

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

SEPTEMBER 22, 2014
BELLMAWR BOROUGH
21 EAST BROWNING ROAD
BELLMAWR, NJ 08099
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: SEPTEMBER 22, 2014**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- WELCOME: BELLMAWR**
- APPROVAL OF MINUTES:** August 25, 2014 Open Minutes..... **Appendix I**
August 25, 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**
September Vouchers - Resolution No. 14-22..... **Page 17**
Monthly Reports **Page 19**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 25**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 49**

- MANAGED CARE – Consolidated Services Group**
Monthly Report..... **Page 52**

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: October 27, 2014 – Borough of Collingswood**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16

Parsippany, NJ 07054

Date: September 27, 2014

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 2015 Renewal Applications – Online Underwriting Database:** The new on-line 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 sessions conducted in July, there were 3 webinars held after the logins were issued. Members were asked to review their underwriting data by September 15.
- Membership Renewals** – The Fund has 5 members up for renewal at the end of the year. Renewal documents have been sent out. **(Page 13)**
- 2015 RFQ for Professional Services** – RFQ’s were advertised and were received by the Fund office on July 15th. The Contracts Committee met last week; a report will be made at the meeting.
- 2015 Budget** - The Executive Committee has scheduled a meeting for October 14, 2014 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2015 Budget.
- 2014 Coverage Manuals** – The fund office has distributed the 2014 Coverage Manuals to all Fund Commissioners and Risk Managers via email.
- Career Survival for Police Officers Seminar** – A last months meeting, the Commissioners approved a course for police officers with one to five years of service. On **Page 14**, the brochure and registration information that will be sent out to all police departments is included. Two more sessions will be scheduled.
- Safety Expo** – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information. **(Page 16)**
- Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk’s report on the meeting. The Residual Claims Fund amended 2014 Budget (copy attached) and the proposed 2015 Budget (copy attached) was introduced. The public hearing on the RCF budget will be held on October 15, 2014 10:30 a.m. at the Forsgate Country Club. **(Appendix II)**

❑ **EJIF** - The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk’s report on the meeting. The attached budget was introduced and will be adopted at the October 15th meeting. (**Appendix II**)

❑ **MEL** - The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Chairman Wolk’s report. The MEL’s 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg NJ. (**Appendix II**)

❑ **Due Diligence Reports:**

| | |
|---|---------------------|
| Financial Fast Track – as of 7/31/2014 | Page 3 |
| Income Portfolio – as of 7/31/2014 | Page 4 |
| Loss Ratio Analysis – as of 8/31/14 | Page 5 |
| Loss Time Accident Frequency – as of 8/31/14 | 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 | July 31, 2014 | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | 989,799 | 6,928,628 | 168,300,790 | 175,229,418 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 608,418 | 2,791,222 | 76,140,425 | 78,931,648 |
| | Case Reserves | 91,278 | 1,759,422 | 3,322,310 | 5,081,732 |
| | IBNR | (215,281) | (155,721) | 5,464,143 | 5,308,422 |
| | Recoveries | (80,493) | (88,857) | (473,508) | (562,366) |
| | TOTAL CLAIMS | 403,922 | 4,306,065 | 84,453,370 | 88,759,435 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 301,057 | 2,107,400 | 44,128,408 | 46,235,808 |
| | Administrative | 152,477 | 1,031,017 | 30,472,251 | 31,503,268 |
| | TOTAL EXPENSES | 453,534 | 3,138,417 | 74,600,659 | 77,739,076 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 132,343 | (515,853) | 9,246,761 | 8,730,908 |
| 5. | INVESTMENT INCOME | (4,125) | 19,618 | 10,015,083 | 10,034,701 |
| 6. | DIVIDEND INCOME | 0 | 0 | 3,172,870 | 3,172,870 |
| 7. | STATUTORY PROFIT (4+5+6) | 128,218 | (496,235) | 22,434,714 | 21,938,479 |
| 8. | DIVIDEND | 0 | 0 | 17,404,357 | 17,404,357 |
| 9. | STATUTORY SURPLUS (7-8) | 128,218 | (496,235) | 5,030,357 | 4,534,122 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | Closed | (513) | 2,166 | 1,550,579 | 1,552,745 |
| | 2010 | 0 | (594,314) | 229,347 | (364,967) |
| | 2011 | (55,412) | (540,212) | 695,234 | 155,022 |
| | 2012 | (14,738) | (218,172) | 1,278,364 | 1,060,192 |
| | 2013 | 115,496 | 504,504 | 1,276,833 | 1,781,337 |
| | 2014 | 83,384 | 349,792 | | 349,792 |
| | TOTAL SURPLUS (DEFICITS) | 128,218 | (496,235) | 5,030,357 | 4,534,122 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| | TOTAL CLOSED YEAR CLAIMS | 0 | 0 | 64,214,068 | 64,214,068 |
| | FUND YEAR 2010 | | | | |
| | Paid Claims | 0 | 492,670 | 4,605,021 | 5,097,691 |
| | Case Reserves | 0 | 80,863 | 858,062 | 938,925 |
| | IBNR | 0 | 24,570 | 207,058 | 231,628 |
| | Recoveries | 0 | (1,915) | (317,456) | (319,371) |
| | TOTAL FY 2010 CLAIMS | 0 | 596,188 | 5,352,685 | 5,948,873 |
| | FUND YEAR 2011 | | | | |
| | Paid Claims | 322,450 | 615,870 | 3,876,936 | 4,492,806 |
| | Case Reserves | (98,649) | 200,465 | 874,781 | 1,075,246 |
| | IBNR | (148,893) | (252,353) | 489,224 | 236,871 |
| | Recoveries | (19,892) | (21,012) | (87,260) | (108,272) |
| | TOTAL FY 2011 CLAIMS | 55,015 | 542,969 | 5,153,681 | 5,696,650 |
| | FUND YEAR 2012 | | | | |
| | Paid Claims | 103,669 | 447,131 | 2,414,665 | 2,861,796 |
| | Case Reserves | (26,820) | 531,556 | 803,542 | 1,335,098 |
| | IBNR | (62,840) | (753,470) | 1,479,424 | 725,954 |
| | Recoveries | 0 | (2,297) | (63,906) | (66,203) |
| | TOTAL FY 2012 CLAIMS | 14,010 | 222,921 | 4,633,725 | 4,856,646 |
| | FUND YEAR 2013 | | | | |
| | Paid Claims | 74,683 | 805,461 | 1,029,736 | 1,835,197 |
| | Case Reserves | 1,085 | 293,249 | 785,925 | 1,079,174 |
| | IBNR | (142,693) | (1,545,483) | 3,288,437 | 1,742,954 |
| | Recoveries | (58,101) | (59,321) | (4,887) | (64,208) |
| | TOTAL FY 2013 CLAIMS | (125,026) | (506,093) | 5,099,211 | 4,593,118 |
| | FUND YEAR 2014 | | | | |
| | Paid Claims | 107,616 | 430,090 | | 430,090 |
| | Case Reserves | 215,663 | 653,288 | | 653,288 |
| | IBNR | 139,144 | 2,371,014 | | 2,371,014 |
| | Recoveries | (2,500) | (4,312) | | (4,312) |
| | TOTAL FY 2014 CLAIMS | 459,923 | 3,450,080 | | 3,450,080 |
| | COMBINED TOTAL CLAIMS | 403,922 | 4,306,065 | 84,453,370 | 88,759,435 |

| CAMDEN JOINT INSURANCE FUND | | | | | | | | | |
|---|--|--|--|--|---------------|----------------|----------------|----------------|----------------|
| Fixed Income Portfolio Summary and Rate Comparison | | | | | | | | | |
| | | | | | For Month End | 7/31/2014 | | | |
| | | | | | | | | | |
| | | | | | 2011 | 2012 | 2013 | Last Month | This Month |
| CAMDEN JOINT INSURANCE FUND | | | | | | | | | |
| Total Cash Balance (millions) | | | | | 11.94 | 12.21 | 13.39 | 17.92 | 17.60 |
| Fixed Income Portfolio TD | | | | | | | | | |
| Investments (millions), Book Value | | | | | 10.49 | 8.00 | 4.00 | 5.00 | 5.00 |
| Avg maturity (years) | | | | | 2.80 | 2.52 | 2.07 | 2.03 | 1.95 |
| Unrealized gain/(loss) (%) | | | | | 0.98 | 1.35 | 1.30 | 0.88 | 0.69 |
| Purchase 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 Book Yield | | | | | 2.28 | 2.35 | 2.70 | 2.18 | 1.99 |
| M E L PORTFOLIO | | | | | | | | | |
| Total Cash Balance (millions) | | | | | 80.73 | 73.43 | 64.22 | 68.94 | 76.35 |
| Fixed Income Portfolio Wells Fargo 2013-2014 | | | | | | | | | |
| Investments (millions), Book Value | | | | | 70.17 | 56.97 | 50.13 | 46.62 | 46.73 |
| Avg maturity (years) *** | | | | | 3.35 | 2.61 | 2.04 | 1.88 | 1.78 |
| Unrealized gain/(loss) (%) | | | | | 0.63 | 0.63 | -0.30 | -0.07 | -0.25 |
| Purchase yield (%) | | | | | 1.30 | 0.80 | 0.65 | 0.68 | 0.68 |
| Realized gain/(loss) (%) | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Book Yield | | | | | 1.93 | 1.43 | 0.35 | 0.61 | 0.43 |
| COMPARATIVE RATES (%) | | | | | | | | | |
| Cash & Cash Equivalents | | | | | | | | | |
| NJ Cash Mgmt Fund * | | | | | 0.11 | 0.06 | 0.06 | 0.05 | 0.05 |
| TD Money Market | | | | | 0.03 | 0.05 | 0.01 | 0.01 | 0.01 |
| TD Bank Deposits | | | | | 0.23 | Unavailable ** | Unavailable ** | Unavailable ** | Unavailable ** |
| Treasury Issues | | | | | | | | | |
| 1 year bills | | | | | 0.18 | 0.17 | 0.13 | 0.10 | 0.11 |
| 3 year notes | | | | | 0.75 | 0.38 | 0.54 | 0.90 | 0.97 |
| 5 year notes | | | | | 1.52 | 0.76 | 1.17 | 1.68 | 1.70 |
| Merrill Lynch US Govt 1-3 years ^ | | | | | 1.55 | 0.51 | 0.37 | -0.58 | -0.94 |

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **August 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 56 | MONTH | 55 | MONTH | 44 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Aug-14 | | 31-Jul-14 | | 30-Aug-13 | |
| PROPERTY | 481,537 | 270,485 | 56.17% | 100.00% | 56.17% | 100.00% | 64.07% | 100.00% |
| GEN LIABILITY | 1,255,716 | 2,116,074 | 168.52% | 96.90% | 164.82% | 96.81% | 112.86% | 94.32% |
| AUTO LIABILITY | 410,966 | 351,337 | 85.49% | 95.15% | 85.49% | 94.86% | 42.32% | 91.05% |
| WORKER'S COMP | 3,258,103 | 3,343,270 | 102.61% | 99.77% | 99.73% | 99.74% | 90.34% | 99.12% |
| TOTAL ALL LINES | 5,406,322 | 6,081,167 | 112.48% | 98.77% | 109.89% | 98.71% | 89.58% | 97.47% |
| NET PAYOUT % | \$4,860,477 | | 89.90% | | | | | |

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 44 | MONTH | 43 | MONTH | 32 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Aug-14 | | 31-Jul-14 | | 30-Aug-13 | |
| PROPERTY | 493,199 | 457,935 | 92.85% | 100.00% | 92.85% | 100.00% | 83.75% | 100.00% |
| GEN LIABILITY | 1,300,364 | 1,262,198 | 97.06% | 94.32% | 92.84% | 93.91% | 56.57% | 87.24% |
| AUTO LIABILITY | 420,271 | 148,338 | 35.30% | 91.05% | 35.30% | 90.64% | 24.95% | 84.53% |
| WORKER'S COMP | 3,404,221 | 3,636,356 | 106.82% | 99.12% | 107.05% | 99.02% | 96.00% | 97.19% |
| TOTAL ALL LINES | 5,618,056 | 5,504,827 | 97.98% | 97.48% | 97.15% | 97.29% | 80.48% | 94.19% |
| NET PAYOUT % | \$4,430,057 | | 78.85% | | | | | |

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 32 | MONTH | 31 | MONTH | 20 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Aug-14 | | 31-Jul-14 | | 30-Aug-13 | |
| PROPERTY | 486,359 | 328,795 | 67.60% | 100.00% | 67.85% | 100.00% | 56.80% | 97.72% |
| GEN LIABILITY | 1,338,095 | 598,268 | 44.71% | 87.24% | 43.79% | 86.42% | 13.36% | 74.17% |
| AUTO LIABILITY | 388,406 | 315,719 | 81.29% | 84.53% | 81.29% | 83.75% | 27.28% | 70.26% |
| WORKER'S COMP | 3,528,729 | 2,904,219 | 82.30% | 97.19% | 82.17% | 96.90% | 75.06% | 89.50% |
| TOTAL ALL LINES | 5,741,588 | 4,147,001 | 72.23% | 94.25% | 71.95% | 93.83% | 55.90% | 85.32% |
| NET PAYOUT % | \$2,863,287 | | 49.87% | | | | | |

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 20 | MONTH | 19 | MONTH | 8 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Aug-14 | | 31-Jul-14 | | 30-Aug-13 | |
| PROPERTY | 535,713 | 410,884 | 76.70% | 97.72% | 77.63% | 97.40% | 58.07% | 61.00% |
| GEN LIABILITY | 1,423,316 | 186,277 | 13.09% | 74.17% | 12.24% | 72.70% | 7.19% | 30.00% |
| AUTO LIABILITY | 377,258 | 47,814 | 12.67% | 70.26% | 12.67% | 68.41% | 5.28% | 30.00% |
| WORKER'S COMP | 3,913,656 | 2,206,283 | 56.37% | 89.50% | 56.63% | 88.04% | 12.93% | 26.00% |
| TOTAL ALL LINES | 6,249,943 | 2,851,258 | 45.62% | 85.55% | 45.67% | 84.17% | 15.03% | 30.15% |
| NET PAYOUT % | \$1,878,914 | | 30.06% | | | | | |

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 8 | MONTH | 7 | MONTH | -4 | MONTH |
|-----------------|-----------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 31-Aug-14 | | 31-Jul-14 | | 30-Aug-13 | |
| PROPERTY | 591,500 | 212,431 | 35.91% | 61.00% | 31.24% | 53.00% | N/A | N/A |
| GEN LIABILITY | 1,405,625 | 76,120 | 5.42% | 30.00% | 4.99% | 25.00% | N/A | N/A |
| AUTO LIABILITY | 350,875 | 49,796 | 14.19% | 30.00% | 12.42% | 25.00% | N/A | N/A |
| WORKER'S COMP | 3,909,782 | 1,024,122 | 26.19% | 26.00% | 19.96% | 19.00% | N/A | N/A |
| TOTAL ALL LINES | 6,257,782 | 1,362,468 | 21.77% | 30.43% | 17.24% | 23.90% | N/A | N/A |
| NET PAYOUT % | \$510,543 | | 8.16% | | | | | |

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs

August 31, 2014

| | 2014 | 2013 | 2012 | TOTAL |
|--------------------|------------------|-----------|-----------|--------------------|
| | LOST TIME | LOST TIME | LOST TIME | RATE * |
| FUND | FREQUENCY | FREQUENCY | FREQUENCY | 2014 - 2012 |
| BURLINGTON | 1.35 | 1.64 | 1.88 | 1.65 |
| TRI-COUNTY | 1.38 | 1.99 | 2.23 | 1.92 |
| CAMDEN | 1.50 | 1.91 | 2.86 | 2.16 |
| CENTRAL | 1.57 | 2.32 | 2.69 | 2.25 |
| MORRIS | 1.63 | 1.48 | 1.76 | 1.63 |
| SUBURBAN MUNICIPAL | 1.64 | 1.91 | 1.74 | 1.78 |
| SUBURBAN ESSEX | 1.86 | 2.49 | 2.31 | 2.26 |
| NJ PUBLIC HOUSING | 2.11 | 2.29 | 2.61 | 2.38 |
| BERGEN | 2.17 | 1.85 | 2.02 | 2.00 |
| PROF MUN MGMT | 2.20 | 2.65 | 1.81 | 2.22 |
| ATLANTIC | 2.25 | 2.61 | 2.77 | 2.58 |
| OCEAN | 2.31 | 2.25 | 2.92 | 2.52 |
| MONMOUTH | 2.50 | 1.44 | 1.84 | 1.85 |
| SOUTH BERGEN | 2.69 | 2.51 | 2.47 | 2.54 |
| N.J.U.A. | 2.83 | 2.25 | 1.95 | 2.27 |
| AVERAGE | 2.00 | 2.11 | 2.26 | 2.13 |

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

| MEMBER_ID | MEMBER | ** * | # CLAIMS FOR 8/31/2014 | Y.T.D. | 2014 | 2013 | 2012 | MEMBER | TOTAL |
|-----------|------------------------------|---------|------------------------------|------------------------|------------------------|------------------------|------------------------|-------------------------|---------------------|
| | | | | LOST TIME ACCIDENTS | LOST TIME FREQUENCY | LOST TIME FREQUENCY | LOST TIME FREQUENCY | | RATE 2014 - 2012 |
| 1 | 88 AUDUBON PARK | | 0 | 0 | 0.00 | 0.00 | 0.00 | 1 AUDUBON PARK | 0.00 |
| 2 | 91 BERLIN BOROUGH | | 0 | 0 | 0.00 | 0.00 | 2.05 | 2 BERLIN BOROUGH | 0.73 |
| 3 | 94 CHESILHURST | | 0 | 0 | 0.00 | 0.00 | 0.00 | 3 CHESILHURST | 0.00 |
| 4 | 96 COLLINGSWOOD | | 0 | 0 | 0.00 | 1.07 | 2.32 | 4 COLLINGSWOOD | 1.20 |
| 5 | 97 GIBBSBORO | | 0 | 0 | 0.00 | 0.00 | 0.00 | 5 GIBBSBORO | 0.00 |
| 6 | 99 HADDON | | 0 | 0 | 0.00 | 0.00 | 2.47 | 6 HADDON | 0.87 |
| 7 | 102 HI-NELLA | | 0 | 0 | 0.00 | 3.28 | 0.00 | 7 HI-NELLA | 1.25 |
| 8 | 103 LAUREL SPRINGS | | 0 | 0 | 0.00 | 0.00 | 1.94 | 8 LAUREL SPRINGS | 0.80 |
| 9 | 106 MAGNOLIA | | 0 | 0 | 0.00 | 1.97 | 0.00 | 9 MAGNOLIA | 0.79 |
| 10 | 107 MEDFORD LAKES | | 0 | 0 | 0.00 | 2.13 | 1.59 | 10 MEDFORD LAKES | 1.36 |
| 11 | 108 MERCHANTVILLE | | 0 | 0 | 0.00 | 0.00 | 1.63 | 11 MERCHANTVILLE | 0.59 |
| 12 | 109 MOUNT EPHRAIM | | 0 | 0 | 0.00 | 0.00 | 2.78 | 12 MOUNT EPHRAIM | 1.07 |
| 13 | 111 PINE HILL | | 0 | 0 | 0.00 | 1.98 | 0.00 | 13 PINE HILL | 0.67 |
| 14 | 117 WOODLYNNE | | 0 | 0 | 0.00 | 4.26 | 0.00 | 14 WOODLYNNE | 1.73 |
| 15 | 451 TAVISTOCK | | 0 | 0 | 0.00 | 0.00 | 0.00 | 15 TAVISTOCK | 0.00 |
| 16 | 457 PINE VALLEY | | 0 | 0 | 0.00 | 0.00 | 0.00 | 16 PINE VALLEY | 0.00 |
| 17 | 565 CAMDEN PARKING AUTHOI | | 0 | 0 | 0.00 | 7.41 | 12.35 | 17 CAMDEN PARKING AU | 7.43 |
| 18 | 115 WINSLOW | | 0 | 1 | 0.67 | 1.83 | 3.05 | 18 WINSLOW | 1.95 |
| 19 | 101 HADDONFIELD | | 0 | 1 | 1.09 | 2.90 | 4.92 | 19 HADDONFIELD | 3.32 |
| 20 | 90 BELLMAWR | | 0 | 2 | 1.76 | 1.59 | 2.50 | 20 BELLMAWR | 1.99 |
| 21 | 584 CHERRY HILL FIRE DISTRIC | | 0 | 2 | 1.79 | 3.23 | 1.08 | 21 CHERRY HILL FIRE DIS | 2.07 |
| 22 | 98 GLOUCESTER | | 0 | 2 | 1.94 | 1.99 | 4.83 | 22 GLOUCESTER | 3.01 |
| 23 | 114 VOORHEES | | 0 | 2 | 2.08 | 4.88 | 4.12 | 23 VOORHEES | 3.89 |
| 24 | 110 OAKLYN | | 0 | 1 | 2.14 | 0.00 | 0.00 | 24 OAKLYN | 0.57 |
| 25 | 93 BROOKLAWN | | 0 | 1 | 2.33 | 0.00 | 6.76 | 25 BROOKLAWN | 3.32 |
| 26 | 112 RUNNEMEDE | | 0 | 2 | 2.79 | 0.91 | 0.00 | 26 RUNNEMEDE | 1.14 |
| 27 | 105 LINDENWOLD | | 0 | 2 | 3.02 | 5.08 | 9.18 | 27 LINDENWOLD | 6.09 |
| 28 | 89 BARRINGTON | | 1 | 3 | 3.67 | 0.94 | 1.02 | 28 BARRINGTON | 1.75 |
| 29 | 113 SOMERDALE | | 0 | 2 | 4.32 | 1.44 | 2.45 | 29 SOMERDALE | 2.53 |
| 30 | 95 CLEMENTON | | 0 | 2 | 4.72 | 1.59 | 7.14 | 30 CLEMENTON | 4.34 |
| 31 | 104 LAWNSIDE | | 0 | 2 | 5.56 | 3.77 | 6.12 | 31 LAWNSIDE | 5.07 |
| 32 | 92 BERLIN TOWNSHIP | | 0 | 3 | 5.84 | 2.56 | 0.00 | 32 BERLIN TOWNSHIP | 2.28 |
| 33 | 564 CHERRY HILL | ** | | | | | | 33 CHERRY HILL | |
| Totals: | | | 1 | 28 | 1.50 | 1.91 | 2.86 | | 2.16 |

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : September 12, 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 |
| 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 | | | |
| CHERRY HILL | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | | | | 20% of 1st 250K | | | |
| CHERRY 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 September 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 MUNICIPAL JOINT INSURANCE FUND
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS**

AS OF September 12, 2014

| MUNICIPALITY | RISK MANAGEMENT CONSULTANT | Resolution Received | Agreement Received | Contract Term date |
|----------------------------------|-----------------------------------|----------------------------|---------------------------|---------------------------|
| AUDUBON | HARDENBERGH INSURANCE GROUP | 02/07/14 | 02/07/14 | 12/31/14 |
| AUDUBON PARK | ASSOCIATED INSURANCE PARTNERS | 6/6/2014 | 6/6/2014 | 12/31/14 |
| BARRINGTON | CONNER STRONG & BUCKELEW | 4/28/2014 | 2/1/2014 | 12/31/14 |
| BELLMAWR | CONNER STRONG & BUCKELEW | 1/24/2014 | 1/24/2014 | 12/31/14 |
| BERLIN BOROUGH | EDGEWOOD ASSOCIATES | 02/03/14 | 02/03/14 | 12/31/14 |
| BERLIN TOWNSHIP | CONNER STRONG & BUCKELEW | 2/7/2014 | 02/07/14 | 12/31/14 |
| BROOKLAWN | CONNER STRONG & BUCKELEW | 2/4/2014 | 02/04/14 | 12/31/14 |
| CHERRY HILL | CONNER STRONG & BUCKELEW | 1/8/2014 | 1/27/2014 | 12/31/14 |
| CHERRY HILL FIRE DISTRICT | CONNER STRONG & BUCKELEW | 4/23/2014 | 5/28/2014 | 12/31/14 |
| CHESILHURST | EDGEWOOD ASSOCIATES | 1/9/2014 | 1/9/2014 | 12/31/14 |
| CITY OF CAMDEN PARKING AUTHORITY | M&C INSURANCE AGENCY | 10/14/13 | 10/14/13 | 12/31/14 |
| CLEMENTON | HARDENBERGH INSURANCE GROUP | 02/07/14 | 02/07/14 | 12/31/14 |
| COLLINGSWOOD | CONNER STRONG & BUCKELEW | 04/28/14 | 02/01/14 | 12/31/14 |
| GIBBSBORO | LEONARD O'NEIL INSURANCE GROUP | 02/28/14 | 02/28/14 | 12/31/14 |
| GLOUCESTER CITY | CONNER STRONG & BUCKELEW | 4/23/2014 | 1/19/2014 | 12/31/14 |
| HADDON | WAYPOINT INSURANCE SERVICES | 2/20/2014 | 2/20/2014 | 12/31/14 |
| HADDONFIELD | HENRY BEAN & SONS | 01/07/14 | 01/07/14 | 12/31/14 |
| HI-NELLA | CONNER STRONG & BUCKELEW | 04/23/14 | 02/04/14 | 12/31/16 |
| LAUREL SPRINGS | HARDENBERGH INSURANCE GROUP | 02/03/14 | 02/03/14 | 12/31/14 |
| 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 County Municipal Joint Insurance Fund Membership Renewals | | |
|---|---------------------|---------------------|
| Member | Renewal Date | Status |
| Chesilhurst | 1/1/2015 | |
| Runnemedede | 1/1/2015 | Resolution Received |
| Somerdale | 1/1/2015 | |
| Voorhees | 1/1/2015 | |
| Woodlynne | 1/1/2015 | |

“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"/> | October 23, 2014 | Collingswood Collingswood Sr. Community Center 30 West Collings Avenue Collingswood, NJ 08108 | 9 AM |
| <input type="checkbox"/> | December 4, 2014 | Laurel Springs Laurel Springs Recreation Center 820 Grand Avenue Laurel Springs, NJ 08021 | 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

**REGISTRATION PACKET
NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND
AND THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
ARE PLEASED TO ANNOUNCE THE**

2014 SAFETY EXPOS

TO BE HELD ON

SEPTEMBER 26, 2014

AT THE

Camden County Emergency Training Center, Blackwood, NJ

AND ON

NOVEMBER 7, 2014

AT THE

Middlesex Fire Academy, Sayreville, NJ

SESSIONS:

Fleet and CDL for Managers & Supervisors

Reasonable Suspicion: Drug & Alcohol Awareness

Conflict Management: Dealing with Challenging People

Electrical Safety: Arc Flash

Jetter Safety

Driving Safety Awareness

Workzone Safety, Part 1- Classroom, Part 2- Exercise

Workzone Demo

WZ Lessons Learned from Losses

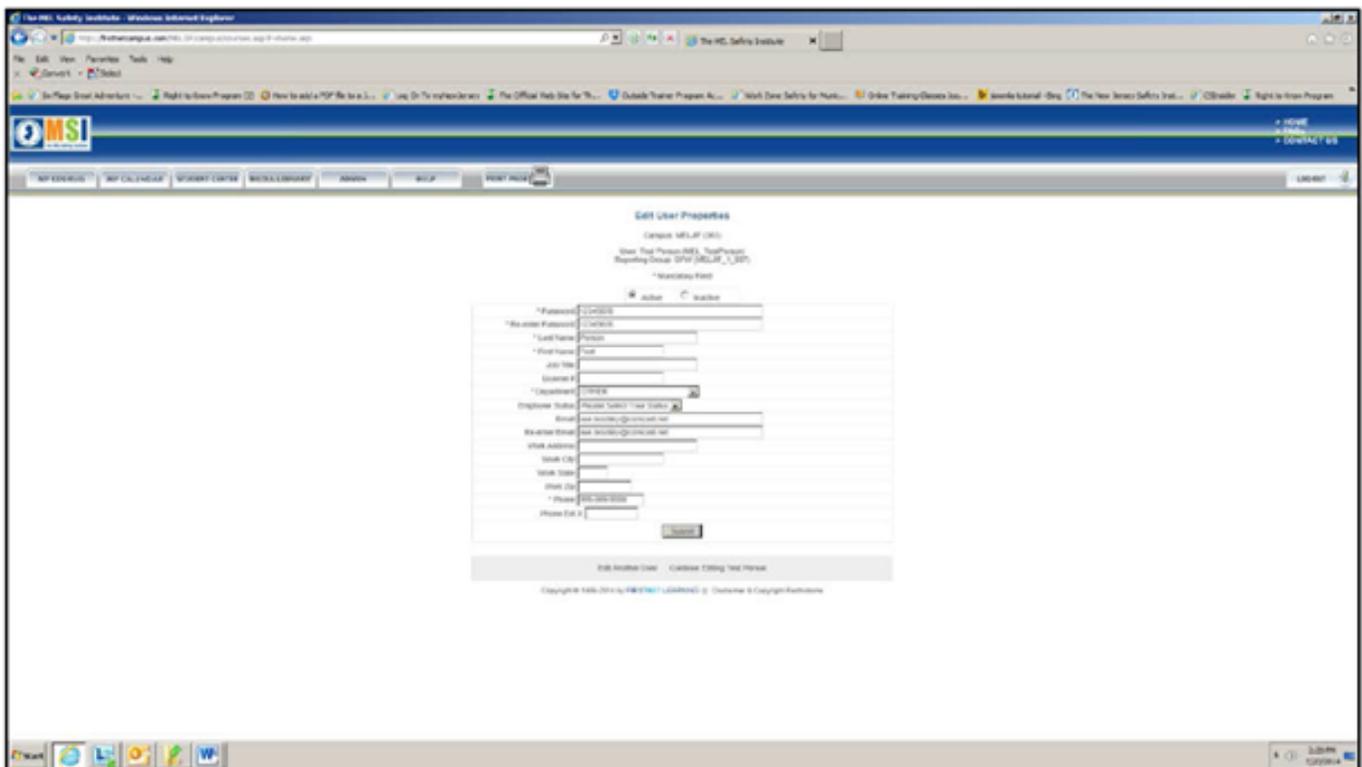
**Short Courses -- Bloodborne Pathogens, Waterborne Hazards, PPE Hazard
Assessments, HazCom w/ GHS and Fire Safety**

In order to run TCH training reports for NJDEP for your licenses we need to ask all Training Administrators to enter their employees' license numbers into their profiles on the MSI Learning Management System. Please see below instructions on how to enter license numbers to employee records.

How to Add License Numbers to Employee Records

***You must have Administrator Access in the MSI Learning Management System to access employee records. If you are a Training Administrator and do not have Administrator access call the MSI helpline at 866-661-5120.

1. Access the MSI Learning Management System – NJMEL.org; Click the MSI logo at the top of the page for the MSI log in page or click this link for direct access: <http://firstnetcampus.com/meljif/entities/mel/logon.htm>
2. Log in: If you do not know your username/password, call the MSI Helpline shown above. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password. You will then need to call the MSI helpline to gain Admin access.
3. Once logged in, click the Admin tab at the top of your screen.
4. Under 'Administrator Functions', click the 'Edit User' option to display the list of your employees.
5. To access and modify the individual employee records, click on the employee's name.
6. Now within the employee's Edit User screen, click 'Edit User Properties'.
7. Enter the Employee's license number in the 'License #' field (6th field from the top). This is a free form field that will accept any number or character entered.
8. Verify your entry, then click the 'Submit' button at the bottom of the screen.
9. Additional fields in the Edit User Properties screen can also be modified here as needed.
10. Call the MSI Helpline with any questions at 866-661-5120.



RESOLUTION NO. 14-22

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

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

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

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

FUND YEAR 2014

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|--|----------------------|
| 007369 | | | |
| 007369 | COMP SERVICES, INC. | CLAIMS ADMIN - 09/2014 | 21,632.00 |
| | | | 21,632.00 |
| 007370 | | | |
| 007370 | INTERSTATE MOBILE CARE INC. | DRUG TESTING - 08/2014 | 2,177.00 |
| | | | 2,177.00 |
| 007371 | | | |
| 007371 | J.A. MONTGOMERY RISK CONTROL | LOSS CONTROL SERVICES - 09/2014 | 10,451.08 |
| | | | 10,451.08 |
| 007372 | | | |
| 007372 | PERMA RISK MANAGEMENT SERVICES | POSTAGE FEE 08/2014 | 33.49 |
| 007372 | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 09/2014 | 23,120.83 |
| | | | 23,154.32 |
| 007373 | | | |
| 007373 | THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING FEE 09/2014 | 3,632.83 |
| | | | 3,632.83 |
| 007374 | | | |
| 007374 | BROWN & CONNERY, LLP | ATTORNEY EXPENSE - 08/2014 | 111.16 |
| 007374 | BROWN & CONNERY, LLP | ATTORNEY FEE 08/2014 | 1,622.25 |
| 007374 | BROWN & CONNERY, LLP | LITIGATION MANAGEMENT - 08/2014 | 1,386.00 |
| | | | 3,119.41 |
| 007375 | | | |
| 007375 | RICHARD B. SCHWAB | TREASURER FEE 09/2014 | 1,989.33 |
| | | | 1,989.33 |
| 007376 | | | |
| 007376 | JACK LIPSETT | EXECUTIVE COMMITTEE ATTENANCE 3RD QTR'14 | 450.00 |
| | | | 450.00 |
| 007377 | | | |
| 007377 | M. JAMES MALEY | EXECUTIVE COMMITTEE ATTENANCE 3RD QTR'14 | 300.00 |
| | | | 300.00 |
| 007378 | | | |
| 007378 | NEAL ROCHFORD | EXECUTIVE COMMITTEE ATTENANCE 3RD QTR'14 | 450.00 |
| | | | 450.00 |
| 007379 | | | |
| 007379 | JOSEPH WOLK | EXECUTIVE COMMITTEE ATTENANCE 3RD QTR'14 | 450.00 |

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

| Month | | August | | | | | | | |
|-------------------|--------------|--------------------------------|-------------------------|---------------------------|----------------------------|--------------------------|---------------------------|---------------------------------------|-------------------|
| Current Fund Year | | 2014 | | | | | | | |
| Policy Year | Coverage | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| | | Calc. Net Paid Thru Last Month | Monthly Net Paid August | Monthly Recoveries August | Calc. Net Paid Thru August | TPA Net Paid Thru August | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2014 | Prop | 99,316.02 | 15,336.25 | 0.00 | 114,652.27 | 112,979.70 | 1,672.57 | 0.00 | 1,672.57 |
| | Liab | 11,067.49 | 6,532.56 | 0.00 | 17,600.05 | 17,600.05 | 0.00 | 0.00 | 0.00 |
| | Auto | 33,195.72 | 0.00 | 0.00 | 33,195.72 | 33,195.72 | 0.00 | 0.00 | 0.00 |
| | WC | 282,198.42 | 64,569.12 | 0.00 | 346,767.54 | 346,767.54 | 0.00 | 0.00 | 0.00 |
| | Total | 425,777.65 | 86,437.93 | 0.00 | 512,215.58 | 510,543.01 | 1,672.57 | 0.00 | 1,672.57 |
| 2013 | Prop | 330,505.07 | 27,803.31 | 0.00 | 358,308.38 | 358,308.38 | 0.00 | 0.00 | 0.00 |
| | Liab | 77,079.91 | 159.65 | 0.00 | 77,239.56 | 77,239.56 | 0.00 | 0.00 | 0.00 |
| | Auto | 43,014.24 | 0.00 | 0.00 | 43,014.24 | 43,014.24 | 0.00 | 0.00 | 0.00 |
| | WC | 1,329,842.01 | 75,858.84 | 0.00 | 1,405,700.85 | 1,405,598.85 | 102.00 | 102.00 | 0.00 |
| | Total | 1,780,441.23 | 103,821.80 | 0.00 | 1,884,263.03 | 1,884,161.03 | 102.00 | 102.00 | 0.00 |
| 2012 | Prop | 320,692.61 | 0.00 | 0.00 | 320,692.61 | 321,092.61 | (400.00) | (400.00) | 0.00 |
| | Liab | 248,344.73 | 6,619.67 | 0.00 | 254,964.40 | 253,942.90 | 1,021.50 | (150.00) | 1,171.50 |
| | Auto | 147,826.01 | 726.00 | 0.00 | 148,552.01 | 148,552.01 | (0.00) | (0.00) | 0.00 |
| | WC | 2,083,167.48 | 61,058.84 | 4,526.44 | 2,139,699.88 | 2,144,137.18 | (4,437.30) | (0.00) | (4,437.30) |
| | Total | 2,800,030.83 | 68,404.51 | 4,526.44 | 2,863,908.90 | 2,867,724.70 | (3,815.80) | (550.00) | (3,265.80) |
| 2011 | Prop | 446,451.38 | 0.00 | 0.00 | 446,451.38 | 450,720.42 | (4,269.04) | (4,269.04) | 0.00 |
| | Liab | 912,415.38 | 28,253.16 | 0.00 | 940,668.54 | 936,474.95 | 4,193.59 | 4,193.59 | 0.00 |
| | Auto | 95,618.25 | 1,518.05 | 0.00 | 97,136.30 | 97,136.30 | 0.00 | 0.00 | 0.00 |
| | WC | 2,927,844.50 | 18,347.39 | 640.08 | 2,945,551.81 | 2,945,725.46 | (173.65) | (198.65) | 25.00 |
| | Total | 4,382,329.51 | 48,118.60 | 640.08 | 4,429,808.03 | 4,430,057.13 | (249.10) | (274.10) | 25.00 |
| 2010 | Prop | 267,990.14 | 0.00 | 0.00 | 267,990.14 | 267,990.44 | (0.30) | (0.30) | 0.00 |
| | Liab | 1,482,050.59 | 50,378.85 | 0.00 | 1,532,429.44 | 1,531,422.25 | 1,007.19 | 1,007.19 | 0.00 |
| | Auto | 339,163.37 | 0.00 | 0.00 | 339,163.37 | 338,416.74 | 746.63 | 746.63 | 0.00 |
| | WC | 2,717,893.74 | 4,754.00 | 0.00 | 2,722,647.74 | 2,722,647.74 | (0.00) | (0.00) | 0.00 |
| | Total | 4,807,097.84 | 55,132.85 | 0.00 | 4,862,230.69 | 4,860,477.17 | 1,753.52 | 1,753.52 | 0.00 |
| TOTAL | | 14,195,677.06 | 361,915.69 | 5,166.52 | 14,552,426.23 | 14,552,963.04 | (536.81) | 1,031.42 | (1,568.23) |

| AUGUST | | | | | | | | |
|-------------|-----------|------------|-------|------------|-------------|------------|---------------|--|
| Item | Date | Check Run | Voids | Refunds | Adjustments | Totals | Comment | |
| 1 | 8/6/2014 | 38,621.67 | | | | 38,621.67 | | |
| 2 | 8/6/2014 | 48,240.28 | | | | 48,240.28 | | |
| 3 | 8/15/2014 | 48,303.31 | | | | 48,303.31 | | |
| 4 | 8/15/2014 | 54,652.29 | | | | 54,652.29 | | |
| 5 | 8/21/2014 | 645.68 | | | | 645.68 | | |
| 6 | 8/21/2014 | 44,956.42 | | | | 44,956.42 | | |
| 7 | 9/2/2014 | 49,756.84 | | | | 49,756.84 | | |
| 8 | 9/2/2014 | 76,739.20 | | | | 76,739.20 | | |
| 9 | 8/14/2014 | | | (4,437.30) | | (4,437.30) | | |
| 10 | 8/25/2014 | | | (729.22) | | (729.22) | | |
| 11 | | | | | | - | | |
| 12 | | | | | | - | | |
| 13 | | | | | | - | | |
| 14 | | | | | | - | | |
| 15 | | | | | | - | | |
| 16 | | | | | | - | | |
| 17 | | | | | | - | | |
| 18 | | | | | | - | | |
| 19 | | | | | | - | | |
| 20 | | | | | | - | | |
| 21 | | | | | | - | | |
| 22 | | | | | | - | | |
| 23 | | | | | | - | | |
| 24 | | | | | | - | | |
| 25 | | | | | | - | | |
| 26 | | | | | | - | | |
| 27 | | | | | | - | | |
| 28 | | | | | | - | | |
| 29 | | | | | | - | | |
| 30 | | | | | | - | | |
| Total | | 361,915.69 | - | (5,166.52) | - | 356,749.17 | Treas. Report | |
| Monthly Rpt | | 361,161.47 | | (2,844.07) | | 358,317.40 | TPA Report | |
| Variance | | 754.22 | - | (2,322.45) | - | (1,568.23) | Difference | |

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

| Current Fund Year: 2014 Month Ending: August | | | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|--------------------|-------------------|-------------------|-------------|---------------------|----------------------|
| | Prop | Liab | Auto | WC | POL/EPL | MEL | EJIF | Cont | Admin | TOTAL |
| OPEN BALANCE | 1,111,391.99 | 4,021,509.11 | 1,295,388.02 | 8,661,942.85 | (84,069.00) | 473,666.00 | (32,204.04) | 0.00 | 2,148,099.12 | 17,595,724.05 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 56,135.98 | 43,224.71 | 14,408.24 | 121,144.94 | 64,188.61 | 206,121.96 | 30,923.63 | 0.00 | 53,003.27 | 589,151.34 |
| Refunds | 0.00 | 0.00 | 0.00 | 5,166.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,166.52 |
| Invest Pymnts | 236.52 | 876.35 | 269.34 | 1,807.78 | (0.03) | 93.82 | (0.74) | 0.00 | 446.43 | 3,729.47 |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | 236.52 | 876.35 | 269.34 | 1,807.78 | (0.03) | 93.82 | (0.74) | 0.00 | 446.43 | 3,729.47 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 198,159.97 | 0.00 | 0.00 | 0.00 | 198,159.97 |
| TOTAL | 56,372.50 | 44,101.06 | 14,677.58 | 128,119.24 | 64,188.58 | 404,375.75 | 30,922.89 | 0.00 | 53,449.70 | 796,207.30 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 43,139.56 | 91,943.89 | 2,244.05 | 224,588.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 361,915.69 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 77,283.32 | 77,283.32 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 43,139.56 | 91,943.89 | 2,244.05 | 224,588.19 | 0.00 | 0.00 | 0.00 | 0.00 | 77,283.32 | 439,199.01 |
| END BALANCE | 1,124,624.93 | 3,973,666.28 | 1,307,821.55 | 8,565,473.90 | (19,880.42) | 878,041.75 | (1,281.15) | 0.00 | 2,124,265.50 | 17,952,732.34 |

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

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | | |
|--|-----------------|--------------|-----------------|-----------------|-----------------|---------------|----------------|
| CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND | | | | | | | |
| ALL FUND YEARS COMBINED | | | | | | | |
| CURRENT MONTH | August | | | | | | |
| CURRENT FUND YEAR | 2014 | | | | | | |
| Description: | #1- NJCM | #2-Investnts | #3-Treasuries | #4-Clearing | #5-Exp. | #6-WC Claim | |
| ID Number: | 74136 | 571-202-535 | 147-097 | 641-007-280 | 641-006-594 | 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 | \$17,595,724.08 | \$ 58.98 | \$ 6,767,847.84 | \$ 5,029,560.53 | \$ 5,798,815.29 | \$ 1,500.00 | \$ (2,188.51) |
| Opening Interest Accrual Balance | \$21,682.25 | \$ - | \$ 1,665.60 | \$ 20,016.65 | \$ - | \$ - | \$ - |
| 1 Interest Accrued and/or Interest Cost | \$5,375.00 | \$0.00 | \$0.00 | \$5,375.00 | \$0.00 | \$0.00 | \$0.00 |
| 2 Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 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 | (\$230.52) | \$0.00 | (\$230.52) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 Unrealized Gain (Loss) | \$3,960.00 | \$0.00 | \$0.00 | \$3,960.00 | \$0.00 | \$0.00 | \$0.00 |
| 8 Net Investment Income | \$9,335.00 | \$0.00 | \$0.00 | \$9,335.00 | \$0.00 | \$0.00 | \$0.00 |
| 9 Deposits - Purchases | \$1,231,676.84 | \$0.00 | \$0.00 | \$0.00 | \$792,477.83 | \$77,283.32 | \$224,588.19 |
| 10 (Withdrawals - Sales) | (\$878,398.02) | \$0.00 | \$0.00 | \$0.00 | (\$439,199.01) | (\$77,283.32) | (\$224,588.19) |
| Ending Cash & Investment Balance | \$17,952,732.38 | \$58.98 | \$6,767,617.32 | \$5,033,520.53 | \$6,152,094.11 | \$1,500.00 | (\$2,188.51) |
| Ending Interest Accrual Balance | \$27,287.77 | \$0.00 | \$1,896.12 | \$25,391.65 | \$0.00 | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$501,880.49 | \$0.00 | \$0.00 | \$0.00 | \$126,496.04 | \$29,088.67 | \$101,665.04 |
| (Less Deposits in Transit) | (\$253,304.42) | \$0.00 | \$0.00 | \$0.00 | (\$1,808.38) | \$0.00 | (\$76,739.20) |
| Balance per Bank | \$18,201,308.45 | \$58.98 | \$6,767,617.32 | \$5,033,520.53 | \$6,276,781.77 | \$30,588.67 | \$22,737.33 |
| Bank statement ending balance | | | | | \$6,276,783.57 | \$30,586.27 | \$22,640.68 |
| Difference | | | | | (\$1.80) | \$2.40 | \$96.65 |

PORTFOLIO APPRAISAL
AS OF 08/31/14

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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 |
|--------------------------|--|---------------------------|----------------------------------|-------------------------|------------------------------|-------------------|-------------------|
| CASH & EQUIVALENTS | | | | | | | |
| CASH | | | | | | | |
| 0 | INCOME CASH | .00 | .00 | .00 | .000 .00 | | |
| 0 | PRINCIPAL CASH | .00 | .00 | .00 | .000 .00 | | |
| | TOTAL CASH | .00 | .00 | .00 | .00 | .00 | 0.0 |
| | TOTAL CASH & EQUIVALENTS | .00 | .00 | .00 | .00 | .00 | 0.0 |
| DEBT OBLIGATIONS | | | | | | | |
| 1 - 2 YEARS | | | | | | | |
| 2,000,000 | 3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011 | 17,916.66 | 2,034,100.00 1,995,000.00 | 39,100.00 | 101.705 1,998,920.00 | 40.41 | 1.9 |
| 1,000,000 | 3134G4-TE-8 FHLMC .7% 07/28/2016 DTD 01/28/2014 CALLABLE 07/28/2014 | 641.66 | 999,160.00 1,000,000.00 | 840.00- | 99.916 1,000,000.00 | 19.85 | .7 |
| | TOTAL 1 - 2 YEARS | 18,558.32 | 3,033,260.00 2,995,000.00 | 38,260.00 | 2,998,920.00 | 60.26 | 1.5 |

PORTFOLIO APPRAISAL
AS OF 08/31/14

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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 |
|--------------------------|--|---------------------------|----------------------------------|-------------------------|------------------------------|-------------------|-------------------|
| GREATER THAN 2 YEARS | | | | | | | |
| 2,000,000 | 3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016 | 6,833.33 | 2,000,260.00 2,000,000.00 | 260.00 | 100.013 2,000,000.00 | 39.74 | 1.0 |
| | TOTAL GREATER THAN 2 YEARS | 6,833.33 | 2,000,260.00 2,000,000.00 | 260.00 | 2,000,000.00 | 39.74 | 1.0 |
| | TOTAL DEBT OBLIGATIONS | 25,391.65 | 5,033,520.00 4,995,000.00 | 38,520.00 | 4,998,920.00 | 100.00 | 1.3 |
| | NET ASSETS | 25,391.65 | 5,033,520.00 4,995,000.00 | 38,520.00 | 4,998,920.00 | 100.00 | 1.3 |
| | TOTAL SECURITIES CURRENTLY HELD | | 5,058,911.65 | | | | |

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: September 02, 2014

Service Team:

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

AUGUST 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Audubon – Conducted a Police Loss Control Visit – August 8
- Borough of Barrington – Conducted a Loss Control Visit – August 21
- Borough of Clementon – Conducted a Loss Control Visit – August 25
- Borough of Cherry Hill FD – Conducted a Loss Control Visit – August 7
- Township of Cherry Hill – Conducted a Loss Control Visit– August 29
- City of Gloucester – Conducted a Police Loss Control Visit – August 6
- Borough of Pine Hill – Conducted a Loss Control Visit – August 13
- Township of Winslow – Conducted a Loss Control Visit – August 21

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – August 25
- Camden JIF – Claims Meeting in Barrington – August 25
- Camden JIF – Executive Safety Committee Meeting in Tavistock – August 12

UPCOMING JIF MEETINGS

- DPW – Roundtable – PEOSHA – Regulatory Update Training – September 18

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- 2015 MSI Safety Training – August 8
- Annual School Crossing Guard Training – August 18
- ALS Ice Bucket challenge – August 22

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library during August.

| <u>Municipality</u> | <u># of Videos</u> |
|----------------------|--------------------|
| Berlin Borough | 1 |
| Cherry Hill Township | 2 |
| Somerdale Borough | 2 |

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 September, October & November 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 |
|---------|-------|----------------------------|--|----------------------------|
| 9/3/14 | 5 | Township of Willingboro #2 | DDC-6 | 8:00 - 2:30 pm w/lunch brk |
| 9/5/14 | 5 | Township of Bordentown | Seasonal (Autumn/Winter) PW Operations | 12:30 - 3:30 pm |
| 9/8/14 | 5 | Borough of Glassboro #1 | Hearing Conservation | 12:00 - 1:00 pm |
| 9/8/14 | 5 | Borough of Glassboro #1 | BBP | 1:15 - 2:15 pm |
| 9/9/14 | 5 | Township of Delran | CSE-Permit Required w/Classroom Demo | 8:00 - 12:00 pm |
| 9/10/14 | 5 | Evesham MUA | Jetter Safety Awareness | 8:15 - 10:15 am |
| 9/10/14 | 5 | Evesham MUA | Jetter Safety Awareness | 10:30 - 12:30 pm |
| 9/11/14 | 5 | Borough of Collingswood | Seasonal (Autumn/Winter) PW Operations | 8:00 - 11:00 am |
| 9/11/14 | 5 | Borough of Collingswood | PPE | 11:30 - 1:30 pm |
| 9/12/14 | 5 | Township of Monroe #3 | CDL-Drivers Safety Regulations | 8:00 - 10:00 am |
| 9/12/14 | 5 | Township of Monroe #3 | CDL-Supervisors Reasonable Suspicion | 10:15 - 12:15 pm |
| 9/17/14 | 5 | Pennsauken SA #2 | LOTO | 8:30 - 10:30 am |
| 9/17/14 | 5 | Pennsauken SA #2 | Hearing Conservation | 10:45 - 11:45 am |
| 9/19/14 | 5 | Township of Evesham #4 | Seasonal (Autumn/Winter) PW Operations | 8:30 - 11:30 am |
| 9/19/14 | 5 | Township of Franklin #2 | Fast Track to Safety | 8:30 - 2:30 pm w/lunch brk |
| 9/23/14 | 5 | Township of Winslow | HazMat Awareness w/HazCom GHS | 8:00 - 11:00 am |
| 9/23/14 | 5 | Township of Monroe | Forklift Operator Evaluation Train-the-Trainer | 9:00 - 12:00 pm |
| 9/25/14 | 5 | Township of Delran | HazMat Awareness w/HazCom GHS | 8:00 - 11:00 am |

| | | | | |
|----------|---|--|--|------------------|
| 9/26/14 | 5 | Township of Willingboro #2 | Landscape Safety | 8:00 - 11:00 am |
| 9/29/14 | 5 | Township of Tabernacle #1 | Hoists, Cranes & Rigging Safety | 8:30 - 10:30 am |
| 9/29/14 | 5 | Township of Tabernacle #1 | Hearing Conservation | 10:45 - 11:45 am |
| 9/30/14 | 5 | Township of Cherry Hill #6 | Seasonal (Autumn/Winter) PW Operations | 8:00 - 11:00 am |
| 10/1/14 | 5 | Borough of Pitman | Snow Plow / Snow Removal Safety | 12:30 - 2:30 pm |
| 10/2/14 | 5 | Deptford Twp MUA | CSE-Permit Required w/Classroom Demo | 7:30 - 11:30 am |
| 10/3/14 | 5 | Township of Willingboro #2 | LOTO | 1:00 - 3:00 pm |
| 10/6/14 | 5 | Borough of Collingswood | LOTO | 8:00 - 10:00 am |
| 10/7/14 | 5 | Township of Westampton #2 (Donna Ryan) | Seasonal (Autumn/Winter) PW Operations | 8:30 - 11:30 am |
| 10/8/14 | 5 | Pennsauken SA #2 | Ladder Safety / Walking & Working Surfaces | 8:30 - 10:30 am |
| 10/8/14 | 5 | Pennsauken SA #2 | BBP | 10:45 - 11:45 am |
| 10/10/14 | 5 | Township of Monroe #3 | Seasonal (Autumn/Winter) PW Operations | 8:30 - 11:30 am |
| 10/14/14 | 5 | City of Burlington #2 | Ladder Safety / Walking & Working Surfaces | 8:00 - 10:00 am |
| 10/14/14 | 5 | City of Burlington #2 | Leaf Collection Safety | 10:15 - 11:45 am |
| 10/15/14 | 5 | Township of Willingboro #2 | PPE | 1:00 - 3:00 pm |
| 10/15/14 | 5 | Township of Deptford | Hearing Conservation | 8:30 - 9:30 am |
| 10/15/14 | 5 | Township of Deptford | BBP | 9:45 - 10:45 am |
| 10/16/14 | 5 | Township of Delran | Seasonal (Autumn/Winter) PW Operations | 8:00 - 11:00 am |
| 10/17/14 | 5 | Borough of Medford Lakes #1 | Heavy Equipment Safety | 8:30 - 11:30 am |
| 10/22/14 | 5 | Evesham MUA | Ladder Safety / Walking Working Surfaces | 8:15 - 10:15 am |
| 10/22/14 | 5 | Evesham MUA | Ladder Safety / Walking Working Surfaces | 10:30 - 12:30 pm |
| 10/22/14 | 5 | Township of Willingboro #2 | Seasonal (Autumn/Winter) PW Operations | 8:00 - 11:00 am |
| 10/23/14 | 5 | Township of Tabernacle #1 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 10/24/14 | 5 | Monroe Twp. MUA #1 | Jetter Safety Awareness | 8:00 - 10:00 am |
| 10/24/14 | 5 | Monroe Twp. MUA #1 | PPE | 10:15 - 12:15 pm |
| 10/27/14 | 5 | Township of Bordentown | Flagger / Work Zone Safety | 8:00 - 12:00 pm |
| 10/29/14 | 5 | Pennsauken SA #2 | Fall Protection Awareness | 8:30 - 10:30 am |
| 10/30/14 | 5 | Township of Delran | Hoists, Cranes & Rigging Safety | 8:00 - 10:00 am |
| 10/30/14 | 5 | Township of Delran | BBP | 10:15 - 11:15 am |
| 10/31/14 | 5 | Cherry Hill Fire Dept. #6 | Forklift Operator Evaluation Train-the-Trainer | 8:30 - 11:30 am |
| 10/31/14 | 5 | Township of Evesham #4 | LOTO | 8:00 - 10:00 am |
| 10/31/14 | 5 | Township of Evesham #4 | Fire Extinguisher | 10:15 - 11:15 am |
| 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 |



To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors
From: Susan Kopec, Training and Administration Assistant Director
Date: August 27, 2014
Re: 2015 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER
Request Deadline Extended to September 30, 2014

We are excited to present the 2015 MSI Course Catalog. Take some time to look through the Course Catalog and the new format. We hope you find the new format beneficial in planning your 2015 safety training program. We'd like to call to your attention some of the changes in the courses for 2015:

- The Fast Track to Safety Days still includes the three base classes (Bloodborne Pathogens, Fire Safety, and HazCom) but we have rotated in two new segments; Personal Protective Equipment and Safe Driving. These classes will be scheduled throughout the State to better meet the needs of our members.
- Hoist / Cranes & Rigging, Bloodborne Pathogens Train-the-Trainer, and Safety Coordinator Skills Training classes will also be scheduled on a limited basis throughout the year. Let us know if you would like to host.
- Two new classes have been added for 2015: Driving Safety Awareness & Safety Coordinator Skills Training.
- Ten classes have been updated for 2015.

Submit requests for the classes you would like to host in 2015 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to **September 30th, 2014**. If you are not able to host classes, no action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740.

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

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

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

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

2015 MSI Class Request For January 1, 2015 – December 31, 2015

All requests to host classes MUST be received by September 30, 2014

(Requests received after September 30, 2014 will be put on a waitlist for scheduling upon availability)

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

Name of JIF: _____
(Joint Insurance Fund)

County: _____

Requestor's Name: _____

Title: _____

Phone Number: (_____) _____

Fax Number: (_____) _____

E-mail Address: _____

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

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

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

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

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

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| <p>Bloodborne Pathogens</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days</i></p> | <p>1 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.</p> <p>Employers will need to explain safeguards specific to the individual work places to complete annual training.</p> | <p>Required upon initial assignment and annual retraining for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits RMC - 1.0 Professional Development Water/Wastewater - 1.0 Safety TCH</p> |
| <p>Bloodborne Pathogens Train-the-Trainer</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p> | <p>3 hours - This course prepares the attendee to present Bloodborne Pathogen refresher training. The class is in three sections: 1) tips for training adults 2) a review of the OSHA BBP standard 3) opportunity to monitor a practice class</p> | <p>Recommended upon initial assignment for employees and supervisors who desire to conduct annual retraining of employees</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits Water/Wastewater - 2.5 Hrs. Safety TCH</p> |
| <p>CDL – Drivers' Safety Regulations</p> | <p>2 hours - Drivers and mechanics of commercial motor vehicles face significant regulations beyond those of passenger car drivers. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver's License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues.</p> <p>This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.</p> | <p>Required (49 CFR Part 40) upon initial assignment and periodic retraining for drivers who hold a Commercial Drivers License (CDL).</p> <p>Also, suggested for supervisors and mechanics.</p> <p>Continuing Education Approvals: CPWM - 2.0 Government CEU Credits Water/Wastewater - 2.0 Safety TCH</p> |
| <p>CDL – Supervisors' Reasonable Suspicion</p> <p>UPDATED for 2015</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> | <p>2 hours - The Federal Motor Carrier Safety Act requires employers with CDL drivers to test drivers suspected of being under the influence of alcohol or drugs. Supervisors must be trained on how to detect and approach a driver suspected of being under the influence.</p> <p>This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the proper documentation needed.</p> | <p>Regulatory (49 CFR Part 40) for immediate supervisors of drivers with Commercial drivers License (CDL).</p> <p>Also, suggested for department heads and Human Resources / Personnel representatives</p> <p>Continuing Education Approvals: (Initial Training) CPWM- 2.0 Management CEU Credits (Initial Training) Water/Wastewater 1.5 Safety TCH</p> |

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

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| <p>Confined Space Entry with Equipment Demonstration in Classroom</p> <p>UPDATED for 2015</p> | <p>4 hours - A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host town must provide air monitoring equipment, ventilation equipment, harnesses & tripod.</p> <p>*Maximum class size is 15 students.</p> | <p>Required upon initial assignment and retraining as needed for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals: CPWM - 3.5 Technical CEU Water/Wastewater - 3.5 Safety TCH</p> |
| <p>DDC-6 Defensive Driving</p> | <p>6 hours - This course will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount of 5% on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p>*Maximum class size is 35 students.</p> | <p>Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals: Water/Wastewater - 5.5 Safety TCH</p> |
| <p>Driving Safety Awareness</p> <p>NEW for 2015</p> | <p>1.5 hours - This class orients employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p> | <p>Recommended upon initial assignment and retraining as needed</p> <p>Continuing Education Approvals: <i>pending</i></p> |

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| <p>Employee Conduct and Violence Prevention in the Workplace</p> | <p>1.5 hours - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.</p> | <p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent training for those who deal with the public.</p> <p>Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits</p> |
| <p>Excavation, Trenching and Shoring</p> | <p>4 hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that are located so as to create a hazard to unprotected employees.</p> | <p>Required upon initial assignment and retraining as needed for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH</p> |
| <p>Fall Protection Awareness</p> | <p>2 hours - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.</p> | <p>Required upon initial assignment and retraining as needed for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits).</p> <p>Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH</p> |
| <p>Fast Track to Safety</p> <p>Updated for 2015</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p> | <p>5 hours - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, Personal Protective Equipment, and Safe Driving.</p> <p>Full day participation is required to receive certificate of completion.</p> | <p>Required annual retraining for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities</p> <p>Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH</p> |
| <p>Fire Extinguisher Safety</p> <p>UPDATED for 2015</p> | <p>1 hour - Employers who direct employees to attempt to fight small incipient fires must provide fire extinguisher training for those designated. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.</p> | <p>Required upon initial assignment and annual refresher for Public Works, Utility and others who have been designated by the employer to use an extinguisher.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p> |

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| <p>Fire Safety</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p> | <p>1 hour - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places.</p> | <p>Required for all workers upon initial assignment and annual refresher Training must reflect only the duties and responsibilities of the employee.</p> <p>Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH</p> |
| <p>Flagger and Work Zone Safety</p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> | <p>4 hours - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.</p> <p>*Maximum class size is 20 students.</p> | <p>Required upon initial assignment and retraining as needed for workers who plan, set-up, or work within roadway work zones.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical & 2 Management. CEU Credits Water/Wastewater - 2.0 Safety TCH</p> |
| <p>Forklift Operator Evaluation Train-the-Trainer</p> | <p>3 hours - Employers must certify their forklift operators. This class will prepare experienced forklift operators to conduct forklift training and re-certification for their forklift operators. Attendees will be provided with course materials necessary to run a class and document performance.</p> <p>Host town must provide forklift and one to three operators.</p> | <p>Required upon initial assignment and retraining every three years for workers who operate forklifts and other powered industrial trucks.</p> |
| <p>Hazard Communication / Globally Harmonized System (GHS)</p> <p><i>Also available through MSI On-line learning and "Fast Track to Safety" days!</i></p> | <p>1.5 hours - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to the individual work places. Employees must have been trained in the new GHS regulation by December 2013.</p> | <p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 1.5 Safety TCH</p> |
| <p>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</p> <p>UPDATED for 2015</p> | <p>3 hours - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, & HazCom / GHS / Right to Know rules.</p> | <p>Required for all workers upon initial assignment and annual refresher for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3 Safety TCH</p> |

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| <p>Hazard Identification - Making Your Observations Count</p> | <p>2 hours - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the job-site observation process and a review of the forms used to document observations and to record the corrective actions identified.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals: CPWM - 1.0. Technical CEU Credits CPWM - 1.0 Management CEU Credits Water/Wastewater - 1.5 Safety TCH RMC - 2.0 Professional Development CEU Credits</p> |
| <p>Hearing Conservation</p> | <p>1 hour - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p> | <p>Required for all workers upon initial assignment and annual refresher for employees who are part of the employer's Hearing Conservation Program.</p> <p>Recommended for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p> |
| <p>Heavy Equipment Safety</p> | <p>3 hours - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to effectively understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who operate construction and maintenance vehicles.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 3.0 Safety TCH</p> |
| <p>Hoists, Cranes and Rigging</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p> | <p>2 hours - Moving heavy objects requires knowledge of hoisting and rigging basics. This session will cover DOT regulations on hoist equipment, sling types, and inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps and hydrants.</p> | <p>Required for all workers upon initial assignment and refresher training every 3 years for employees who use auto cranes, chain hoists, and similar lifting equipment.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p> |

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| <p>Housing Authority Safety Awareness Training for Facility Maintenance Personnel</p> | <p>3 hours - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p> | <p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p> |
| <p>Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace</p> | <p>1.5 hours - In the first of a three part series on workplace violence, conflict resolution and stress management, this 90 minute course covers acceptable conduct in the workplace regarding sexual harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the course describes the four types of work place violence, how to recognize the warning signs of violence and coping strategies including violence de-escalation methods.</p> | <p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent for those who deal with the public.</p> |
| <p>Housing Authority Sensibility #2 - Conflict Resolution</p> | <p>2 hours - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.</p> | <p>Recommended upon initial assignment and retraining as needed</p> <p>The course is excellent for those who deal with the public.</p> |
| <p>Housing Authority Sensibility #3 - Stress and Stress Management</p> | <p>1 hour - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques.</p> <p>*Maximum 35 Attendees</p> | <p>Recommended upon initial assignment and retraining as needed</p> |
| <p>Jetter / Vacuum Safety Awareness</p> | <p>2 hours - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum, jetting and rodding equipment will be discussed, as well as the safety considerations for each.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who use vacuum, jetting, or rodding equipment as part of their job duties.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p> |

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| Ladder Safety / Walking & Working Surfaces | 2 hours - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely. | Recommended upon initial assignment and retraining as needed for employees who use ladders and portable scaffolds Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH |
| Landscape Safety | 3 hours - This course covers several of the most commonly used landscape equipment; mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals. | Recommended upon initial assignment and retraining as needed for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities. Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH |
| Leaf Collection Safety Awareness | 1.5 hours - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method. | Recommended upon initial assignment and retraining as needed for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground. Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH |
| Lock Out / Tag Out (Control of Hazardous Energy) | 2 hours - The OSHA standard and the need to identify various types of energy, as well as the need to develop detailed shutdown and lockout procedures for each piece of equipment will be reviewed. The proper procedures for a safe and orderly shutdown, lockout, and restoration, examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources. | Required upon initial assignment and retraining as needed for workers who participate in the employer's Lock Out / Tag Out Program Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH |
| Office Safety <i>Also available through MSI On-line learning</i> | 2 hours - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments. | Recommended upon initial assignment and retraining as needed for employees who work in office settings. Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH |
| Personal Protective Equipment UPDATED for 2015 <i>Also available through "Fast Track to Safety" days</i> | 2 hours - The OSHA assessment process to identify the hazards associated with each type job or task will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed to show the wide variety of PPE on the market, and how to choose the appropriate style for protection. | Recommended upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH |

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| <p>Playground Safety Inspections</p> <p>UPDATED for 2015</p> | <p>2 hours - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Many photos illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who inspect, maintain or repair public playgrounds.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit</p> |
| <p>Safety Committee Best Practices</p> <p>UPDATED for 2015</p> | <p>1.5 hours - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p> | <p>Recommended upon initial assignment to a Safety Committee</p> <p>Continuing Education Approvals: CPWM - 1.5 Management CEU Credits RMC – 1.5 Professional Development CEU Credits Water/Wastewater - 1.5 Safety TCH</p> |
| <p>Safety Coordinators' Skills Training</p> <p>NEW for 2015</p> <p>Limited Offering Please indicate if you would like to host this class. Dates and locations to be announced.</p> | <p>6 hours - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p> | <p>Recommended upon initial assignment</p> <p>Continuing Education Approvals: <i>pending</i></p> |
| <p>Sanitation and Recycling Safety</p> | <p>2 hours - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits</p> |
| <p>Schools: Chemical Lab Safety for Science Teachers</p> | <p>1 hour - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p> | <p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> |

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| <p>Schools: Safety Awareness Training for School Custodians / Facilities Management</p> | <p>3 hours - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.</p> | <p>Required for all workers upon initial assignment and annual refresher for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p> |
| <p>Seasonal (Autumn/Winter) Public Works Operations</p> <p>UPDATED for 2015</p> <p><i>(Combined Leaf Vacuum and Snow Plow Safety)</i></p> | <p>3 hours - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.</p> <p>Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who operate both leaf vacuums and snow plows.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH</p> |
| <p>Seasonal (Summer) Employee Orientation</p> | <p>4 hours - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.</p> <p>Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.</p> | <p>Recommended upon initial assignment for new or returning seasonal employees.</p> |
| <p>Shop and Tool Safety</p> | <p>1 hour - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who use hand & power tools.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p> |

| | | |
|---|--|--|
| Snow Plow / Snow Removal Safety | <p>2 hours - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows.</p> <p>This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.</p> | <p>Recommended upon initial assignment and retraining as needed for supervisors and employees who plow snow on city streets</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p> |
| Special Event Management UPDATED for 2015 | <p>2 hours - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed.</p> <p>The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.</p> | <p>Recommended upon initial assignment and retraining as needed for employees who plan special events.</p> <p>Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH</p> |
| Toolbox Talk Essentials UPDATED for 2015 | <p>1.5 hours - For staff members who present tool box talks as part of their department safety training program.</p> | <p>Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.</p> <p>Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH</p> |
| Traffic Control for Emergency Responders | <p>2 hours - The course will review the requirements of the Manual for Uniform Traffic Devices and discusses requirements for controlling traffic at emergency incidents such as MVC, vehicle fires, or natural and manmade disasters. Various scenarios will be discussed.</p> | <p>Required upon initial assignment and retraining as needed for Police, Fire, and EMS responders who plan, set-up, or work within roadway work zones during emergency incidents.</p> |

Online Courses

| Course Title | Course Description | Target Audience |
|---|---|---|
| Back Safety / Material Handling | 0.5 hour - This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body. | Recommended upon initial assignment and retraining as needed for personnel who manually lift and carry large or heavy objects |
| Bloodborne Pathogens | 0.5 hour - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees. Employers will need to explain safeguards specific to the individual work places to complete annual training. | Required upon initial assignment and annual refresher for employees who have an anticipated exposure to bodily fluids |
| Crossing Guard Training | 0.5 hour - Street Smart is Street Safe discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards. | Required upon initial assignment and annual refresher for School Crossing Guards. |
| Crush Zone Training | 0.5 hour - Too many accidents involve workers who are caught between moving and stationary objects. The results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees. | Recommended upon initial assignment and retraining as needed for personnel who work around moving machinery or vehicles |
| Driving – Emergencies & Natural Disasters | 0.5 hour - In this course, host and cartoonist Bruce Blitz will expose the participant to a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster | Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks. |
| Driving – Urban Driving | 0.5 hour - Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving. | Recommended upon initial assignment and retraining as needed for personnel who drive both municipal and their own vehicles to perform work tasks. |
| Fire Safety | 0.5 hour - This class discusses common control measures to prevent fires and worker's responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements. | Required upon initial assignment and annual refresher for all employees. |

| | | |
|--|--|--|
| Hazard Communication / Globally Harmonized System (GHS) | <p>0.5 hour - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Every employee must have been trained in the new GHS regulation by December 2013.</p> <p>Employers will need to explain safeguards specific to the individual work places.</p> | <p>Required upon initial assignment and retraining every second year for workers who work with chemicals as part of their work assignments.</p> |
| New Employee Safety Orientation, Part 1 | <p>0.5 hour - This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as our no tolerance policy towards harassment and discrimination.</p> | <p>Recommended upon initial assignment for new or seasonal employees.</p> |
| New Employee Safety Orientation, Part 2 | <p>0.5 hour - This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees, strains to the back and slip-trip.</p> | <p>Recommended upon initial assignment for new or seasonal employees.</p> |
| Office Safety | <p>0.5 hour - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments</p> | <p>Recommended upon initial assignment and retraining as needed for employees who work in office settings.</p> |

| CEU's for Certified Public Works Managers | | | |
|--|------------|--|---------------|
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Accident Investigation | 2 / M | HoCom with Globally Harmonized System | 1 / O |
| Advanced Safety Leadership | 10 / M | Hazardous Materials Awareness w/ HoCom & OHS | 2 / T |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / O | Hazard Identification - 12 Month Year Observations Count | 1 / M |
| Back Safety / Material Handling | 1 / T | Hearing Conservation | 1 / O |
| Bloodborne Pathogen Training | 1 / G | Heavy Equipment Safety | 1 / G - 2 / T |
| Bloodborne Pathogen Train-the-Trainer | 1 / T | HoComp Authority Safety Awareness | 2 / T |
| BPE Safety Awareness | 2 / T | Jitter Safety | 2 / T |
| CDL - Supervisors Responsible for pickup | 2 / M | Landscaps Safety | 2 / T |
| CDL - Drivers' Safety Regulations | 2 / O | Leaf Yoc Safety Awareness | 2 / T |
| Coaching the Maintenance Vehicle Operator | 2 / M | Lock-out Tag-out | 2 / T |
| Confined Space Entry - Permit Required | 2.5 / T | Management of Special Events | 2 / M |
| Confined Space Awareness | 1 / O | 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 / M | Shop and Tool Safety | 1 / T |
| Foot/Track to Safety | 4 / T | Special Public Works Operations | 2 / T |
| Flagger / Workzone Safety | 2 / M | Toolbox Talks | 1 / M |
| CEU's for Registered Municipal Clerks | | | |
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / P | Effective Safety Committees | 1.5 / P |
| Bloodborne Pathogen Training | 1 / P | Hazard Identification - 12 Month Year Observations Count | 2 / P |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Management of Special Events | 2 / P |
| TCH's For Water/Wastewater | | | |
| MSI Course | TCH's/Cat. | MSI Course | TCH's/Cat. |
| Accident Investigation | 1.5 / O | HoCom with Globally Harmonized System | 1.5 / O |
| Advanced Safety Leadership | 10 / O | Hazardous Materials Awareness w/ HoCom & OHS | 2 / O |
| Asbestos, Lead & Silica Industrial Health Overview | 1 / O | Heavy Equipment Safety | 2 / O |
| Back Safety / Material Handling | 1 / O | HoComp Authority Safety Awareness | 2 / O |
| Bloodborne Pathogen Training | 1 / O | Hazard Identification - 12 Month Year Observations Count | 1.5 / O |
| Bloodborne Pathogen Train-the-Trainer | 2.5 / O | Hearing Conservation | 1 / O |
| BPE Safety Awareness | 2 / O | Jitter Safety | 2 / O |
| CDL - Supervisors Responsible for pickup | 1.5 / O | Ladder Safety/Working Working Surfaces | 2 / O |
| CDL - Drivers' Safety Regulations | 2 / O | Landscaps Safety | 2 / O |
| Confined Space Awareness | 1 / O | Leaf Yoc Safety | 2 / O |
| Confined Space Entry - Permit Required | 2.5 / O | Lock-out Tag-out | 2 / O |
| Defensive Driving 4-Hour | 2.5 / O | Shop and Tool Safety | 1 / O |
| Effective Safety Committees | 1.5 / O | Management of Special Events | 2 / O |
| Excavation Trenching & Shoring | 4 / O | Office Safety | 2 / O |
| Fall Protection Awareness | 2 / O | Personal Protective Equipment (PPE) | 2 / O |
| Foot/Track to Safety | 3 / O | Special Public Works Operations | 2 / O |
| Fire Extinguisher | 1 / O | Storm Floor Safety | 2 / O |
| Fire Safety | 1 / O | Toolbox Talks | 1 / O |
| Flagger / Workzone Safety | 2 / O | | |
| CEU's for Tax Collectors | | CEU's for County/Municipal Finance Officers | |
| MSI Course | CEU's/Cat. | MSI Course | CEU's/Cat. |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Employee Conduct and Violence in the Work Place | 1.5 / E |
| Category | | | |
| E - Ethics | | | |
| T - Technical | | | |
| O - Operational | | | |
| 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





August 2014

School Crossing Safety Program and the 4 E's

"It was raining really hard and visibility wasn't great, and I saw her step off the curb and I slammed on the brakes... I couldn't stop, and it went right over her."

News article quoting an SUV driver who struck and killed a NJ crossing guard

Over a period of 15 years, 14 NJ adult crossing guards were killed and 121 suffered serious injuries when struck by motor vehicles. To address these alarming statistics, use the four E's: Evaluation, Engineering, Education and Enforcement.

EVALUATION

Each year should start with a review of the town's Crossing Guard policies, procedures, posts, and equipment. Recently, the MEL sent each police department a training video, "Pedestrian Safety – Walk the Walk", to help identify potential hazards to pedestrians in their communities. The MEL has also developed two checklists to assist towns in their evaluations.

- Annual Review of School Crossing Guard Program & Posts - suggested to be used during the summer to inspect and prepare your program and guard posts for the coming school year.
- Job Site Observation for Crossing Guards - each guard should be observed at least once during their term. Newer guards or complex posts should be observed several times.

Available at www.njmhel.org – Safety / Crossing Guards / Checklists

Adult school crossing guards' appointment, term, qualifications, and supervision requirements are given in N.J.S.A. 40A:9-154, available at <http://nj.gov/health/surv/documents/njac40a9.pdf>. Municipalities are encouraged to develop written job descriptions which include minimum physical requirements to perform the core functions of the job. The MEL guidelines for visual and hearing acuity are available at www.njmhel.org – Safety / Crossing Guards / Medical Examinations for Crossing Guards.

ENGINEERING

The new video "Pedestrian Safety – Walk the Walk", also discusses engineering improvements which can be made to reduce pedestrian accidents. For example, researchers have determined that merely painting cross walks is not effective by itself. A community must go beyond painting lines. Coupling crosswalks with pedestrian crossing signs is more effective in alerting motorists. At a minimum, all school crossing stations should have these signs. They are also useful in congested business zones.



New requirements in the Manual on Uniform Traffic Control Devices, now require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel. They must also use a retroreflective STOP paddle. Towns are also encouraged to consider high visibility gloves, whistles, and even ice shoes. Wearing a hat gives a guard a

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.

more official appearance and can enhance his or her visibility, as well as protect the guard from the sun, cold, and rain. Whistles may help a guard gain the attention of children at noisy intersections.

EDUCATION

Every adult school crossing guard is required to be trained. Such training shall consist of:

- Minimum of two hours of classroom instruction (annually) which shall include information on methods of traffic control along with the duties and responsibilities of adult school crossing guards.
- Minimum of 20 hours of training under the direction of an experienced crossing guard or police officer.



The MEL's three safety training videos can be used to supplement your annual training. These videos have been distributed to each community's police department and are available at www.njmel.org. The acceptable technique for guards to use in stopping traffic is the "gap" method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic. The practice of stepping off the sidewalk and abruptly stopping traffic should be avoided at all times. Abruptly stopping traffic could cause rear end collisions. Vehicles may not be able to stop short and could strike the guard.

When standing in position the guard should attempt to make eye contact with the approaching driver. This eye contact is important in that it re-enforces the guard's intention to the driver and helps provide an indication to the guard that the driver is aware of the guard's intentions. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.

Key Points to Emphasize During Training:

Do:

- Proceed cautiously into the crosswalk as you alert motorists to stop
- Be alert. Don't assume a vehicle will stop just because you're holding a STOP sign
- Give vehicles more time to stop during wet and icy conditions
- Watch out for passing or turning vehicles
- Be aware that larger vehicles require longer distances to stop safely
- Hold up your STOP sign until you and the children have cleared the crosswalk
- Use hand signals for motorists and verbal signals for children

Don't:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

ENFORCEMENT

The final E is Enforcement. Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws significantly reduces accidents. Your community should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.

A message from the JIF Safety Director's office:

The ALS Ice Bucket Challenge is a fundraising endeavor that has captured national attention. While the challenge is a great opportunity for municipalities to build community involvement and spirit around a great cause, it has come to our attention that some are taking unnecessary risks. The use of heavy equipment (over participants' heads) exposes participants to significant hazard. The Safety Director strongly discourages this practice.



In addition, fire departments may be asked to assist in an Ice Bucket Challenge. Yesterday, 4 firefighters were injured when their aerial truck contacted power lines while assisting with the Challenge. Please consider safety in all we do.

David McHale, CSP, CPCU | *Public Sector Director*

J.A. Montgomery Risk Control | 231 Main Street | PO Box 2017 | Toms River, NJ 08754

P: 732-736-5213 | C: 732-673-4802 | F: 856-830-1468 |

dmchale@jamontgomery.com | connerstrong.com



Please consider the environment before printing this email

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate Of Insurance Monthly Report

Wednesday, August 20, 2014

From 7/23/2014 To 8/19/2014

| Holder (H) / Insured Name (I) Coverage | Holder / Insured Address | Holder Code | Description of Operations | Issue Date |
|--|---|----------------|---|-----------------------|
| <u>CAMDEN JIF</u> | | | | |
| H- Somerdale Park School I- Borough of Somerdale | 301 Grace Street Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083 | 1602 | Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for the Borough's National Night Out event on August 5, 2014. | 7/29/2014 GL EX AU WC |
| H- Sterling High School WC I- Borough of Somerdale | 501 South Warwick Road Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083 | 1606 | Certificate Holder is amended to include as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for the Borough's Fire Prevention Night in October. | 7/29/2014 GL EX AU |
| H- Sterling High School WC I- Borough of Somerdale | 501 So. Warwick Road Somerdale, NJ 08083 105 Kennedy Blvd Somerdale, NJ 08083 | 1623 | Certificate Holder is amended to include 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) | 7/29/2014 GL EX AU |
| H- City of Gloucester City BOND I- City of Gloucester City | 512 Monmouth Street Gloucester City, NJ 08030 512 Monmouth St Gloucester City, NJ 08030 - 1793 | 1738 | Evidence of insurance as respects to Statutory Bond Coverage for Joanne Marone-Tax Collector, Jean McLaughlin-Library Treasurer, Frank J. Robertson- Treasurer, Effective 01/01/14. | 7/30/2014 |

| | | | | |
|--|---|-------|---|----------------------|
| H- Paulsboro Board of Education | 662 N. Broad Street Paulsboro, NJ 08066 | 5685 | Certificate Holder is amended to be included as "additional | 8/8/2014GL EX AU OTH |
| I- Borough of Barrington | 229 Trenton Avenue Barrington, NJ 08007 | | 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 premises for Alumni Day Touch Football Game | |
| H- Hale Trailer Brake & Wheel Inc. Exception | P O Box 1400 Voorhees, NJ 08043 | 6502 | Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry | 7/23/2014 |
| I- Township of Cherry Hill | 820 Mercer Street Cherry Hill, NJ 08002 | | Hill's \$50,000 SIR on WC. Certificate holder is included as "additional insured", ATIMA, for General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/lender (but only as respects to the sole negligence of the Insured) lease of 2000 East Leaf Trailer #12315, serial # 1E1U1X385YRC29608, valued at \$40,000 for the Department of Public Works. | |
| H- County of Camden WC | Board of Chosen Freeholders 520 Market St. Camden, NJ 08102 | | Certificate Holder is amended to include as "additional insured" | 7/29/2014 GL EX AU |
| I- Borough of Oaklyn | 500 White Horse Pike Oaklyn, NJ 08107 | | 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) | |
| H- Borough of Hi Nella BOND | 100 Wykagyl Rd. Hi Nella, NJ 08083 | 19594 | Evidence of insurance as respects to Statutory Bond coverage for | 7/28/2014 |
| I- Borough of HiNella | 100 Wykagyl Raod HiNella, NJ 08083 | | JoAnn Watson, Tax Collector effective | 04/01/14. |
| H- Susquehanna Commercial Finance, Inc. OTH | Documentation Department PO Box 979130 Miami, FL 33197 | | REPLACES PRIOR CERT - Certificate Holder is amended to | 8/7/2014 GL EX AU |
| I- Borough of Berlin | 59 S. White Horse Pike Berlin, NJ 08009 | | include 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) 2 - 2014 Dodge Charges VIN#'s 2C3CDXAG9EH328272 & 2C3CDXAG0EH328273, valued at \$33,743. each.

| | | |
|---|---|---|
| <p>H- National Realty & Development Corp. AU WC</p> | <p>Center 48 Limited Partnership National Retail Urban 20331 Renewal 711 Evesham Avenue Somerdale, NJ 08083</p> | <p>Certificate Holder is amended to include as "additional insured" 8/7/2014 GL EX</p> |
| <p>I- Borough of Somerdale</p> | <p>105 Kennedy Blvd Somerdale, NJ 08083</p> | <p>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 at 711 Evesham Avenue for Borough's events.</p> |
| <p>H- Virtua – West Jersey Health System, Inc. Exception I- Township of Cherry Hill</p> | <p>20 West Stow Road, Ste #3 Marlton, NJ 08053 20837 820 Mercer Street Cherry Hill, NJ 08002</p> | <p>Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 7/30/2014 Hill's \$50,000 SIR on WC. Certificate holder & Virtua Health, Inc. are included as "additional insured", ATIMA, for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy as respects to use of the Virtua facilities at 101 Carnie Blvd, Voorhees, NJ 08043, for parking for an event on 7/31/14.</p> |

Total # of Holders = 11



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2014

| <u>Reviewed Date</u> | <u>Provider Billed Amt</u> | <u>CSG Repriced Amt</u> | <u>Savings</u> | <u>% of Savings</u> |
|----------------------|----------------------------|-------------------------|----------------------|---------------------|
| January 2014 | \$313,842.58 | \$173,763.93 | \$140,078.65 | 44.63% |
| February 2014 | \$301,354.89 | \$147,300.87 | \$154,054.02 | 51.12% |
| March 2014 | \$139,693.09 | \$64,352.28 | \$75,340.81 | 53.93% |
| April 2014 | \$120,314.37 | \$48,082.20 | \$72,232.17 | 60.04% |
| May 2014 | \$109,283.49 | \$57,751.38 | \$51,532.11 | 47.15% |
| June 2014 | \$199,135.95 | \$95,196.60 | \$103,939.35 | 52.20% |
| July 2014 | \$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 | | | | |
| October 2014 | | | | |
| November 2014 | | | | |
| December 2014 | | | | |
| TOTAL 2014 | \$1,687,937.20 | \$864,864.05 | \$ 823,073.15 | 48.76% |

| <u>Monthly PPO Statistics</u> | | <u>YTD PPO Statistics</u> | |
|-------------------------------|--------|---------------------------|--------|
| Bills | 127 | Bills | 1,299 |
| PPO Bills | 116 | PPO Bills | 1,160 |
| PPO Penetration | 91.34% | PPO Penetration | 89.30% |

2013

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



CSG BILL REVIEW SERVICES

CAMDEN JIF

WC Medical Savings By Month

2012

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

2011

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

APPENDIX I – MINUTES

August 25, 2014 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 25, 2014
BOROUGH OF BARRINGTON 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

| | | |
|------------------|------------------|---------|
| Jack Lipsett | Gloucester City | Present |
| Joseph Gallagher | Winslow Township | Present |

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

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

RISK MANAGEMENT CONSULTANTS PRESENT:

| | |
|----------------------|-----------------------------------|
| Roy Corry | 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 |

WELCOME: Mayor Klaus welcomed everyone to the Borough of Barrington.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 28, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 28 2014:

| | |
|---------|------------------------|
| Motion: | Commissioner Michielli |
| Second: | Commissioner Lipsett |
| Vote: | Unanimous |

CORRESPONDENCE: None

EXECUTIVE DIRECTOR:

2015 Renewal Applications – Online Underwriting Database - Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. The MEL's underwriting data is being uploaded to the online database and user names and passwords have been issued.

Executive Director said there have been some growing pains with the start of the new program and some password issues that will be sent out tomorrow. For those that have gone into the system things have gone fairly well, it is web based and fairly simple once you dive into it and begin working in the system. September 15th is deadline for renewal applications to be completed, but this may be extended. If you have any issues or questions please feel free to contact Karen Read or Rachel Chwastek.

Member 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 are hoping to have all documents back by mid October. We received an inquiry from a town of the Trico JIF as a potential new member. We will send information to everyone and keep you posted as we move along.

2015 RFQ for Professional Services – Executive Director said the RFQ’s were advertised and were received by the Fund office on July 15th. The Contracts Committee will meet and report back at the September meeting. Executive Director said we do have competition in two of the positions for actuary and managed care. We will get back to everyone with those results.

2014 Coverage Manuals – Executive Director said the Fund office has distributed the 2014 Coverage manuals to all Fund Commissioners and Risk Managers via email.

Safety Expo – Executive Director said for the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information. Executive Director said this is a great opportunity to knock out a lot of your training requirements in one day for your public works, water and sewer employees and to obtain the required TCHs for your licenses. We encourage everyone to attend. Information was emailed to members last week.

2015 Budget - Executive Director the Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting to review the proposed budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 13th. We will confirm everyone’s schedule to see if they are available on October 14th. We recently received preliminary numbers from the actuary for the loss funds and we look fairly positive again which is a good indication that we have had some very good years in 2012 and 2013. We could for the second year in a row have some very favorable numbers when it comes to loss funds that will certainly offset some of the increases we may see on the expense side as we move forward.

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 \$4.4 million which is an increase of \$500,000 from last month due to some actuary changes and case reserves that have gone in our favor. On the Claims Management Report it shows the actuarial target of 23.90% and we are at 17.24%, as 2014 continues to trend well. The Lost Time Frequency had dropped to 1.65 down from 1.86 which is well below the state average and trending very well. We currently have 20 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we reported that we received Chesilhurst last month, but we will have to wait to get the formal word from XL to make that change and believe that is forthcoming for the 100% compliance as last year.

Executive Director's Report Made Part of Minutes.

TREASURER:

Mr. Schwab reported he and Denise Hall have been working closely to identify the variances and made corrections to bring the account very close to being reconciled with a balance of \$1,031.42. We can identify these from prior years when we recording things differently. One of the differences is from 2011 whether a refund from Hurricane Irene should have gone in as property or liability CSI has it in property PERMA said it should be liability. In response to Commissioner Shannon, Mr. Schwab said from this point on we should not see a new difference that can not be identified.

Approving Payment of Resolution 14-21 August 2014 Bills List

| | |
|-------------------|--------------------|
| TOTAL 2014 | \$77,283.32 |
| TOTAL | \$77,283.32 |

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

| | |
|--------------|---------------------|
| 2010 | \$28,780.28 |
| 2011 | \$322,549.54 |
| 2012 | \$103,669.45 |
| 2013 | \$77,262.73 |
| 2014 | \$107,615.89 |
| TOTAL | \$639,877.89 |

MOTION TO APPROVE RESOLUTION 14-21 VOUCHER PAYMENTS FOR JULY 2014:

Motion: Commissioner Lipsett
 Second: Commissioner DiAngelo
 Roll Call Vote: 8 Ayes – 0 Nays

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

Motion: Commissioner Lipsett
 Second: Commissioner Wolk
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: NONE

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the Fast Track for Safety was included in the agenda packet. The next regional training will be held in Clementon on September

18th the topic will be a PEOSHA Update and will be provided by Justin Baker. Participation in regional training counts towards your final score on our SIP so we hope to see everyone represented by at least one person. In response to Commissioner Mevoli, Safety Director reported on a PEOSHA officer that is visiting member towns and find some obscure things that he is fining such a lock out tag out procedures and bottle jack inspections for your DPW. Mr. Saville said if you receive a call from one of these people you may contact him with any questions.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager said the holding report for the period 6/19/14 to 7/22/14 is included in the agenda with 17 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of July 2014, there was a savings of 40% for the month and a total of 48% for the year.

Mr. McNamara reported on the Camden JIF 2nd Quarter Workers' Compensation Injury Snapshot with 53 first reports of injury - 34 are now closed with 19 still treating. Currently four of the employees are still out of work and 49 have returned to work. Mr. McNamara also reported four of the 53 injuries for the 2nd quarter were the result of using a stretcher or assisting in transportation. We have discussed this in the claims committee in the past. In response to Commissioner Shannon, Mr. McNamara said two were police officers and two were EMTs.

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 Michielli |
| Vote: | Unanimous |

MOTION TO RETURN TO OPEN SESSION:

| | |
|---------|------------------------|
| Motion: | Commissioner Michielli |
| Second: | Commissioner Maley |
| Vote: | Unanimous |

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Risk Manager Mr. Corry asked if all the schedules need to be updated in Exigis or only the payroll employee count. Executive Director advised all of the schedules should be updated. Mr. Corry said the directions should be updated in the system. Ms. Read said she would check into the wording of the instructions and contact Exigis to make corrections if necessary.

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:45PM

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

APPENDIX II

RCF, MEL & EJIF MEETINGS



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 16
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Robert Wolk

Re: *RCF September Meeting Report*

Request for Qualifications (RFQ) Responses: The Board of Fund Commissioners reviewed a list of responders to the RFQs received on July 15th which noted each position received one response. Executive Director reported the MEL and RCF Claims Committees would be working together to review the multiple responses received for the Claims Administrator and Managed Care positions in order to make a recommendation at the October meeting.

2014 Budget Amendment: The Board of Fund Commissioners reviewed a proposed Budget amendment for Fund year 2014 to accept the transfer of Fund Year 2010. Executive Director reported the 2014 budget is increasing by \$26,466,461 for a total of \$26,936,483. The Board made a motion to introduce on first reading the amendments to the 2014 Budget and to schedule a Public Hearing on October 15, 2014, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey

2015 Budget: The Commissioners reviewed the 2015 budget which reflected the specific amounts in the various RFQ responses. The Board decided to revise the amounts for the Administrator and Deputy Administrator to reflect the third year (2017) of the requested three year increase provided that the actual 2015 increase will be one third of that amount. The difference will accrue to surplus. Even with the increase, the fees will still be considerably below fees charged by any other administrator in the state. The Commissioners voted to introduce the revised 2015 Budget on first reading and to schedule the public hearing in October 15, 2014, at 10:30 am at the Forsgate Country Club, Jamesburg, New Jersey.

Executive Director reported that under the conditions of the Fund the 2015 expenses cannot be charged directly to the contingency reserve established in the 2014 amended budget and recommended the Fund declare a dividend from the 2014 contingency surplus to offset the 2015 expenses. The Board of Fund Commissioners adopted Resolution 12-14 returning the surplus from the 2014 Fund Year Contingency Account.

Claims Committee: The Claims Review Committee met in June and July and also met the day of the Commissioner's September meeting. Minutes of the June and July meetings were distributed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 15, 2014 at the Forsgate CC.

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | |
|--|-----------------|-----------------------|-------------------|
| 2014 AMENDED BUDGET | | | |
| | 2014 | 2014 | \$ |
| | PROPOSED | Revised Budget | CHANGE |
| | BUDGET | | |
| APPROPRIATIONS | | | |
| MEL | 190,337 | 11,000,875 | 10,810,538 |
| BMEL | 0 | 0 | 0 |
| ATLANTIC | 29,903 | 2,451,136 | 2,421,233 |
| BERGEN | 8,354 | 867,753 | 859,399 |
| BURLCO | 12,509 | 293,451 | 280,942 |
| CAMDEN | 14,383 | 1,184,937 | 1,170,554 |
| MOHIMOUTH | 16,495 | 1,927,306 | 1,910,811 |
| MORRIS | 12,551 | 1,100,210 | 1,087,659 |
| IJUA | 10,306 | 253,608 | 243,302 |
| OCEAN (incl Brick) incremental inr | 60,329 | 1,742,051 | 1,681,722 |
| PMM | 5,185 | 190,072 | 184,887 |
| SOUTH BERGEN | 13,413 | 1,201,105 | 1,187,692 |
| SUBURBAN ESSEX | 13,059 | 700,498 | 687,439 |
| TRICO | 18,730 | 1,352,348 | 1,333,618 |
| SUBURBAN MUNICIPAL | 2,115 | 403,607 | 401,492 |
| CENTRAL JERSEY | 52,398 | 1,819,997 | 1,767,599 |
| IJPHA | 9,955 | 447,529 | 437,574 |
| TOTAL | 470,022 | 26,936,483 | 26,466,461 |

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | |
|--|----------------------|-----------------------|-------------------|
| 2014 AMENDED BUDGET | | | |
| | 2014 PROPOSED | 2014 | |
| | BUDGET | Revised Budget | |
| APPROPRIATIONS | | | |
| CLAIMS | 0 | 25,966,461 | 25,966,461 |
| REINSURANCE PREMIUMS | 65,000 | 65,000 | 0 |
| LOSS FUND CONTINGENCY | 0 | 500,000 | 500,000 |
| SUBTOTAL LOSS FUND | 65,000 | 26,531,461 | 26,466,461 |
| EXPENSES | | | |
| ADMINISTRATOR | 125,920 | 125,920 | 0 |
| DEPUTY ADMINISTRATOR | 42,667 | 42,667 | 0 |
| ATTORNEY | 37,841 | 37,841 | 0 |
| CLAIMS SUPERVISION & AUDIT | 54,702 | 54,702 | 0 |
| TREASURER | 35,527 | 35,527 | 0 |
| AUDITOR | 20,987 | 20,987 | 0 |
| ACTUARY | 37,468 | 37,468 | 0 |
| MISCELLANEOUS | 21,639 | 21,639 | 0 |
| SUBTOTAL | 376,751 | 376,751 | 0 |
| EXPENSE CONTINGENCY | 28,271 | 28,271 | 0 |
| SUBTOTAL EXPENSES | 405,022 | 405,022 | 0 |
| TOTAL BUDGET | 470,022 | 26,936,483 | 26,466,461 |

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | | |
|--|------------------------|----------------------|----------------|---------------|
| 2015 PROPOSED BUDGET | | | | |
| | 2014 ANNUALIZED | 2015 PROPOSED | \$ | % |
| | BUDGET | BUDGET | CHANGE | CHANGE |
| APPROPRIATIONS | | | | |
| CLAIMS | 0 | 0 | 0 | |
| REINSURANCE PREMIUMS | 65,000 | 60,000 | (5,000) | -8% |
| LOSS FUND CONTINGENCY | 0 | 0 | | |
| SUBTOTAL LOSS FUND | 65,000 | 60,000 | (5,000) | -8% |
| EXPENSES | | | | |
| ADMINISTRATOR | 125,920 | 186,438 | 60,518 | 48% |
| DEPUTY ADMINISTRATOR | 42,667 | 63,420 | 20,753 | 49% |
| ATTORNEY | 37,841 | 38,598 | 757 | 2% |
| CLAIMS SUPERVISION & AUDIT | 54,702 | 55,796 | 1,094 | 2% |
| TREASURER | 35,527 | 36,238 | 711 | 2% |
| AUDITOR | 20,987 | 21,407 | 420 | 2% |
| ACTUARY | 37,468 | 38,217 | 749 | 2% |
| MISCELLANEOUS | 21,639 | 21,639 | 0 | 0% |
| SUBTOTAL | 376,751 | 461,753 | 85,002 | 23% |
| EXPENSE CONTINGENCY | 28,271 | 28,271 | 0 | 0% |
| SUBTOTAL EXPENSES | 405,022 | 490,024 | 85,002 | 21% |
| TOTAL BUDGET | 470,022 | 550,024 | 80,002 | 17.0% |



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 16
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: September 3, 2014

Memo to: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Robert Wolk

Subject: September MEL Report

2015 BUDGET: Executive Director distributed a reviewed a preliminary 2015 Budget - reflecting an overall increase of 1.6% when applying the 2014 exposures and limits against the 2015 rate table to provide a comparison.

RFQ Responses: Executive Director distributed the list of responders to the various RFQ's received on July 15th. The joint MEL/RCF claims committee is currently reviewing the various claims related responses. The Rules & Contracts Review Committee to evaluate the responses for the remaining positions. The Board authorized an expenditure not to exceed \$20,000 for the Fund's Internal Auditor, Parente Beard, to provide an independent review of the process (and results) being used by the Fund to evaluate the multiple responses received for the Third Party Administrator and Managed Care positions. Executive Director said the services of an independent auditor will be useful in this review since some aspects of the evaluation involves "proprietary" information – in particular with the Managed Care Organization.

Sandy Update: Fund Attorney said outstanding "sandy" claims have now been segregated into 4 groups: 1) members that are legally represented and have been advised not to execute a "proof of loss"; 2) members that are working with a public adjuster and have been advised not to sign a "proof of loss"; 3) members that were sent a "proof of loss" but haven't yet returned; 4) members where adjustments are still under review. Fund Attorney said communications concerning the arbitration process will now be distributed.

Safety and Education Committee: The Safety & Education Committee met on August 26, 2015. Committee is working on a Slip & Fall DVD and a Community Safety Leadership Program.

Board of Fund Commissioners accepted the Safety & Education Committee's recommendation and approved an expenditure not to exceed \$15,000 to maintain and update the MEL Media Library, including replacements for popular DVDs.

Legislative Committee: Committee met on August 4, 2014. Committee Chairman said some JIFs have raised concern with the "Overdose Prevention Act" noting it may increase a town's liability if they do not have a supply of the overdose antidote.

Lobbyist is working to schedule a meeting with the sponsors of two bills impacting workers' compensation: S374 – Concerning attorney fees for workers' compensation awards and S264 “Thomas Canzanella Twenty First Century First

Responders Protection Act”. Governor Christie vetoed the legislation that would have allowed insurance premiums for flood insurance to be outside the budget cap.

Investment Committee: The Investment Committee met on June 4th to review the Pooled Investment Program with Wells Fargo.

2015 Renewal Applications – Online Underwriting Database – The new on-line 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 sessions conducted in July, there were 3 webinars held after the logins were issued. Members must review their underwriting data by September 15.

RCF Report: Enclosed is a copy of Commissioner Cottman's report on the RCF Board's June meeting, for information.

Financial Disclosures – The Division of Local Government Services has contacted the Fund office and asked us to follow up with any commissioner that had not yet completed their filing to advise them that the state will begin issuing fines to commissioners that do not complete their filing by August 29th. All but one MEL Board of Fund Commissioners have completed their filings.

2014 Safety Expos: The MEL supports the NJUA JIF with its annual Safety Exposition – which is also open to municipal members. This year, the Expo is scheduled for September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. Registration packets were mailed to member utility authorities and municipalities in August.

Claims Committee: The Claims Review Committee is scheduled to meet immediately following the Board meeting. Minutes of the June and July meetings distributed for information.

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND | | | | | |
|--|--------------------------------|-------------------|---------------|---------------|--------|
| 2015 BUDGET FOR RATE DEVELOPMENT | | | | | |
| MUNICIPALITIES ONLY - CURRENT DATA | | | | | |
| | A | B | B-A | B-A | |
| APPROPRIATIONS | BUDGET | BUDGET | | | |
| | 2014 RATES | 2015 RATES | \$ | % | |
| I. CLAIMS AND EXCESS INSURANCE PREMIUMS | MUHS ONLY | MUHS ONLY | CHANGE | CHANGE | |
| CLAIMS | | | | | |
| Excess Liability: | | | | | |
| 1 | To 500K | 2,685,160 | 2,819,418 | 134,258 | 5.0% |
| 2 | 1.25MIL Ex 500K | 3,512,905 | 3,688,550 | 175,645 | 5.0% |
| 3 | Excess WC | 9,556,152 | 9,403,660 | (152,492) | -1.6% |
| 4 | Excess Property 200K Ex 50K | 1,961,367 | 1,961,367 | 0 | 0.0% |
| 5 | Aggregate Excess LFC | 16,298 | 16,298 | - | 0.0% |
| 6 | JIF Faithful Performance Bond | 184,350 | 184,350 | - | 0.0% |
| 7 | Statutory Bonds | 281,000 | 281,000 | - | 0.0% |
| 8 | Sub Total | 18,197,231 | 18,354,643 | 157,412 | 0.9% |
| PREMIUMS | | | | | |
| 10 | 3.25MIL ex 1.75 MIL | 4,531,589 | 4,727,618 | 196,029 | 4.3% |
| 11 | Optional Excess Liability | 1,691,712 | 1,691,712 | (0) | 0.0% |
| 12 | Optional Excess POL/EPL | 779,396 | 826,140 | 46,744 | 6.0% |
| 13 | Excess WC | 2,726,526 | 2,515,354 | (211,172) | -7.7% |
| 14 | Excess Property | 5,962,774 | 6,324,838 | 362,064 | 6.1% |
| 15 | Boiler and Machinery | 519,725 | 550,908 | 31,183 | 6.0% |
| 16 | Loss Fund Contingency | 460,113 | 400,299 | (59,815) | -13.0% |
| 17 | Sub Total | 16,671,835 | 17,036,868 | 365,033 | 2.2% |
| 18 | Total Claims & Premiums | 34,869,066 | 35,391,511 | 522,445 | 1.5% |
| II. EXPENSES | | | | | |
| 21 | Claims Adjustment | 970,535 | 967,000 | (3,535) | -0.4% |
| 22 | Property Adjustment | 158,280 | 160,000 | 1,720 | 1.1% |
| 23 | Administration | 954,322 | 973,408 | 19,086 | 2.0% |
| 24 | Actuary | 46,299 | 47,225 | 926 | 2.0% |
| 25 | Attorney | 41,669 | 42,502 | 833 | 2.0% |
| 26 | Deputy Attorney | 1,390 | 1,418 | 28 | 2.0% |
| 27 | Auditor | 26,552 | 27,083 | 531 | 2.0% |
| 28 | Treasurer | 23,475 | 23,945 | 470 | 2.0% |
| 29 | Underwriting Manager | 488,727 | 498,502 | 9,775 | 2.0% |
| 30 | Reinsurance Manager | 282,221 | 287,865 | 5,644 | 2.0% |
| 31 | Safety and Education Committee | 186,731 | 190,466 | 3,735 | 2.0% |
| 32 | Computer Services | 132,651 | 135,304 | 2,653 | 2.0% |
| 33 | Legislative Committee | 25,383 | 25,891 | 508 | 2.0% |
| 34 | Internal Audit Committee | 55,610 | 56,722 | 1,112 | 2.0% |
| 35 | Strategic Planning Committee | 27,805 | 28,361 | 556 | 2.0% |
| 36 | Coverage Committee | 36,830 | 37,567 | 737 | 2.0% |
| 37 | Communications Committee | 114,455 | 116,744 | 2,289 | 2.0% |
| 38 | Misc Expense | (59,374) | | 59,374 | 100.0% |
| 39 | Subtotal | 3,513,561 | 3,620,003 | 106,442 | 3% |
| 41 | MEL Safety Institute | 807,241 | 807,241 | - | 0.0% |
| 42 | Total Appropriations | 39,189,868 | 39,818,755 | 628,887 | 1.6% |



**New Jersey Municipal Environmental
Risk Management Fund**
9 Campus Drive, Suite 16
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Tel (201) 881-7632
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DATE: September 3, 2014

MEMO TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Robert Wolk

SUBJECT: E-JIF September Meeting Report

REGULATORY AFFAIRS - Perma filed the 2013 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2015 BUDGET PROCESS – Attached to this report, is the 2015 draft budget. The Finance Committee met on September 2, 2014 and recommended the 2015 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 15, 2014.

2014 DIVIDEND - The Finance Committee is recommending a 2014 dividend of \$475,000. The Finance Committee advised the Board that a conservative approach will be taken once again as claims continue to become increasingly complex. Resolution #23-14 authorizing a total return dividend of \$475,000 was adopted by the Executive Board.

RFQ RESULTS - The EJIF advertised all fund professional positions with the exception of the position of Environmental Engineer, for fund years 2015-2017 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

2014 DEFENSE PANEL – During the September 2nd Claims Committee meeting, a discussion took place with regards to adding the Law Offices of John F. Hipp to the 2014 Defense Panel for the purpose of handling a specific claim. The Executive Board passed a motion approving the Law Offices of John F. Hipp being added to the current Defense Panel.

WEB SITE- The EJIF's web site is up and running and can be found at www.NJEJIF.org.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 15, 2014 at the Forsgate CC, Jamesburg.

| NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND | | | | |
|---|-----------|-----------|----------|--------|
| 2015 BUDGET BASED ON 2010 CENSUS | | | | |
| | | | | |
| 8/21/2014 15:35 | 2014 | 2015 | | |
| | TOTAL | TOTAL | CHANGE | CHANGE |
| I. Claims and Excess Insurance | | | \$ | % |
| Claims | | | | |
| 1 Non-Site Specific | 391,218 | 396,665 | 5,447 | 1.4% |
| 2 Site Specific | 290,120 | 292,949 | 2,829 | 1.0% |
| 3 Legal Defense | 1,106,319 | 1,120,748 | 14,429 | 1.3% |
| 4 Superfund Buyout | 704,452 | 713,390 | 8,938 | 1.3% |
| 5 LFC | 14,569 | 14,569 | - | 0.0% |
| 6 Total Loss Fund | 2,506,679 | 2,538,321 | 31,642 | 1.3% |
| 7 | | | | |
| 8 II. Expenses, Fees & Contingency | | | | |
| 9 Professional Services | | | | |
| 10 Actuary | 61,704 | 61,704 | - | 0.0% |
| 11 Attorney | 70,674 | 72,087 | 1,413 | 2.0% |
| 12 Auditor | 14,744 | 15,039 | 295 | 2.0% |
| 13 Executive Director | 241,951 | 246,790 | 4,839 | 2.0% |
| 14 Treasurer | 18,185 | 18,548 | 364 | 2.0% |
| 15 Lobbyist | 54,000 | 54,000 | - | 0.0% |
| 16 Underwriting Managers | 206,665 | 210,799 | 4,133 | 2.0% |
| 17 Environmental Services | 423,548 | 412,700 | (10,848) | -2.6% |
| 18 Claims Administration | 24,423 | 24,911 | 488 | 2.0% |
| 19 | | | | |
| 20 Subtotal - Contracted Prof Svcs | 1,115,892 | 1,116,578 | 686 | 0.1% |
| 21 | | | | |
| 22 Non-Contracted Services | | | | |
| 23 Postage | 5,526 | 5,526 | - | 0.0% |
| 24 Printing | 4,290 | 4,290 | - | 0.0% |
| 25 Telephone | 2,448 | 2,448 | - | 0.0% |
| 26 Expenses contingency | 15,986 | 15,986 | - | 0.0% |
| 27 Underground Piping Testing | 16,613 | 8,306 | (8,306) | -50.0% |
| 28 | | | | |
| 29 Subtotal - Non-contracted svcs | 44,863 | 36,556 | (8,306) | -18.5% |
| 30 | | | | |
| 31 Subtotal-Contracted/Non-contracted | 1,160,755 | 1,153,134 | (7,621) | -0.7% |
| 32 | | | | |
| 33 Reinsurance @ 0 | 391,679 | 430,847 | 39,168 | 10.0% |
| 34 | | | | |
| 35 General Contingency | 146,419 | 160,000 | 13,581 | 9.3% |
| 36 | | | | |
| 37 Total Exp. Fees & Contingency | 1,698,853 | 1,743,981 | 45,128 | 2.7% |
| 38 | | | | |
| 39 TOTAL JIF APPROPRIATIONS | 4,205,532 | 4,282,302 | 76,770 | 1.8% |