

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOVEMBER 24, 2014
BROOKLAWN SENIOR COMMUNITY CENTER
101 2ND STREET
BROOKLAWN, NJ
5:15 PM
AGENDA AND REPORTS

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: NOVEMBER 24, 2014**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- WELCOME: BROOKLAWN**
- APPROVAL OF MINUTES:** October 27, 2014 Open Minutes.....**Appendix I**
October 27, 2014 Closed Minutes **To be distributed**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER - Richard Schwab**
November Vouchers - Resolution No. 14-27**Page 17**
Monthly Reports**Page 20**

- ATTORNEY – Joseph Nardi, Esquire**

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

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....**Page 32**

- MANAGED CARE – Consolidated Services Group**
Monthly Report**Page 37**

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: January 26, 2015 – Borough of Berlin**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, NJ 07054

Date: November 24, 2014

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2015 Budget** –At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2015 in the amount of \$12,139,078 – representing a budget based on an increase of 1.92 %. A revised budget was circulated to members reflecting an increase of \$6,438.00 for a revised total of \$12,145,516. In accordance with the regulations, the revised proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality. **(Page 12)**
 - Motion to open the Public Hearing on the 2015 Budget.**
 - Discussion of Budget & Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt budget & certify assessments.**

- Membership Renewals** – The Fund has 5 members up for renewal at the end of the year. Renewal documents have been sent out. **(Page 13)**

- Elected Officials Training:** This year’s elected officials training program will focus on Employment Practices. Sessions will be scheduled through Mr. Nardi’s office after the new year.

- MEL, RCF & EJIF Representative -** The fund should elect its representative to the MEL, RCF & EJIF for the 2015 Fund Year.
 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2015 representative to the Municipal Excess Liability Joint Insurance Fund.**

 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2015 representative to the Residual Claims Fund Joint Insurance Fund.**

 - Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2015 representative to the Environmental Joint Insurance Fund.**

- ❑ **Career Survival for Police Officers Seminar** – On **Page 14**, the brochure and registration information for the Police Career Survival course is included. This is for police officers with one to five years of service. A session in Cherry Hill is being scheduled.
- ❑ **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 14-26** authorizing this action is part of the agenda. (**Page 16**)

- ❑ **Motion to Approve Resolution 14-26 Cancelling the December Meeting**

The Fund’s Reorganization meeting is scheduled for January 26, 2015.

- ❑ **Due Diligence Reports:**

Financial Fast Track – as of 9/30/14	Page 3
Income Portfolio – as of 9/30/14	Page 4
Loss Ratio Analysis – as of 10/31/14	Page 5
Loss Time Accident Frequency – as of 10/31/14	Page 6&7
POL/EPL Compliance Report	Page 8
Fund Commissioners	Page 9
2014 Fund Year Regulatory Affairs Checklist	Page 10
RMC Agreements	Page 11

CAMDEN COUNTY MUNICIPAL FUND				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2014				
	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	989,799	8,908,227	168,300,790	177,209,017
2. CLAIM EXPENSES				
Paid Claims	236,007	3,331,367	76,140,425	80,324,890
Case Reserves	224,353	2,023,722	3,322,310	4,407,107
IBNR	838,272	667,737	5,464,143	5,900,252
Aggregate Excess	-	-	-	-
Recoveries	(8,593)	(95,535)	(473,508)	(251,588)
TOTAL CLAIMS	1,290,038	5,927,290	84,453,370	90,380,660
3. EXPENSES				
Excess Premiums	301,057	2,709,514	44,128,408	46,837,922
Administrative	146,528	1,321,438	30,472,251	31,793,689
TOTAL EXPENSES	447,585	4,030,953	74,600,659	78,631,612
4. UNDERWRITING PROFIT (1-2-3)	(747,824)	(1,050,016)	9,246,761	8,196,745
5. INVESTMENT INCOME	775	29,728	10,015,083	10,044,811
6. DIVIDEND INCOME	0	0	3,172,870	3,172,870
7. STATUTORY PROFIT (4+5+6)	(747,049)	(1,020,288)	22,434,714	21,414,426
8. DIVIDEND	0	0	17,404,357	17,404,357
9. STATUTORY SURPLUS (7-8)	(747,049)	(1,020,288)	5,030,357	4,010,069
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	96	(590,875)	1,779,926	1,189,051
2011	(217,927)	(810,611)	695,234	(115,377)
2012	(171,099)	(388,017)	1,278,364	890,347
2013	(212,379)	413,270	1,276,833	1,690,103
2014	(145,739)	355,946		355,946
TOTAL SURPLUS (DEFICITS)	(747,049)	(1,020,288)	5,030,357	4,010,069
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	596,188	69,566,753	70,162,941
FUND YEAR 2011				
Paid Claims	18,161	681,509	3,876,936	4,558,445
Case Reserves	69,289	269,279	874,781	1,144,060
IBNR	130,537	(115,591)	489,224	373,633
Aggregate Excess	0	0	0	0
Recoveries	0	(21,012)	(87,260)	(108,272)
TOTAL FY 2011 CLAIMS	217,987	814,185	5,153,681	5,967,866
FUND YEAR 2012				
Paid Claims	40,180	555,626	2,414,665	2,970,291
Case Reserves	156,344	636,515	803,542	1,440,057
IBNR	(25,295)	(795,325)	1,479,424	684,099
Aggregate Excess	0	0	0	0
Recoveries	0	(2,297)	(63,906)	(66,203)
TOTAL FY 2012 CLAIMS	171,229	394,520	4,633,725	5,028,245
FUND YEAR 2013				
Paid Claims	15,079	924,362	1,029,736	1,954,098
Case Reserves	(9,401)	177,018	785,925	962,943
IBNR	209,356	(1,451,914)	3,288,437	1,836,523
Aggregate Excess	0	0	0	0
Recoveries	(2,459)	(61,780)	(4,887)	(66,667)
TOTAL FY 2013 CLAIMS	212,575	(412,314)	5,099,211	4,686,897
FUND YEAR 2014				
Paid Claims	162,587	679,115		679,115
Case Reserves	8,121	860,047		860,047
IBNR	523,673	3,005,997		3,005,997
Aggregate Excess	0	0		0
Recoveries	(6,134)	(10,446)		(10,446)
TOTAL FY 2014 CLAIMS	688,247	4,534,712		4,534,712
COMBINED TOTAL CLAIMS	1,290,038	5,927,290	84,453,370	90,380,660

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
					For Month End	9/30/2014
					Last	This
		2011 TD	2012 TD	2013 WF	Month WF	Month WF
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		11.94	12.21	13.39	17.95	17.33
Fixed Income Portfolio						
Investments (millions), Book Value		10.49	8.00	4.00	5.00	5.00
Avg maturity (years) ***		2.80	2.52	2.07	1.86	1.78
Unrealized gain/(loss) (%)		0.98	1.35	1.30	0.77	0.68
Purchase/Book yield (%)		1.30	1.00	1.40	1.30	1.30
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		2.28	2.35	2.70	2.07	1.98
M E L PORTFOLIO						
Total Cash Balance (millions)		80.73	73.43	64.22	77.81	65.58
Fixed Income Portfolio Wells Fargo 2013-2014						
Investments (millions), Book Value		70.17	56.97	50.13	53.11	50.06
Avg maturity (years) ***		3.35	2.61	2.04	1.88	1.92
Unrealized gain/(loss) (%)		0.63	0.63	-0.30	-0.08	-0.23
Purchase/Book yield (%)		1.30	0.80	0.65	0.69	0.72
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.93	1.43	0.35	0.61	0.49
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.11	0.06	0.06	0.05	0.05
Wells Fargo Treasury Plus 454/Sweep		0.01	0.01	0.01	0.01	0.01
Treasury Issues						
1 year bills		0.18	0.17	0.13	0.11	0.11
3 year notes		0.75	0.38	0.54	0.93	1.05
5 year notes		1.52	0.76	1.17	1.63	1.77
3 month bills		0.05	0.09	0.06	0.03	0.02
Merrill Lynch US Govt 1-3 years ^		1.55	0.51	0.37	1.98	-0.62

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **October 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	58	MONTH	57	MONTH	46	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	481,537	270,485	56.17%	100.00%	56.17%	100.00%	64.07%	100.00%
GEN LIABILITY	1,255,716	2,110,673	168.09%	97.02%	168.19%	96.96%	119.39%	95.07%
AUTO LIABILITY	410,966	354,137	86.17%	95.69%	86.17%	95.43%	64.22%	91.84%
WORKER'S COMP	3,258,103	3,365,510	103.30%	99.83%	102.31%	99.80%	93.48%	99.28%
TOTAL ALL LINES	5,406,322	6,100,806	112.85%	98.88%	112.27%	98.83%	94.65%	97.80%
NET PAYOUT %	\$5,216,027		96.48%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	46	MONTH	45	MONTH	34	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	493,199	457,935	92.85%	100.00%	92.85%	100.00%	83.75%	100.00%
GEN LIABILITY	1,300,364	1,260,560	96.94%	95.07%	97.37%	94.71%	53.51%	88.77%
AUTO LIABILITY	420,271	225,838	53.74%	91.84%	53.74%	91.45%	26.85%	85.94%
WORKER'S COMP	3,404,221	3,643,472	107.03%	99.28%	106.99%	99.20%	96.94%	97.68%
TOTAL ALL LINES	5,618,056	5,587,805	99.46%	97.81%	99.54%	97.65%	80.49%	94.95%
NET PAYOUT %	\$4,517,347		80.41%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	34	MONTH	33	MONTH	22	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	486,359	323,795	66.58%	100.00%	67.60%	100.00%	33.33%	98.69%
GEN LIABILITY	1,338,095	770,269	57.56%	88.77%	46.50%	88.03%	14.89%	76.91%
AUTO LIABILITY	388,406	435,719	112.18%	85.94%	81.29%	85.26%	36.04%	73.57%
WORKER'S COMP	3,528,729	3,077,276	87.21%	97.68%	87.22%	97.46%	69.83%	91.80%
TOTAL ALL LINES	5,741,588	4,607,060	80.24%	95.01%	75.67%	94.65%	51.65%	87.68%
NET PAYOUT %	\$2,987,330		52.03%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	22	MONTH	21	MONTH	10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	535,713	400,281	74.72%	98.69%	75.93%	98.04%	61.33%	76.00%
GEN LIABILITY	1,423,316	200,979	14.12%	76.91%	13.46%	75.57%	9.18%	42.00%
AUTO LIABILITY	377,258	46,944	12.44%	73.57%	12.44%	71.98%	5.28%	40.00%
WORKER'S COMP	3,913,656	2,355,017	60.17%	91.80%	56.40%	90.74%	25.50%	42.00%
TOTAL ALL LINES	6,249,943	3,003,221	48.05%	87.90%	45.64%	86.78%	23.64%	44.79%
NET PAYOUT %	\$1,957,019		31.31%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	10	MONTH	9	MONTH	-2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Oct-14		30-Sep-14		30-Oct-13	
PROPERTY	591,500	289,051	48.87%	76.00%	47.90%	68.00%	N/A	N/A
GEN LIABILITY	1,405,625	114,928	8.18%	42.00%	6.44%	36.00%	N/A	N/A
AUTO LIABILITY	350,875	57,694	16.44%	40.00%	15.97%	35.00%	N/A	N/A
WORKER'S COMP	3,909,782	1,219,461	31.19%	42.00%	28.10%	33.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	1,681,134	26.86%	45.10%	24.43%	37.09%	N/A	N/A
NET PAYOUT %	\$793,145		12.67%					

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs

October 31, 2014

	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	1.52	1.99	2.26	1.94
BURLINGTON	1.54	1.64	1.88	1.69
SUBURBAN MUNICIPAL	1.60	1.91	1.74	1.76
CAMDEN	1.67	1.91	2.86	2.17
MORRIS	1.82	1.50	1.78	1.70
CENTRAL	1.88	2.41	2.69	2.34
PROF MUN MGMT	1.89	2.77	1.81	2.17
SUBURBAN ESSEX	2.04	2.49	2.31	2.29
BERGEN	2.12	1.85	2.04	2.00
NJ PUBLIC HOUSING	2.23	2.34	2.61	2.41
MONMOUTH	2.25	1.44	1.86	1.83
OCEAN	2.28	2.22	2.92	2.48
SOUTH BERGEN	2.46	2.56	2.47	2.50
ATLANTIC	2.48	2.61	2.77	2.63
N.J.U.A.	2.64	2.25	1.95	2.25
AVERAGE	2.03	2.13	2.26	2.14

Camden Joint Insurance Fund
2014 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF October 31, 2014

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D.	2014	2013	2012		TOTAL	
		*	10/31/2014	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE	
				ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2014 - 2012	
1	87 AUDUBON			0	0	0.00	1.36	1 AUDUBON	0.92	
2	88 AUDUBON PARK			0	0	0.00	0.00	2 AUDUBON PARK	0.00	
3	91 BERLIN BOROUGH			0	0	0.00	0.00	3 BERLIN BOROUGH	0.69	
4	94 CHESILHURST			0	0	0.00	0.00	4 CHESILHURST	0.00	
5	97 GIBBSBORD			0	0	0.00	0.00	5 GIBBSBORD	0.00	
6	99 HADDON			0	0	0.00	0.00	6 HADDON	0.81	
7	102 HI-NELLA			0	0	0.00	3.28	7 HI-NELLA	1.18	
8	103 LAUREL SPRINGS			0	0	0.00	0.00	8 LAUREL SPRINGS	0.76	
9	106 MAGNOLIA			0	0	0.00	1.97	9 MAGNOLIA	0.74	
10	107 MEDFORD LAKES			0	0	0.00	2.13	10 MEDFORD LAKES	1.28	
11	108 MERCHANTVILLE			0	0	0.00	0.00	11 MERCHANTVILLE	0.56	
12	109 MOUNT EPHRAIM			0	0	0.00	0.00	12 MOUNT EPHRAIM	1.01	
13	111 PINE HILL			0	0	0.00	1.98	13 PINE HILL	0.63	
14	117 WOODLYNNE			0	0	0.00	4.26	14 WOODLYNNE	1.62	
15	451 TAVISTOCK			0	0	0.00	0.00	15 TAVISTOCK	0.00	
16	457 PINE VALLEY			0	0	0.00	0.00	16 PINE VALLEY	0.00	
17	564 CHERRY HILL	**		0	0	0.00	0.21	17 CHERRY HILL	0.20	
18	96 COLLINGSWOOD			1	1	0.80	1.07	18 COLLINGSWOOD	1.36	
19	101 HADDONFIELD			0	1	0.88	2.90	19 HADDONFIELD	3.14	
20	584 CHERRY HILL FIRE DISTRIC			0	2	1.43	3.23	20 CHERRY HILL FIRE DIS	1.96	
21	98 GLOUCESTER			0	2	1.55	1.99	21 GLOUCESTER	2.83	
22	114 VOORHEES			0	2	1.66	4.88	22 VOORHEES	3.66	
23	110 OAKLYN			0	1	1.71	0.00	23 OAKLYN	0.53	
24	93 BROOKLAWN			0	1	1.86	0.00	24 BROOKLAWN	3.14	
25	90 BELLMAWR			1	3	2.11	1.59	25 BELLMAWR	2.07	
26	112 RUNNEMEDE			0	2	2.23	0.91	26 RUNNEMEDE	1.07	
27	105 LINDENWOLD			0	2	2.41	5.08	27 LINDENWOLD	5.73	
28	89 BARRINGTON			0	3	2.94	0.94	28 BARRINGTON	1.63	
29	565 CAMDEN PARKING AUTHOI			0	1	3.00	7.41	29 CAMDEN PARKING AU	7.87	
30	113 SOMERDALE			0	2	3.45	1.44	30 SOMERDALE	2.39	
31	115 WINSLOW			5	8	4.30	1.83	31 WINSLOW	3.00	
32	104 LAWNSIDE			0	2	4.44	3.77	32 LAWNSIDE	4.76	
33	92 BERLIN TOWNSHIP			0	3	4.68	2.56	33 BERLIN TOWNSHIP	2.15	
34	95 CLEMENTON			1	3	5.67	1.59	34 CLEMENTON	4.65	
Totals:				8	39	1.37	1.64	2.43		1.83

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of: **November 14, 2014**

Total Participating Members	34	34
Complaint		34
Percent Compliant		100.00%

Member Name	*	EPL Program?	2014 Checklist Submitted	2013 Compliant	01/01/14		2014		Amended Deductible Date	Revised EPL Deductible	Revised POL Deductible	Co-Insurance		
					EPL Deductible	POL Deductible	01/01/14	Amended Date				Amended Co-Insurance		
					AUDUBON	Yes	Yes	Yes				\$ 2,500	\$ 2,500	
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500						0%			
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 100K			
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
CERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
CERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
CHESILHURST	Yes	Yes	Yes	\$ 100,000	\$ 20,000	07/28/14	\$ 20,000	\$ 20,000			20% of 1st 2Mil/20% of 1st 250K POL	7/28/2014	20% of 1st 250K	
CLEMENTON	Yes	Yes	Yes	\$ 75,000	\$ 75,000						20% of 1st 250K			
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000						20% of 1st 100K			
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000						20% of 1st 100K			
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 20,000	\$ 20,000			20% of 1st 250K	2/20/2014	0%	
LAWNSIDE	Yes	Yes	Yes	\$ 75,000	\$ 75,000						20% of 1st 250K			
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000						0%			
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
OAKLYN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	02/20/14	\$ 2,500	\$ 2,500			20% of 1st 250K	2/20/2014	0%	
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000						20% of 1st 250K			
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500						0%			
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500						20% of 1st 100K			
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000						20% of 1st 250K			

Camden JIF		
2014 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE FUND COMMISSIONER
Audubon	David Taraschi	Bill Gannon
Audubon Park	Sandy Hook	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Gary Knight
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
		Emeshe Arzon
Cherry Hill	Lenore Rosner	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	Michael Blunt	
Clementon	Lorraine Boyer	Jenai Johnson
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Mike MacFerren	Anne Levy
Gloucester	Jack Lipsett	William P. James
Haddon Twp	John Foley	
Haddonfield	Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Tom Barbera	Ken Cheeseman
Lawnside	Tyrone Wakefield	
Lindenwold	Robert Lodovici	Dawn Thompson
Magnolia	Richard Michielli	
Medford Lakes	Julie Keizer	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Ron Aron	
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanore Kelly	Nick Kappatos
Somerdale	M. Gary Passante	
Tavistock	Teresa Lappe	
Voorhees	Lawrence Spellman	Mario DiNatile
Winslow	Joseph Gallagher	
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2014 as of November 1, 2014

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2014 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF November 20, 2014**

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

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

CAMDEN MUNICIPAL JOINT INSURANCE FUND						
2015 PROPOSED BUDGET						
APPROPRIATIONS	Annualized 2014	Base 2015	Projected 2015	All Members	All Members	
I. Claims and Excess Insurance	(A)	(B)		\$	%	
Claims				CHANGE	CHANGE	
1 Property	591,500	543,000	543,000	(48,500)	-8.20%	
2 Liability	1,405,625	1,419,000	1,419,000	13,375	0.95%	
3 Auto	350,875	337,000	337,000	(13,875)	-3.95%	
4 Workers' Comp.	3,909,782	3,749,000	3,749,000	(160,782)	-4.11%	
5						
6 Subtotal - Claims	6,257,782	6,048,000	6,048,000	(209,782)	-3.35%	
7 Premiums						
8 Crime	10,906	9,409	9,409	(1,496)	-13.72%	
9 Environmental Fund	320,272	323,473	323,473	3,201	1.00%	
10 EJIF Dividend			0			
11 MEL	1,936,553	1,966,303	1,966,303	29,749	1.54%	
12 MEL Property	513,336	548,933	548,933	35,596	6.93%	
13 SubTotal Premiums	2,781,068	2,848,117	2,848,117	67,050	2.41%	
14 Total Loss Fund	9,038,850	8,896,117	8,896,117	(142,732)	-1.58%	
15						
16 II. Expenses, Fees & Contingency						
17						
18 Claims Adjustment	259,584	370,000	370,000	110,416	42.54%	
19 Managed Care	103,548	100,802	100,802	(2,746)	-2.65%	
20 Loss Fund Management		63,000	63,000	63,000	100.00%	
21 Litigation Mangement	35,753	36,468	36,468	715	2.00%	
22 Safety Director	125,413	127,921	127,921	2,508	2.00%	
23 Right to Know	27,186	27,729	27,729	544	2.00%	
24 CDL Drug Testing Monitor	27,838	28,395	28,395	557	2.00%	
25 Safety Incentive Program	35,354	36,061	36,061	707	2.00%	
26 MEL Safety Institute	48,977	43,047	43,047	(5,930)	-12.11%	
27 Administration	277,450	282,999	282,999	5,549	2.00%	
28 Actuary	43,594	44,466	44,466	872	2.00%	
29 Auditor	25,095	25,597	25,597	502	2.00%	
30 Attorney	19,467	19,857	19,857	389	2.00%	
31 Treasurer	23,872	24,349	24,349	477	2.00%	
32 Internal Auditor	17,811	18,167	18,167	356	2.00%	
33 Internal Auditor Prop	30,000	30,000	30,000	0	0.00%	
34 Underwriting Manager	10,824	11,041	11,041	216	2.00%	
35 Postage	2,872	2,930	2,930	57	2.00%	
36 Printing	3,045	3,105	3,105	61	2.00%	
37 Telephone	1,149	1,172	1,172	23	2.00%	
38 Meeting Expenses	1,896	1,934	1,934	38	2.00%	
39 Director's Fee	22,814	18,000	18,000	(4,814)	-21.10%	
40 Optional Safety Award	25,000	25,000	25,000	0	100.00%	
41 Contingency	91,479	91,479	91,479	0	0.00%	
42			0			
43 EPL Training	34,445	34,445	34,445	0	0.00%	
44						
45 Total Fund Exp & Contingency	1,294,467	1,467,965	1,467,965	173,498	13.40%	
46 Risk Managers	659,573	661,537	661,537	1,964	0.30%	
47						
48 Total JIF Excl POL/EPL	10,992,890	11,025,619	11,025,619	32,730	0.30%	
49 XL POL/EPL Premiums						
50 POL/EPL Premium	835,518	1,025,424	1,025,424	189,906	22.73%	
51 Cyber Liability	20,400	20,400	20,400	0	0.00%	
52 Vol Directors & Officers	6,879	6,879	6,879	0	0.00%	
53 RMC Fees	55,072	67,194	67,194	12,122	22.01%	
54 Total POL/EPL Premiums	917,869	1,119,897	1,119,897	182,878	21.89%	
55 Total JIF Incl POL/EPL	11,910,759	12,145,516	12,145,516	234,758	1.97%	

**Camden County Municipal Joint Insurance Fund
Membership Renewals**

Member	Renewal Date	Status
Chesilhurst	1/1/2015	Resolution Received
Runnemede	1/1/2015	Resolution Received
Somerdale	1/1/2015	
Voorhees	1/1/2015	Resolution Received
Woodlynne	1/1/2015	Resolution Received

“Career Survival for Police Officers”

Presented by the Camden County Municipal Joint Insurance Fund

A career in law enforcement is a labor intensive profession that requires personnel to understand the risks that are associated with enforcing the law and abiding by the agency’s rules and regulations. New Jersey is one of the most plaintiff friendly states and liability claims can negatively affect the agency’s resources and reputation. The “Career Survival for Police Officers” training program was designed to supplement academy and field training programs for operational personnel with 1-5 years of service. The training program identifies and encourages discussion on many of the personal and legal challenges police officers are confronted with on a daily basis.

Target Audience - Police Officers with 1-5 years of experience

Presenter: Chief Keith F. Hummel (Ret.)

Purpose: This is a risk management program that was designed to reduce liability and to inform police personnel of the importance of complying with the law and the organization’s rules and regulations.

Goals: Liability reduction through training - topics include but are not limited to:

- Reducing liability claims – Internal and external lawsuits
- Understanding harassment in the workplace
- Identifying and applying a decision making process
- Reducing internal affairs complaints
- Identifying the conduct of a professional police officer
- Identifying the causes of “Noble Cause Corruption”
- Identifying and understanding ministerial duties

Class Time: Approximately 3 hours – Morning and afternoon sessions are available

Course / Contact Information:

Glenn Prince, Senior Risk Control Consultant
J. A. Montgomery Risk Control
40 Lake Center Executive Park
401 Route 73 North, Suite 300
Marlton, New Jersey 08053
P: 856-552-4744
gprince@jamontgomery.com

Chief Keith F. Hummel (Ret.)
Paraclyte Training Consultants LLC
P.O. Box 562
Voorhees, New Jersey 08043
P: 856-470-0699
keithhummel@outlook.com

“Risk Management and Career Success”

**2014 POLICE TRAINING
REGISTRATION FORM
Please Print**

“Career Survival for Police Officers”

Course Date / Location (check one):

- | | | | |
|--------------------------|------------------|----------------------------------------------------------------------------------------------------|------|
| <input type="checkbox"/> | December 4, 2014 | Laurel Springs
Laurel Springs Recreation Center
820 Grand Avenue
Laurel Springs, NJ 08021 | 9 AM |
| <input type="checkbox"/> | January 15, 2015 | Camden County Regional Training Center
420 Woodbury Turnersville Road
Blackwood, NJ 08012 | 9 AM |

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to Rachel Chwastek at:

rchwastek@permainc.com or Fax: 856-552-6835

or

Rachel Chwastek
PERMA Risk Management Services
40 Lake Center Executive Park
401 Route 73 N
Marlton, NJ 08053

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 26, 2015 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 26, 2015 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 26, 2015 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. 14-27

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

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

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

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

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007406			
007406	CHERRY HILL TOWNSHIP	SIP: 2013 & SPECIAL RECOGNITION	550.00
			550.00
007407			
007407	WEGMANS	2013 SAFETY MEETING - 9/12/14	481.19
			481.19
TOTAL PAYMENTS FY 2013			1,031.19

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007408			
007408	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2014	21,632.00
			21,632.00
007409			
007409	INTERSTATE MOBILE CARE INC.	CDL DRUG TEST - 10/2014	2,164.00
007409	INTERSTATE MOBILE CARE INC.	DOT DRUG FOLLOW UP - 10/2014	50.00
			2,214.00
007410			
007410	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2014	10,451.08
			10,451.08
007411			
007411	ALL INDUSTRIAL SAFETY PRODUCT	SIP: GLOVES FOR DPW - 10/28/14	29.69
			29.69
007412			
007412	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2014	24.08
007412	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2014	23,120.83
			23,144.91
007413			
007413	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 11/2014	3,632.83
			3,632.83
007414			
007414	BROWN & CONNERY, LLP	ATTORNEY FEE 10/2014	1,622.25
007414	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 10/2014	88.42
007414	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 10/2014	2,739.00

4,449.67

007415 007415	RICHARD B. SCHWAB	TREASURER FEE 11/2014	1,989.33 1,989.33
007416 007416	BERLIN BOROUGH	SIP: 2014 OPT SAFETY AWARD	500.00 500.00
007417 007417	MAGNOLIA BOROUGH	SIP: 2014 OPT SAFETY AWARD	500.00 500.00
007418 007418	COLLINGSWOOD BOROUGH	MEETING EXPENSE - 10/2014	333.41 333.41
007419 007419	BERLIN TOWNSHIP	SIP: 2014 OPT SAFETY AWARD	500.00 500.00
007420 007420	CHERRY HILL FIRE DISTRICT 13	SIP: SAFETY BOOKS - 10/2014	500.00 500.00
007421 007421	JACK LIPSETT	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007422 007422	M. JAMES MALEY	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007423 007423	NEAL ROCHFORD	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007424 007424	JOSEPH WOLK	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007425 007425	MICHAEL MEVOLI	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007426 007426	RICHARD MICHIELLI	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007427 007427	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007428 007428	JOSEPH GALLAGHER	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14	450.00 450.00
007429 007429	PARACLYTE TRAINING CONSULTANTS	CAREER SURVIVAL TRNG - 10/23/14	325.00 325.00
007430 007430	ALLSTATE INFORMATION MANAGEMNT	DEPT: 409 - ACT & STOR - 10/31/2014	53.84 53.84
007431 007431	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 11/2014	8,629.00 8,629.00

007432				
007432	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER 11/2014		902.00
				902.00
007433				
007433	LOUIS DIANGELO	EXECUTIVE COMMITTEE ATTENANCE 4TH QTR'14		450.00
				450.00
	TOTAL PAYMENTS FY 2014		83,836.76	

TOTAL PAYMENTS ALL FUND YEARS \$ 84,867.95

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer

Dated: _____

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND										
CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES										
Month		October								
Current Fund Year		2014								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2014	Prop	158,214.32	29,616.45	4,081.32	183,749.45	183,749.45	0.00	0.00	0.00	
	Liab	23,302.98	2,635.65	0.00	25,938.63	25,938.63	0.00	0.00	0.00	
	Auto	34,343.82	1,650.00	0.00	35,993.82	35,993.82	0.00	0.00	0.00	
	WC	452,807.13	94,656.21	0.00	547,463.34	547,463.34	0.00	0.00	0.00	
	Total	668,668.25	128,558.31	4,081.32	793,145.24	793,145.24	0.00	0.00	0.00	0.00
2013	Prop	356,414.68	2,500.00	2,459.25	356,455.43	356,455.43	0.00	0.00	0.00	
	Liab	79,939.76	6,085.94	0.00	86,025.70	86,025.70	0.00	0.00	0.00	
	Auto	43,644.24	0.00	0.00	43,644.24	43,644.24	0.00	0.00	0.00	
	WC	1,416,884.43	61,481.28	123.42	1,478,242.29	1,478,140.29	102.00	102.00	0.00	
	Total	1,896,883.11	70,067.22	2,582.67	1,964,367.66	1,964,265.66	102.00	102.00	0.00	0.00
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(400.00)	0.00	
	Liab	267,032.56	42,726.33	0.00	309,758.89	309,908.89	(150.00)	(150.00)	0.00	
	Auto	149,179.47	536.62	0.00	149,716.09	149,716.09	(0.00)	(0.00)	0.00	
	WC	2,171,621.61	39,427.63	0.00	2,211,049.24	2,211,049.24	(0.00)	(0.00)	(0.00)	
	Total	2,904,088.95	82,690.58	0.00	2,986,779.53	2,987,329.53	(550.00)	(550.00)	(0.00)	(0.00)
2011	Prop	446,451.38	0.00	0.00	446,451.38	450,720.42	(4,269.04)	(4,269.04)	0.00	
	Liab	947,715.92	2,109.32	0.00	949,825.24	945,631.65	4,193.59	4,193.59	(0.00)	
	Auto	101,324.50	2,885.37	0.00	104,209.87	104,209.87	0.00	0.00	0.00	
	WC	2,952,476.93	64,109.69	0.00	3,016,586.62	3,016,785.27	(198.65)	(198.65)	0.00	
	Total	4,447,968.73	69,104.38	0.00	4,517,073.11	4,517,347.21	(274.10)	(274.10)	(0.00)	(0.00)
2010	Prop	267,990.14	0.00	0.00	267,990.14	267,990.44	(0.30)	(0.30)	0.00	
	Liab	1,747,689.64	0.00	0.00	1,747,689.64	1,746,682.45	1,007.19	1,007.19	0.00	
	Auto	341,963.37	0.00	0.00	341,963.37	341,216.74	746.63	746.63	0.00	
	WC	2,831,208.90	0.00	0.00	2,831,208.90	2,831,208.90	0.00	0.00	0.00	
	Total	5,188,852.05	0.00	0.00	5,188,852.05	5,187,098.53	1,753.52	1,753.52	0.00	0.00
	TO TAL	15,106,461.09	350,420.49	6,663.99	15,450,217.59	15,449,186.17	1,031.42	1,031.42	(0.00)	(0.00)

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/19/2014	25,369.52				25,369.52	
2	10/19/2014	168,571.54				168,571.54	
3	10/22/2014	24,396.02				24,396.02	
4	10/22/2014	38,409.38				38,409.38	
5	10/29/2014	38,480.14				38,480.14	
6	10/29/2014	37,261.43				37,261.43	
7	11/5/2014	2,500.00				2,500.00	
8	11/5/2014	15,432.46				15,432.46	
9	10/27/2014				(123.42)	(123.42)	
10	10/30/2014				(6,540.57)	(6,540.57)	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	350,420.49	-	-	(6,663.99)	343,756.50	Treas. Report
	Monthly Rpt	345,297.07			(6,540.57)	338,756.50	TPA Report
	Variance	5,123.42	-	-	(123.42)	5,000.00	

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

Current Fund Year: 2014 Month Ending: October		Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE	1,087,935.47	3,734,255.30	1,299,469.43	8,307,419.12	(19,878.78)	878,623.12	(1,224.40)	0.00	2,045,820.01	17,332,419.27	
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	6,540.57	0.00	0.00	123.42	0.00	0.00	0.00	0.00	0.00	6,663.99	
Invest Pymnts	756.29	3,362.29	1,041.81	6,695.93	0.63	654.90	22.22	0.00	1,705.46	14,239.53	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	756.29	3,362.29	1,041.81	6,695.93	0.63	654.90	22.22	0.00	1,705.46	14,239.53	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	7,296.86	3,362.29	1,041.81	6,819.35	0.63	654.90	22.22	0.00	1,705.46	20,903.52	
EXPENSES											
Claims Transfers	32,116.45	53,557.24	5,071.99	259,674.81	0.00	0.00	0.00	0.00	0.00	350,420.49	
Expenses	0.00	0.00	0.00	0.00	0.00	1,170,554.00	0.00	0.00	92,122.64	1,262,676.64	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	32,116.45	53,557.24	5,071.99	259,674.81	0.00	1,170,554.00	0.00	0.00	92,122.64	1,613,097.13	
END BALANCE	1,063,115.88	3,684,060.35	1,295,439.25	8,054,563.66	(19,878.15)	(291,275.98)	(1,202.18)	0.00	1,955,402.83	15,740,225.66	

Report Month: <u>October</u>		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are NOT equal		\$0.02
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals		5,000.00
Allocation variance 2:	Variance between monthly total and allocati		(5,000.00)
Allocation variance 3:	Treasurer/TPA net payments	Max/Min	4,193.59 / (4,269.04)
Pre-existing variance:	Prior period unreconciled vari	Max/Min	4,193.59 / (4,269.04)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	October						
CURRENT FUND YEAR	2014						
Description:	#1 - NJCM	#2 - Investments	#3 - Treasuries	#4 - Clearing	#5 - Exp.	#6-WC Claim	
ID Number:	74136	785-518-3047	CWA 6201-231	785-518-3021	785-518-3039	425-9982572	
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$17,332,419.31	\$58.98	\$ 6,786,136.62	\$ 5,028,920.53	\$ 5,517,861.74	\$ 1,500.00	-2188.51
Opening Interest Accrual Balance	\$14,143.47	0	2126.82	\$ 12,016.65	0	0	0
1 Interest Accrued and/or Interest Cost	\$5,316.67	\$0.00	\$0.00	\$5,316.67	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$11,519.51	\$0.00	(\$230.49)	\$11,750.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$2,720.00	\$0.00	\$0.00	\$2,720.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$8,036.67	\$0.00	\$0.00	\$8,036.67	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,631,511.12	\$0.00	\$1,011,750.00	\$0.00	\$6,663.99	\$1,262,676.64	\$259,674.81
10 (Withdrawals - Sales)	(\$4,237,944.26)	\$0.00	\$0.00	(\$1,011,750.00)	(\$1,613,097.13)	(\$1,262,676.64)	(\$259,674.81)
Ending Cash & Investment Balance	\$15,740,225.68	\$58.98	\$7,797,656.13	\$4,031,640.53	\$3,911,428.60	\$1,500.00	(\$2,188.51)
Ending Interest Accrual Balance	\$7,940.63	\$0.00	\$2,357.31	\$5,583.32	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,372,058.64	\$0.00	\$0.00	\$0.00	\$17,932.46	\$1,226,139.77	\$64,401.30
(Less Deposits in Transit)	(\$19,740.84)	\$0.00	\$0.00	\$0.00	(\$1,808.38)	\$0.00	(\$15,432.46)
Balance per Bank	\$17,092,543.48	\$58.98	\$7,797,656.13	\$ 4,031,640.53	\$3,927,552.68	\$1,227,639.77	\$46,780.33
		\$58.98	\$7,797,656.13	\$4,031,640.00	\$3,927,554.48	\$1,227,637.37	\$46,683.68
		(\$0.00)	\$0.00	\$0.53	(\$1.80)	\$2.40	\$96.65

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	5,416.66	2,028,640.00 1,995,000.00	33,640.00	101.432 1,999,080.00	50.32	1.9
	TOTAL 6 - 12 MONTHS	5,416.66	2,028,640.00 1,995,000.00	33,640.00	1,999,080.00	50.32	1.9
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	166.66	2,003,000.00 2,000,000.00	3,000.00	100.150 2,000,000.00	49.68	1.0
	TOTAL GREATER THAN 2 YEARS	166.66	2,003,000.00 2,000,000.00	3,000.00	2,000,000.00	49.68	1.0
	TOTAL DEBT OBLIGATIONS	5,583.32	4,031,640.00 3,995,000.00	36,640.00	3,999,080.00	100.00	1.4

PORTFOLIO APPRAISAL
AS OF 10/31/14

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	NET ASSETS	5,583.32	4,031,640.00 3,995,000.00	36,640.00	3,999,080.00	100.00	1.4
	TOTAL SECURITIES CURRENTLY HELD		4,037,223.32				

**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, 2014

Service Team:

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

OCTOBER 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Chesilhurst – Conducted a Loss Control Visit – October 28
- Borough of Collingswood – Conducted a Loss Control Visit – October 30
- Haddon Township – Conducted a Loss Control Visit – October 7
- Borough of Haddonfield – Conducted a Police Loss Control Visit – October 13
- Borough of Mt. Ephraim – Conducted a Loss Control Visit & Attended Safety Committee Meeting – October 31

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – October 27
- Camden JIF – Claims Meeting – October 24

UPCOMING JIF MEETINGS

- Camden JIF – Executive Safety Committee Meeting – December 4

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Fire Prevention Week– October 3
- Safe Driving Month– October 20

MEL VIDEO LIBRARY

There were no members who utilized the MEL Video Library during October.

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

Listed below are upcoming MSI training programs scheduled for November & December 2014. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.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	Terr.	Location	Topic	Time
11/5/14	5	Township of Maple Shade #1	Leaf Collection Safety	8:30 - 10:00 am
11/5/14	5	Township of Maple Shade #1	Fire Extinguisher	10:00 - 11:00 am
11/6/14	5	Borough of Oaklyn #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
11/12/14	5	Evesham MUA	Fall Protection Awareness	8:15 - 10:15 am
11/12/14	5	Evesham MUA	Hearing Protection	10:30 - 11:30 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	12:15 - 2:15 pm
11/12/14	5	Evesham MUA	Hearing Protection	2:30 - 3:30 pm
11/19/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
12/1/14	5	Cherry Hill Twp. BOE	Snow Plow / Snow Removal Safety	8:30 - 10:30 pm
12/5/14	5	Franklin Township	DDC-6	8:00 - 2:30 pm w/lunch brk
12/8/14	5	Borough of Glassboro #1	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm

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

Fast Track to Safety

2014 "Fast Track to Safety" Training Scheduled Dates & Open Enrollment Available On-Line

Registration is now available to all individuals who would like to attend one of the scheduled 2014 "Fast Track to Safety" venues listed below. The MEL Safety Institute encourages you taking advantage of one of these full days of regulatory training. To attend one of the scheduled dates, log onto NJMEL.org and access the Learning Management System by clicking on the MSI Logo followed by MSI Login to enroll your employees. If assistance is needed, contact the MSI Help Line at 866-661-5120.

Full Day Sessions Includes:

- ◆ Hazard Communication w/GHS
 - ◆ Bloodborne Pathogens
 - ◆ Fire Safety
 - ◆ Lock Out / Tag Out
- ◆ Injury Prevention Strategies

Venues & Dates

8:30 – 2:30 pm w/hour lunch break
Check website for times & locations

January

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

February

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

March

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

April

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

May

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

June

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

August

- ◆ Clementon (Camden) – 8/25/14

September

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

October

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

November

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



A message from the JIF Safety Director's Office: Fire Prevention Week

The Safety Director's office would like to remind you that October 5 through October 11 is Fire Prevention Week. This year's Fire Prevention theme is "Working Smoke Alarms Save Lives: Test Yours Every Month!" We encourage everyone to test their smoke detector tonight in remembrance of those who have died from smoke inhalation in the past year. Almost all of those occurred in the home. Remember, **SMOKE KILLS**.

The National Fire Protection Association is working this year with four partners: LEGOLAND®, Domino's® Pizza, CVS Pharmacy, and The Home Depot. As usual, NFPA is promoting the week through events and initiatives, including in-store fire safety workshops at Home Depot outlets. Participating Home Depots have fire-related activities for kids and how-to's for adults during the week-long event. Check with your nearest store for details and schedule of activities. Local fire departments may have partnered with a Domino's store to deliver free pizzas to residents from a fire truck. When the pizza delivery arrives at the customer's home, the firefighters will check the home for working smoke alarms. Check with your local store or fire department to see if they are participating.

[A message from the JIF Safety Director's Office: October is Safe Driving Month](#)

The Safety Director's office would like to remind everyone that October is Safe Driving Month, sponsored by the Network of Employers for Traffic Safety (NETS). NETS is a public-private employer partnership dedicated to improving the safety and health of employee, their families, and the community by preventing traffic crashes that occur both on and off the job. More information on their programs can be found by visiting www.trafficsafety.org.

Their current program is titled, *Mind • Body • Vehicle – It's all Connected*. Your *mind* will be stay better focused on your driving if your *body* is properly fit in a clean *vehicle*.

Mind – A clean, organized vehicle makes for an environment where you can better focus on driving. If you don't maintain an organizational strategy in your vehicle, things can quickly get out-of-hand.

Body – Get the Right Fit to your Vehicle

- The best angle for the back of your seat is 100, just slightly reclined. Support your lower back and head with all seat adjustments available. Position the top of the read restraint so it is even with the top of your head, and about 2" behind.

Vehicle –

- Secure the cargo – Start by securing the most important cargo, you and your passengers with seatbelts. Think of everything in your vehicle as possible projectiles in event of a crash. Utilize spaces like glove boxes, consoles, front arm rests, seatbacks, and door pockets. Keep your dash clear.
- Clear the clutter – Each time you fill up with gas, take that time to toss the trash and clean cup holders.
- Minimize blind spots - To set your mirrors, with the vehicle safely parked, sit in your driving position and center the rearview mirror. Next, lean your head about 4' to the left and right and adjust your side view mirrors until you can just see the edges of the rear of the vehicle in the mirrors.
- Don't forget about your wipers – In addition to keeping your windshield clean inside and out, windshield wipers require regular maintenance. A good rule of thumb is if your wipers leave streaks or cannot clear the windshield in one swipe, they should be replaced.

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

Tuesday, October 21, 2014

From 9/19/2014 To 10/20/2014

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>CAMDEN JIF</u>				
H- Cherry Hill Center,LLC Exception I- Township of Cherry Hill	2000 Route 38 #514 Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	1564	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 10/3/2014 Hill's \$50,000 SIR on WC. Certificate holder, PREIT Services., LLC, PREIT Associates, L.P., & PR Cherry Hill STW, LLC are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) "Walk with the Mayor" event at the Cherry Hill Mall on 10/17/14.	
H- NJ Department of Health AU WC I- Borough of Barrington	Office of EMS PO Box 360 Trenton, NJ 08625 229 Trenton Avenue Barrington, NJ 08007	1685	Evidence of insurance with respects to the following ambulances 9/30/2014 GL EX for the Barrington Ambulance Association: 2010 Ford Ambulance vin #41121; 2004 Ford Ambulance vin #38886; and 2001 Ford Ambulance vin #55283.	
H- NJ Department of Health AU WC I- Borough of Collingswood	Office of EMS PO Box 360 Trenton, NJ 08625 678 Haddon Avenue Collingswood, NJ 08108	1685	Evidence of insurance with respects to Ambulance Service.	10/10/2014 GL EX
H- NJ Department of Health AU WC I- Borough of Bellmawr	Office of EMS PO Box 360 Trenton, NJ 08625 21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099	1685	Evidence of insurance with respects to Bellmawr EMS.	10/15/2014 GL EX
H- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021	1735	Evidence of insurance as respects to Statutory Bond coverage for 10/3/2014	

BOND I- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021		Lorraine Boyer, Treasurer, effective 12/01/14.
H- JESCO, Inc Exception	118 St. Nicholas Avenue South Plainfield, NJ 07080	1892	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 10/14/2014
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 SIR on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty & Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) the lease of a John Deere 744k Wheel Loader, serial#1DW744KXJEE658540, valued at \$505,539, for the Township's Public Works Department.
H- Marlin Business Bank PR	c/o Insurance Service Center PO Box 368 Marlton, NJ 5440		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) Contract # 401-1433440-001, lease Konica Minolta Copier C454E, 554E, C364E, a5c0011011618 value \$40,500
I- Township of Voorhees	08053 2400 Voorhees Town Center Voorhees, NJ 08043		
H- Ransome Rents Exception	600 South Egg Harbor Rd Hammonton, NJ 08037	6004	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 9/30/2014
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 SIR on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability 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) lease of a 2012 CAT Wheel Loader 930K, serial # 0RHN00879, valued at \$130,800.

H- NJ Department of Health AU WC	Office of EMS P O Box 360 Trenton, NJ 08625-0360 6933		REPLACES PRIOR CERTIFICATE - Evidence of Insurance for 9/29/2014 GL EX
I- Cherry Hill Township Fire District #13	1100 Markkress Rd. Cherry Hill, NJ 08003		the Cherry Hill Fire District Ambulance Services. Incidental Professional service coverage is included in general liability.
H- Clementon Park & Splash World AU WC	144 Berlin Road Clementon, NJ 08021	13213	Certificate holder is included as "additional insured", ATIMA, for 10/7/2014 GL EX
I- Borough of Clementon	101 Gibbsboro Road Clementon, NJ 08021		General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of parking lot at 144 Berlin Rd., Clementon, NJ for a "Trunk or Treat" activity from 7pm - 8pm on 10/3/014.
H- Lazgor LLC AU WC	1926 Greentree Road Cherry Hill, NJ 08003	13980	Certificate Holder is amended to be included as "additional 10/15/2014 GL EX
I- Cherry Hill Township Fire District #13	1100 Markkress Rd. Cherry Hill, NJ 08003		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities at 2428 Route 38, Cherry Hill, NJ 08002 in Building 1, 2, and 3 for training.
H- 151 Food, LLC AU WC	2621 Freddy Lane Vineland, NJ 08360	19148	Certificate Holder is amended to be included as "additional 10/10/2014 GL EX
I- Borough of Bellmawr	21 East Browning Road P.O. Box 368 Bellmawr, NJ 08099		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of parking lot by Bellmawr EMS to conduct defensive driving training on October 12, 2014 at 151 Benigno Blvd, Bellmawr, NJ.

H- Nordstrom Exception I- Township of Cherry Hill	2000 Route 38 Suite 100 Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	20086	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 10/7/2014 Hill's \$50,000 SIR on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property by the Cherry Hill Township Police Department for a training exercise on 10/19/14.
H- Miller's Mulch AU WC I- Township of Winslow	624 So. Egg Harbor Rd. Hammonton, NJ 08095 125 South Route 73 Winslow, NJ 08037	20973	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) se of property for Winslow Township's Annual Halloween Festival on 10/18/14 rain date 10/25/14. 9/22/2014 GL EX
H- Township of Waterford AU WC I- Borough of Berlin	2131 Auburn Ave. Atco, NJ 08004 59 S. White Horse Pike Berlin, NJ 08009	20985	Evidence of insurance as respects to use of Waterford Twp. Court room while Berlin Borough Court room is under renovations. 9/25/2014 GL EX
H- Shinder Pal AU WC I- Borough of Collingswood	153 Wilson Place Maple Shade, NJ 678 Haddon Avenue Collingswood, NJ 08108	21021	REPLACES PRIOR CERTIFICATE - Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) inspection of property located at 741 Haddon Ave, Collingwood, NJ 10/10/2014 GL EX

H- International Paper AU WC I- Borough of Barrington	101 E. Gloucester Pike Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	21031	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of their parking lot for the Borough's Harvest Festival on 10/11/14 rain date 10/12/14.	10/10/2014 GL EX
H- Edmund Optics AU WC I- Borough of Barrington	101 E. Gloucester Pike Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	21032	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of their parking lot for the Borough's Harvest Festival on 10/11/14 rain date 10/12/14.	10/10/2014 GL EX

Total # of Holders = 18



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014	\$152,830.16	\$75,652.28	\$77,177.88	50.50%
November 2014				
December 2014				
TOTAL 2014	\$1,990,455.81	\$1,000,168.25	\$990,287.56	49.75%
Monthly PPO Statistics			YTD PPO Statistics	
Bills	135		Bills	1,595
PPO Bills	122		PPO Bills	1,424
PPO Penetration	90.37%		PPO Penetration	89.28%

2013

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

2012

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

2011

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

APPENDIX I – MINUTES

October 27, 2014 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 27, 2014
COLLINGSWOOD BOROUGH SENIOR COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Ethel Kemp, Camden Parking Authority
Dave Taraschi, Audubon Borough
John Foley, Cherry Hill Fire District
Ari Messinger, Cherry Hill Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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

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

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 22, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 22, 2014:

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR:

2015 Budget – Executive Director said the proposed 2015 Budget is enclosed in the agenda for your review. The Executive Committee held a budget workshop meeting on Tuesday, October 14th in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$12,139,078 which represents a 1.92% increase over last year. Executive Director reviewed the 2015 Budget.

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 \$43,176. Enclosed is Resolution 14-23 authorizing the release of a dividend representing a total of \$293,176.

Motion to introduce the 2015 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 24, 2014 at the Brooklawn Community Center at 5:15 PM.

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

Motion to adopt Resolution 14-23 authorizing the release of a dividend in the Amount of \$294,389 from the E-JIF & Closed Years Accounts, subject to State Approval

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

2015 Renewal Applications – Online Underwriting Database - Executive Director said the new online underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training session conducted, there were 3 webinars held after the logins were issued. Risk Management Consultants will be emailed Comparison Reports to confirm the data within PERMA’s records for accuracy toward completion of the 2015 Renewal Application process

Membership Renewals – Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents have been sent out. We have received resolutions from Chesilhurst, Runnemedede and Woodlynne. Executive Director requested the remaining towns send in their resolutions as well as the renewal agreements.

Elected Officials Training – This year’s elected officials training program will focus on Employment Practices. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 19, 2014. Your town will receive the \$250 credit when attending the Elected Officials Training. Mr. Nardi will be holding a few Elected Officials sessions the beginning of 2015, as well as the webinar online training. Information will be sent regarding these sessions.

RFQ for Property Appraisals – Executive Director said the Fund has budgeted monies to begin the process of conducting property appraisals of municipal property. This was last completed several years ago. In response to Commissioner Shannon, Executive Director said all buildings valued over \$150,000 will be appraised during this process JIF wide and would most likely be over a two or three year period.

MOTION TO AUTHORIZE TO ADVERTISE FOR PROPERTY APPRAISALS

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: 9 Ayes, 0 Nays

Residual Claims Fund (RCF) - The Residual Claims Fund met on October 15, 2014 at 10:30 AM in the Forsgate Country Club and held its public hearing to adopt the amended 2014 Budget and the 2015 Budget. Enclosed is a copy of Commissioner Wolk's report on the meeting.

Commissioner Wolk said the RCF amended the 2014 budget to accept the acceptance of the 2010 fund year into the RCF and also reviewed and adopted the 2015 budget.

EJIF – The EJIF met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ. enclosed is a copy of Commissioner Wolk's report on the meeting. A public hearing and adoption of the 2015 Budget was held.

Commissioner Wolk said the EJIF reviewed and approved the proposed 2015 Budget for an increase of 1.8% and also recommended and approved the dividend release in the amount of \$475,000, which is an increase of \$25,000 from last year. The next meeting is November 19th at 12:00 pm at the Atlantic City Sheraton.

MEL – The MEL met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ. Enclosed in the agenda packet was a copy of Commissioner Wolk's report on the meeting. The MEL's 2015 budget introduction was held. A public hearing and adoption will be held on November 19, 2014 at the Atlantic City Convention Center.

Commissioner Wolk said the MEL awarded professional contracts for workers compensation and managed care and for excess liability. A second RFQ has been issued for excess property. The MEL reviewed and introduced the 2015 Budget for an increase of 1.6%. The public hearing and adoption of the 2015 Budget will be held on November 19th at the Atlantic City Convention Center. They also reissued the RFQ for Emergency Contractors.

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

Executive Director said the Financial Fast Track shows a Surplus of \$4.7 million which is an increase of a little over \$220,000 from last month. On the Claims Management Report it shows the actuarial target of 37.00% and we are at 24.50%, as we continue to trend favorably. The Lost Time Frequency had dropped to 1.48 and are number one out of all of the statewide MEL JIFs. Chairman Mevoli said we have not been at that spot in a few years but the Camden JIF has been at number one a lot in prior years. Executive Director said we currently have 16 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we have 100% compliance for the second straight year.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 14-24 October 2014 Bills List

Closed Year	\$1,170,554.00
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2014	\$92,122.64
TOTAL	\$1,262,676.64

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

2010	\$326,621.36
2011	\$18,244.91
2012	\$42,610.15
2013	\$15,202.75
2014	\$164,259.44
TOTAL	\$566,938.61

MOTION TO APPROVE RESOLUTION 14-24 VOUCHER PAYMENTS FOR OCTOBER 2014:

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

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

Motion: Commissioner Lipsett
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed County Road Use Agreements. Mr. Nardi said this agreement would be used when a municipality would like to have a County road closed or utilized during any type of civic event such as a parade. At first the County asked for an indemnification hold harmless which we said was too extensive, but they did agree to the terminology of an inspection in the proposed agreement. Under the agreement the County will issue the permit but the municipality has to conduct the inspection and notify the County. In the event the County does not take care of the area that is need of repair in time for the event it is the municipality's responsibility to make sure it is blocked off with warning signs to obstruct any pedestrian traffic or any other type of traffic. We feel this is a reasonable compromise form so we could get the permits.

Attorney Nardi said there is a new case that has been filed and four municipalities have been named and the City of Camden has been named. Defense counsel has been assigned from the very beginning for one of the towns and they will handle the bulk of the case. We are trying to be a little more efficient on the attorney's fees if we can and based upon the review that we have done and the

investigation at this point, it appears that one firm can handle all three of our municipalities. Attorney Nardi said he can assign someone to represent the three towns and his firm is representing the City of Camden in the case. Attorney Nardi said he would need authority from the Executive Committee in order to do this and in addition to the cost savings, we do have experience with the particular attorneys in these cases. Attorney Nardi said he will talk about the particulars of this case in closed session.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the Safety Expo will be held in Middlesex County at the Middlesex Fire Academy on November 7th. Safety Director said Melissa Wade for JA Montgomery will be contracting the Right to Know Coordinators to assist with the Right to Know Surveys and entering the data to the State. Please be sure your Right to Know Coordinators have the time to spend with her to go over this process. We have about six towns that have not registered yet. In response to Commissioner Shannon, Safety Director said the State does understand that it is taking longer to enter this data and submit to the State. If you do get a citation please send us a copy and let us know and we will help out in anyway.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager said the holding report for the period 8/20/14 to 9/18/14 is included in the agenda with 12 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Mr. McNamara Managed Care Provider reviewed the enclosed report and said that as of September 2014, there was a savings of 60% for the month and a total of 50% for the year. Mr. McNamara said Med Express would be happy to work with the municipalities and do a walk thru of the facility and talk about pre-employment physicals.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

MOTION TO APPROVE BROWN AND CONNERY TO ACT AS COUNSEL FOR THE SEVERAL DEFENDANTS IN THE NORMAN VS. HADDON ETAL.

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 6:00PM

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

