.

LEAGUE MAGAZINE: Enclosed on Page 15 is the latest in the series of "Power of Collaboration" to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights ethics in decision makers.

MEL 30th ANNIVERSARY: 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

Since its inception on January 1, 1987, the MEL has grown to include almost 65% of the municipalities and local authorities in the state. The program has saved taxpayers over \$1.1 billion and has helped members improve their safety records by over 60%. The Camden JIF was established in 1987 and has achieved \$69.2 million in savings through its own programs and affiliation with the MEL as of 1/1/16.

Senate Bill 2663 and Assembly Bill 4234: Executive Director said the MEL adopted a Resolution to support S2663 (Sweeney) and A4234 (Burzichelli) that would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program. The MEL is asking affiliated local JIFs to adopt Resolutions in support of this legislation as well as contact their legislators. Executive Director said we have distributed a copy of Resolution 16-24 to support the attached legislation.

Commissioner Mayer said a few years back Collingswood explored borrowing money from other public entities and this same type of idea was discussed which would afford better rates for the towns and the towns lending would receive a better rate of return, but it could not be done at the time because there was no legislation in place. Commissioner Maley said this is a great idea and to take it and run with it.

**MOTION TO ADOPT RESOLUTION 16-24 SUPPORTING SENATE BILL 2663
AND ASSEMBLY BILL 4234**

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

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

Executive Director reviewed the Financial Fast Track as of August 31, 2016 the statutory surplus stands at \$5.5 million. Executive Director reviewed the Expected Loss Ratio Analysis and said for September 2016 the actuary projected the JIF at 36% and we currently stand at 33%. Executive Director said the Lost Time Accident Frequency as of September 31st shows we are tied for first to 1.31 and the lowest percentage for all MEL JIFs statewide. Executive Director said we four new lost time accidents as of September 30, 2016.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda. Treasurer reported on page 18 of the agenda there is a correction to the Treasures Report. Under the Cash Activity for September the total decrease should be corrected to \$1,060,901.42.

Approving Payment of Resolution 16-23 October 2016 Vouchers

2016	\$ 117,376.76
TOTAL	\$ 117,376.76

**Confirmation of September 2016 Claims Payments/Certification of Claims
Transfers:**

Closed	.00
2012	4,984.33
2013	28,817.15
2014	66,142.36
2015	13,324.76
2016	90,265.00
TOTAL	203,533.60

**MOTION TO APPROVE RESOLUTION 16-23 OCTOBER 2016
VOUCHERS**

Motion: Commissioner Maley
Second: Commissioner Lipsett

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF SEPTEMBER 2016 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said there has been trend recently bring class action lawsuits across the country on ADA compliance with websites. A number have been filed against large retail operations and some governmental entities. The Fund Attorney's recommendation is Fund Commissioners bring this back to their municipality because we anticipate sometime in the future we will see these types of lawsuits locally, either individually or on a class action basis, because they do not meet ADA requirements for accessibility to websites for the hearing impaired or vision impaired. There are standards out there and Department of Justice is in the process of putting together guidelines. Attorney Nardi said that any technology personnel should be aware of this and it is important that everyone be aware of this and evaluate what you presently have on your websites and determine how you can accommodate those that are impaired to be able to have the same access to the information anyone else may have.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said a safety bulletin on Safety in the Office Environment and School Crossing Guard Safety Programs is included in the agenda packet. Safety Director reminded everyone that November is the month to submit your applications for Special Recognition Awards so if you have a department or individual that has gone above and beyond please submit their names for Special Recognition. Later on we will put together a committee to review all of the submissions. Executive Director said the Police Ad Hoc Committee that we had a couple weeks ago had a really good turnout with 25 people in attendance various police chiefs from throughout the County and the Camden County Police were also in attendance.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 8/26/16 to 9/25/16 which was included in the agenda showing 15 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of September 2016 where there was a savings of 42.29% for the month and a total of 45.25 % for the year. Ms. Goldstein reviewed the 3rd Quarter 2016 Workers' Comp Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager said her report is for closed session.

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

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION
WITH ANY UPDATES ON THE MOUNT EPHRAIM CLAIM**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
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: 5:56PM

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

***APPENDIX II – RCF, EJIF & MEL
REPORTS***



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

October 19, 2016

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

Re: Topics Discussed at the RCF October Meeting

2016 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2016 budget which reflected the transfer of Fund Year 2012 from the local JIFs as of 6/30/16.

2017 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2017 Budget. Under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2017 expenses.

Investments: In September, a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve yield.

Subsequent to that meeting, two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The Board of Fund Commissioners adopted a resolution in support of these legislative bills.

Claims Committee: The Claims Review Committee submitted the minutes of its September 7, 2016 meeting and the committee met again before the RCF Board October meeting.

A claims audit is being conducted on randomly selected files spanning the period from 1998-2012. The audit is expected to be completed over the next few weeks; a report of the results will be provided upon conclusion.

Next Meeting: The next meeting of the RCF is the 2017 Reorganization scheduled for Wednesday January 4, 2017 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016	2016	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	281,965	12,529,816	12,247,851
BMEL	0	0	0
ATLANTIC	44,299	1,396,177	1,351,878
BERGEN	12,375	189,923	177,548
BURLCO	18,530	493,737	475,207
CAMDEN	21,307	772,357	751,050
MONMOUTH	24,436	719,181	694,745
MORRIS	18,593	1,339,560	1,320,967
NJUA	15,267	402,799	387,532
OCEAN (incl Brick) incremental inr	74,929	1,692,036	1,617,107
PMM	7,681	206,565	198,884
SOUTH BERGEN	19,870	1,178,155	1,158,285
SUBURBAN ESSEX	19,345	293,839	274,494
TRICO	27,747	762,865	735,118
SUBURBAN MUNICIPAL	3,134	194,386	191,252
CENTRAL JERSEY	60,774	1,983,177	1,922,403
NJPHA	14,747	481,825	467,078
TOTAL	665,000	24,636,399	23,971,399
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016 PROPOSED	2016	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	23,361,399	23,361,399
REINSURANCE PREMIUMS	65,000	65,000	0
LOSS FUND CONTINGENCY	0	610,000	610,000
SUBTOTAL LOSS FUND	65,000	24,036,399	23,971,399
EXPENSES			
ADMINISTRATOR	190,167	190,167	0
DEPUTY ADMINISTRATOR	64,688	64,688	0
ATTORNEY	39,370	39,370	0
CLAIMS SUPERVISION & AUDIT	56,912	56,912	0
TREASURER	36,963	36,963	0
AUDITOR	21,835	21,835	0
ACTUARY	38,981	38,981	0
MISCELLANEOUS	22,813	22,813	0
SUBTOTAL	471,729	471,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	600,000	600,000	0
TOTAL BUDGET	665,000	24,636,399	23,971,399

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2017 ADOPTED BUDGET				
	2016 ANNUALIZED	2017 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	78,000	13,000	20%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	65,000	78,000	13,000	20%
EXPENSES				
ADMINISTRATOR	190,167	193,970	3,803	2%
DEPUTY ADMINISTRATOR	64,688	65,982	1,294	2%
ATTORNEY	39,370	40,157	787	2%
CLAIMS SUPERVISION & AUDIT	56,912	58,050	1,138	2%
TREASURER	36,963	37,702	739	2%
AUDITOR	21,835	22,272	437	2%
ACTUARY	38,981	39,761	780	2%
MISCELLANEOUS	22,813	23,835	1,022	4%
SUBTOTAL	471,729	481,729	10,000	2%
EXPENSE CONTINGENCY	128,271	128,271	0	0%
SUBTOTAL EXPENSES	600,000	610,000	10,000	2%
TOTAL BUDGET	665,000	688,000	23,000	3.5%



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: October 19, 2016

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2017. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2017 and to certify annual assessments, based upon the adopted 2017 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$550,000 dividend was filed with the State on September 23, 2016. We await their approval.

JIF LEGISLATION - The Executive Committee adopted Resolution 24-16 supporting Senate Bill S-2663 and Assembly Bill A-4234 which allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

STORAGE TANK POLICY – The Storage Tank Policy has been revised and sent to the excess carrier's coverage counsel for their review. Subsequent to review, the fund professionals will perform their own final analysis.

EXCESS INSURANCE – Negotiations have commenced concerning next year's excess coverage. Additional limits of \$9 Million and \$10 Million (currently \$8 Million) are being explored and quotes will be provided during the November meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 16, 2016 at the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2017 BUDGET BASED ON 2010 CENSUS					
	10/19/2016 14:11	2016	2017		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Non-Site Specific	385,675	341,896	(43,779)	-11.4%
2	Site Specific	336,967	376,604	39,637	11.8%
3	Legal Defense	1,135,151	1,130,967	(4,184)	-0.4%
4	Superfund Buyout	648,372	652,758	4,386	0.7%
5	LFC	14,569	14,569	-	0.0%
6	Total Loss Fund	2,520,733	2,516,794	(3,939)	-0.2%
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	61,702	-	0.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	254,318	4,987	2.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Lobbyist	45,000	45,000	-	0.0%
16	Underwriting Managers	212,969	217,229	4,259	2.0%
17	Environmental Services	408,790	416,965	8,176	2.0%
18	Claims Administration	25,168	25,671	503	2.0%
19					
20	Subtotal - Contracted Prof Svcs	1,110,046	1,130,113	20,067	1.8%
21					
22	Non-Contracted Services				
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	15,834	15,834	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	Subtotal - Non-contracted svcs	36,213	36,213	-	0.0%
30					
31	Subtotal-Contracted/Non-contra	1,146,259	1,166,326	20,067	1.8%
32					
33	Excess Aggregate Insurance	530,235	551,444	21,209	4.0%
34					
35	General Contingency	72,310	73,756	1,446	2.0%
36					
37	Total Exp, Fees & Contingency	1,748,804	1,791,526	42,722	2.4%
38					
39	TOTAL JIF APPROPRIATIONS	4,269,537	4,308,320	38,783	0.9%



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: October 19, 2016

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: October MEL Report

2017 Rate Table & Budget – Board of Fund Commissioners introduced a 2017 Rate Table and a 2017 Budget - reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 16, 2016 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Minutes of the Committee's September 6th and September 28th distributed to the Board. Committee also met just prior to the Fund Commissioner meeting and agreed to schedule interviews with the three firms that responded to the Fund's RFQ for Marketing Consultant. Brown & Brown, Acrisure LLC & Brown and Princeton Strategic Communications responded to RFQ.

Emergency Cleanup and Restoration Services: In 2015, the MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services and have since periodically updated the existing list that is posted to the MEL webpage. Board approved the addition of Harrison Restoration dba Servpro Nutley Bloomfield to the list.

Safety & Education Committee: Committee's minutes of its October 12th submitted for information. Board accepted the Committee's recommendation and approved an expenditure of \$2,400 to begin to use First Net's (Learning Management System) NextGen to add "branding" for each JIF and a "Quick Course" program to be implemented in January of 2016.

Legislative Committee: The committee is scheduled to meet on November 16th during the NJSLOM convention. Committee Chairman said S2663 (Sweeney) and A4234 (Burzichelli) have been introduced in the legislature. Bills would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program.

The Board adopted a Resolution in support of the bills and will also ask local JIFs to adopt similar resolutions. Executive Director asked Commissioners to contact their legislators to express support for the bill.

30th Anniversary: 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

RCF Report: The RCF met on September 7, 2016 and introduced the amended 2016 Budget and the 2017 Proposed Budget. The public hearing on the RCF budget will be held on October 19, 2016 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting was distributed for information.

Claims Committee: Minutes of the Claims Review Committee's September were submitted to Fund Commissioners. Committee will meet immediately following the Board meeting.

Underwriting: Underwriting Manager said the 2017 renewal is progressing favorably and has almost concluded.

OPRA – Fund Attorney said he and Brad Stokes of Perma, have been working well together in responding to OPRA requests.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2017 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2016 RATES	2017 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1 To 500K	2,523,640	2,523,640	0	0.0%
2 1.25MIL Ex 500K	3,332,119	3,332,119	(0)	0.0%
3 Excess WC	7,889,811	7,279,575	(590,236)	-7.5%
4 Excess Property to 500K*	2,098,446	2,365,680	267,234	12.7%
5 Aggregate Excess LFC	15,435	15,435	-	0.0%
6 JIF Faithful Performance Bond	181,884	181,884	-	0.0%
7 Statutory Bonds	283,000	283,000	-	0.0%
8 Sub Total	16,304,335	15,981,333	(323,002)	-2.0%
9 PREMIUMS				
10 3.25MIL ex 1.75 MIL	4,780,635	4,876,248	95,613	2.0%
11 Optional Excess Liability	1,653,189	1,653,189	(0)	0.0%
12 Optional Excess POL/EPL	838,099	838,099	0	0.0%
13 Excess WC	2,527,306	2,464,124	(63,183)	-2.5%
14 Excess Property	6,458,631	6,725,632	267,001	4.1%
15 Boiler and Machinery	562,926	562,926	-	0.0%
16 Loss Fund Contingency	397,510	397,510	-	0.0%
17 Sub Total	17,218,297	17,517,728	299,431	1.7%
18 Total Claims & Premiums	33,522,632	33,499,061	(23,571)	-0.1%
19				
20 II. EXPENSES				
21 Claims Adjustment	990,422	1,010,231	19,808	2.0%
22 Property Adjustment	160,000	163,200	3,200	2.0%
23 Administration	982,676	1,002,330	19,654	2.0%
24 Loss Fund Management	147,900	150,858	2,958	2.0%
25 Actuary	48,170	49,133	963	2.0%
26 Attorney	43,352	44,219	867	2.0%
27 Deputy Attorney	1,446	1,475	29	2.0%
28 Attorney - OPRA	16,320	16,646	326	2.0%
29 Auditor	27,625	28,178	553	2.0%
30 Treasurer	24,424	24,912	488	2.0%
31 Underwriting Manager	508,472	518,641	10,169	2.0%
32 Reinsurance Manager	293,622	299,494	5,872	2.0%
33 Safety and Education Committee	194,275	194,275	-	0.0%
34 Computer Services	138,010	138,010	-	0.0%
35 Legislative Committee	26,409	26,409	-	0.0%
36 Internal Audit Committee	57,856	57,856	-	0.0%
37 Strategic Planning Committee	28,928	28,928	-	0.0%
38 Coverage Committee	38,318	38,318	-	0.0%
39 Communications Committee	119,079	119,079	-	0.0%
40 Misc Expense	(347,915)	(147,915)	200,000	57.5%
41 Subtotal	3,499,389	3,764,278	264,889	8%
42				
43 MEL Safety Institute	902,123	902,123	-	0.0%
44 Total Appropriations	37,924,144	38,165,461	241,318	0.6%