# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA JULY 24, 2017 – 5:15 PM

PINE HILL BOROUGH 45 W. SEVENTH AVENUE PINE HILL, NJ 08021 AGENDA AND REPORTS

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

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

# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA

□ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
<ul> <li>FLAG SALUTE – MOMENT OF SILENCE</li> <li>ROLL CALL OF 2017 EXECUTIVE COMMITTEE</li> </ul>
□ WELCOME: PINE HILL
□ APPROVAL OF MINUTES: June 26, 2017 Open MinutesAppendix I
June 26, 2017 Closed Minutes To Be Distributed
CORRESPONDENCE - None
REPORTS
EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services
Executive Director's ReportPage 1
TREASURER – Elizabeth Pigliacelli
Monthly Vouchers - Resolution No. 17-19Page 13
Treasurer's ReportPage 16
Monthly ReportsPage 17
ATTORNEY – Joseph Nardi, Esquire
□ SAFETY DIRECTOR – J.A. Montgomery Risk Control
Monthly ReportPage 23
UNDERWRITING MANAGER – Conner Strong & Buckelew
Monthly Certificate Holding ReportPage 32
□ MANAGED CARE – Consolidated Services Group
Monthly ReportPage 38
CLAIMS SERVICE – AmeriHealth Casualty
□ OLD BUSINESS

OLD BUSINESS
NEW BUSINESS
PUBLIC COMMENT
MEETING ADJOURNED
NEXT MEETING: August 28, 2017 – Borough of Barrington

## **Camden County Municipal Joint Insurance Fund**

9 Campus Drive, Suite 216 Parsippany, NJ 07054

Date:	July 24, 2017
Memo to:	Executive Committee Camden County Municipal Joint Insurance Fund
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- □ **Regulatory Affairs** The 2016 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.
- □ 2018 RFQ Fair & Open Process The fund office has advertised Requests for Qualifications for all Fund Professional positions of the fund. Responses are due back on August 1, 2017. A report will be made at the August meeting.
- □ Membership Renewals The Fund has 5 members up for renewal at the end of the year. Renewal documents will be sent out in August.
- □ 2018 Renewal Online Underwriting Database: Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017.
- □ Safety Expo The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 29th at the Camden County Emergency Services Training Center. A reminder notice will be mailed to all members with additional information.

### **Due Diligence Reports:**

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Loss Time Accident Frequency	Pages 6 - 8
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Fund Commissioners	Page 10
<b>Regulatory Affairs Checklist</b>	Page 11
<b>RMC</b> Agreements	Page 12

	CAMDEN COUNTY	T TRACK REPORT		
	AS OF	May 31, 2017		
	THIS	NTD.	PRIOR	FUND
	MONTH	YTD CHANGE	YEAR END	BALANCE
	1,072,877	5,364,383	204,655,450	210,019,833
Paid Claims	200.169	1 905 202	01 091 446	02 006 02
Case Reserves	290,168 (188,091)	1,805,393 (409,078)	91,081,446 4,181,456	92,886,83 3,772,37
IBNR	288.633	(654,840)	6,349,329	5,694,48
Recoveries	-	(40,422)	(167,155)	(207,57
TOTAL CLAIMS	390,710	701,053	101,445,076	102,146,129
. EXPENSES				
Excess Premiums	337,582	1,687,910	55,536,497	57,224,40
Administrative	182,851	879,160	36,544,486	37,423,64
TOTAL EXPENSES	520,433	2,567,070	92,080,984	94,648,054
UNDERWRITING PROFIT (1-2-3)	161,734	2,096,260	11,129,390	13,225,65
INVESTMENT INCOME	25,773	94,057	10,166,597	10,260,65
DIVIDEND INCOME	0	0	3,320,164	3,320,16
STATUTORY PROFIT (4+5+6)	187,507	2,190,318	24,616,151	26,806,46
DIVIDEND	0	0	18,301,650	18,301,65
9. STATUTORY SURPLUS (7-8)	187,507	2,190,318	6,314,500	8,504,81
			-	
	•	FICITS) BY FUND YEAR		
Closed Aggregate Excess LFC	1,282	4,659	965,812 244,478	970,47 378,06
Aggregate Excess LFC 2013	26,881 3,691	133,590 48,596	2,353,651	2,402,24
2013	4,907	75,901	2,414,063	2,402,24
2015	4,546	329,714	997,191	1,326,90
2016	(3,484)	978,256	(660,695)	317,56
2017	149,685	619 <mark>,</mark> 602		619,60
TOTAL SURPLUS (DEFICITS)	187,507	2,190,318	6,314,500	8,504,818
TOTAL CASH				19,379,136
	CLAIM ANAL	YSIS BY FUND YEAR		
TOTAL CLOSED YEAR CLAIMS	0	0	81,427,837	81,427,83
FUND YEAR 2013				_
Paid Claims	20,102	497,064	3,170,042	3,667,10
Case Reserves	(28,911)	(474,834)	810,282	335,44
IBNR Recoveries	8,809 0	(56,131)	150,343 (82,459)	94,21 (82,45
TOTAL FY 2013 CLAIMS	(0)	(33,901)	4,048,209	4,014,30
FUND YEAR 2014	(0)	(00,002)	4,040,200	4,014,00
Paid Claims	53,535	374.346	2,404,399	2,778,74
Case Reserves	(58,378)	(74,580)	933,399	858,81
IBNR	4,843	(357,214)	747,665	390,45
Recoveries	0	0	(57,443)	(57,44
TOTAL FY 2014 CLAIMS	<mark>(</mark> 0)	(57,448)	4,028,019	3,970,57
FUND YEAR 2015				
Paid Claims	56,667	179,643	2,607,706	2,787,35
Case Reserves	(86,198)	(191,397)	1,190,203	998,80
IBNR Bosovarios	29,531	(301,227)	1,412,301	1,111,07
Recoveries TOTAL FY 2015 CLAIMS	0 (0)	0 (312,980)	(15,529) 5,194,681	(15,52 4,881,70
FUND YEAR 2016	(*)	(312,500)	5,134,001	4,001,70
Paid Claims	27,726	494,060	1,471,461	1,965,52
Case Reserves	(48,543)	(165,766)	1,247,572	1,081,80
IBNR	20,817	(1,254,284)	4,039,020	2,784,73
Recoveries	0	(40,422)	(11,724)	(52,14
TOTAL FY 2016 CLAIMS	(0)	(966,413)	6,746,330	5,779,91
FUND YEAR 2017				
Paid Claims	132,138	260,281		260,28
	33,940	497,498		497,49
Case Reserves	224,633	1,314,016		1,314,01
IBNR				
IBNR Recoveries	0	0		2 071 79
IBNR			101,445,076	2,071,79

Fixed Income Portfolio	Summary and R				
		For Month End			
	2014	2015	2016	Last Month	This Month
CAMDEN JOINT INSURANCE FUND					
CAMDEN JOINT INSURANCE FUND					
Total Cash Balance (millions)	14.32	15.46	16.98	18.33	19.38
Fixed Income Portfolio					
Investments (millions), Book Value	4.92	4.92	9.99	9.99	9.99
Avge maturity (years)	1.51	1.33	0.24	2.50	2.41
Unrealized gain/(loss) (%)	0.89	0.47	0.09	0.22	0.33
Purchase/Book yield (%)	1.40	1.40	0.62	1.11	1.11
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	2.29	1.87	0.71	1.33	1.44
M E L PORTFOLIO					
Total Cash Balance (millions)	72.15	80.36	61.94	66.25	66.78
Fixed Income Portfolio					
Investments (millions), Book Value	48.09	48.09	53.40	44.59	44.73
Avge maturity (years)	1.90	1.58	1.64	1.53	1.51
Unrealized gain/(loss) (%)	-0.06	0.12	0.03	-0.09	-0.06
Purchase/Book yield (%)	0.82	0.82	0.82	1.01	1.03
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Yield (Market)	0.76	0.94	0.85	0.92	0.97
COMPARATIVE RATES (%)					
Cash & Cash Equivalents					
NJ Cash Mgnt Fund *	0.69	0.10	0.41	0.68	0.72
TD Money Market	0.01	0.01	0.01	0.37	0.41
TD Bank Deposits	Unavailable **				
Investors Bank Deposits	-	-	0.66	0.78	0.76
Treasury Issues					
1 year bills	0.12	0.32	0.61	1.04	1.12
3 year notes	0.90	1.02	1.00	1.44	1.48
5 year notes	1.64	1.53	1.33	1.82	1.84
Merrill Lynch US Govt 1-3 years ^	0.63	0.56	0.89	0.40	0.52
* Yearly data is average monthly rate.					
^Monthly data is Year to Date return					

Budget 535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647	AT RETENTION Limited Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095 AT RETENTION Limited	EXPECTE 53 Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	S MANAGEMENT RE D LOSS RATIO AN. AS OF MONTH TARGETED lay-17 100.00% 96.63% 94.26% 99.66% 98.67%		MONTH TARGETED 100.00% 96.51% 93.94% 99.62% 98.60%	41 Actual 31-Ma 69,67% 35,81% 21.14% 60.24% 53,13%	MONTH TARGETED y-16 100.00% 92.99% 89.77% 98.81% 97.04%
Budget 535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Limited Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095	N 53 Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	AS OF MONTH TARGETED Iay-17 100.00% 96.63% 94.26% 99.66%	May 31, 2017 52 Actual 30-Apr-17 69.48% 66.33% 30.42% 63.82%	MONTH TARGETED 100.00% 96.51% 93.94% 99.62%	Actual 31-Ma 69.67% 35.81% 21.14% 60.24%	TARGETED y-16 100.00% 92.99% 89.77% 98.81%
Budget 535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Limited Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095	53 Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	MONTH TARGETED Iay-17 100.00% 96.63% 94.26% 99.66%	52 Actual 30-Apr-17 69.48% 66.33% 30.42% 63.82%	MONTH TARGETED 100.00% 96.51% 93.94% 99.62%	Actual 31-Ma 69.67% 35.81% 21.14% 60.24%	TARGETED y-16 100.00% 92.99% 89.77% 98.81%
Budget 535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Limited Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095	53 Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	TARGETED [ay-17 100.00% 96.63% 94.26% 99.66%	Actual 30-Apr-17 69.48% 66.33% 30.42% 63.82%	TARGETED 100.00% 96.51% 93.94% 99.62%	Actual 31-Ma 69.67% 35.81% 21.14% 60.24%	TARGETED y-16 100.00% 92.99% 89.77% 98.81%
Budget 535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Limited Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095	53 Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	TARGETED [ay-17 100.00% 96.63% 94.26% 99.66%	Actual 30-Apr-17 69.48% 66.33% 30.42% 63.82%	TARGETED 100.00% 96.51% 93.94% 99.62%	Actual 31-Ma 69.67% 35.81% 21.14% 60.24%	TARGETED y-16 100.00% 92.99% 89.77% 98.81%
535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Incurred Current 372,208 935,345 114,744 2,497,798 3,920,095	Actual 31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	TARGETED [ay-17 100.00% 96.63% 94.26% 99.66%	Actual 30-Apr-17 69.48% 66.33% 30.42% 63.82%	TARGETED 100.00% 96.51% 93.94% 99.62%	Actual 31-Ma 69.67% 35.81% 21.14% 60.24%	TARGETED y-16 100.00% 92.99% 89.77% 98.81%
535,713 1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED /</u>	Current 372,208 935,345 114,744 2,497,798 3,920,095	31-M 69.48% 65.72% 30.42% 63.82% 62.72% 57.35%	Iay-17           100.00%           96.63%           94.26%           99.66%	30-Apr-17 69.48% 66.33% 30.42% 63.82%	100.00% 96.51% 93.94% 99.62%	31-Ma 69.67% 35.81% 21.14% 60.24%	y-16 100.00% 92.99% 89.77% 98.81%
1,423,316 377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED 4</u>	935,345 114,744 2,497,798 3,920,095	65.72% 30.42% 63.82% 62.72% 57.35%	96.63% 94.26% 99.66%	66.33% 30.42% 63.82%	96.51% 93.94% 99.62%	35.81% 21.14% 60.24%	92.99% 89.77% 98.81%
377,258 3,913,656 6,249,943 \$3,584,647 <u>S CAPPED 4</u>	114,744 2,497,798 3,920,095	30.42% 63.82% 62.72% 57.35%	94.26% 99.66%	30.42% 63.82%	93.94% 99.62%	21.14% 60.24%	89.77% 98.81%
3,913,656 6,249,943 \$3,584,647 <u>S CAPPED :</u>	2,497,798 3,920,095	63.82% 62.72% 57.35%	99.66%	63.82%	99.62%	60.24%	98.81%
6,249,943 \$3,584,647 <u>S CAPPED </u>	3,920,095	62.72% <b>57.35%</b>					
\$3,584,647 S CAPPED /	AT RETENTIO	57.35%	98.67%	62.86%	98.60%	53.13%	97.04%
S CAPPED A	T T						
	T T						
	T T	N					
Budget		41	MONTH	40	MONTH	29	MONTH
	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
	Current		lay-17	30-Apr-17		31-Ma	
591,500	358,018	60.53%	100.00%	60.53%	100.00%	61.29%	100.00%
1,405,625	1,149,476	81.78%	92.99%	81.60%	92.48%	31.86%	84.65%
350,875	97,214	27.71%	89.77%	29.97%	89.30%	26.01%	82.02%
3,909,782	1,975,412	50.52%	98.81%	50.51%	98.70%	53.65%	96.21%
6,257,782	3,580,120	57.21%	97.11%	57.29%	96.90%	47.93%	93.18%
\$2,721,301		43.49%					
S CADDED	TPITENTIO	v					
5 CAFFLD /			MONTH	28	MONTH	17	MONTH
Budget							TARGETED
Douger					InttoElED		
541.208			-		100.00%		96.87%
		24.58%	84.65%	23.86%	83.56%	23.13%	69.55%
335,860	48,648	14.48%	82.02%	14.48%	81.06%	12.10%	64.31%
3,739,043	2,780,080	74.35%	96.21%	75.41%	95.79%	74.35%	84.23%
6,028,749	3,777,947	62.67%	93.05%	63.15%	92.49%	62.55%	80.82%
\$2,779,141		46.10%					
S CAPPED /			MONITH	14	MONITU		MONITH
Budget	1						MONTH TARGETED
Douger					THROETED		
490.882				89.84%	96.65%		37.00%
1,437,680	129,083	8.98%	69.55%	8.87%	67.85%	2.78%	14.00%
330,150	87,576	26.53%	64.31%	26.56%	62.03%	7.86%	15.00%
3,689,848	2,347,011	63.61%	84.23%	63.97%	81.73%	24.93%	9.00%
5,948,560	3,000,341	50.44%	80.62%	50.71%	78.51%	18.57%	12.85%
\$1,918,535		32.25%					
S CADDED	AT RETENTION	v					
o Carrid I	т т		MONTH	4	MONTH	-7	MONTH
Budget	Incurred		TARGETED	Actual	TARGETED	Actual	TARGETED
	Current			30-Apr-17			
566.229	+ +	39.40%	37.00%	24.99%	30.00%	N/A	N/A
1,464,528	67,989	4.64%	14.00%	2.89%	10.00%	N/A	N/A
324,847	30,168	9.29%	15.00%	6.53%	10.00%	N/A	N/A
3,837,435	479,158	12.49%	9.00%	10.35%	6.00%	N/A	N/A
		12.92%	13.06%	9.72%	9.35%	N/A	N/A
	350,875 3,909,782 6,257,782 \$2,721,301 <b>S CAPPED</b> Budget 541,208 1,412,638 335,860 3,739,043 6,028,749 \$2,779,141 <b>S CAPPED</b> <b>S</b> Budget 490,882 1,437,680 330,150 3,689,848 5,948,560 \$1,918,535 <b>S CAPPED</b> Budget 566,229 1,464,528 324,847	350,875         97,214           3,909,782         1,975,412           6,257,782         3,580,120           \$2,721,301         \$2,721,301           SCAPPED AT RETENTION         Limited           Budget         Incurred           Current         \$41,208           541,208         602,000           1,412,638         347,219           335,860         48,648           3,739,043         2,780,080           6,028,749         3,777,947           \$2,779,141         \$2,779,141           SCAPPED AT RETENTION         Limited           Budget         Incurred           Current         \$490,882         436,670           1,437,680         129,083         330,150           3,59,648         2,347,011         \$5,948,560           3,0150         87,576         3,689,848           3,0150         87,576         3,600,341           \$1,918,535         \$1,918,535         \$1,918,535           SCAPPED AT RETENTION         Limited           Budget         Incurred         \$2,377,110           \$2,948,560         3,000,341         \$1,918,535           SCAPPED AT RETENTION         \$2,347,011 <tr< td=""><td>350,875         97,214         27.71%           3,909,782         1,975,412         50.52%           6,257,782         3,580,120         57.21%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$1,412,638         347,219           \$24,58%         31.4%           \$35,860         48,648           \$1,412,638         347,219           \$2,779,043         2,780,080           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$30,150         \$7,576           \$26,53%         \$3,98%</td><td>350,875       97,214       27,71%       89,77%         350,875       97,214       25,71%       89,77%         3,909,782       1,975,412       50,52%       98,81%         6,257,782       3,580,120       57,21%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       4,41,48%       82,02%       98,95%         3,12,08       347,219       24,58%       84,65%         3,739,043       2,780,080       74,35%       96,21%         4,142,638       67,298       3,777,947       62,67%       93,05%         \$2,779,141       46,10%       10,00%       93,05%       59,55%         330,150       87,576       26,53%       69,55%</td><td>J. 1913         J. 1914         J. 1914         J. 1915         <t< td=""><td>330,875         97,214         27.71%         89.77%         29.97%         89.30%           3,909,782         1,975,412         50.52%         98.81%         50.51%         98.70%           6,257,782         3,580,120         57.21%         97.11%         57.29%         96.90%           52,77,82         3,580,120         57.21%         97.11%         57.29%         96.90%           52,721,301         43.49%         97.11%         57.29%         96.90%           S.CAPPED AT RETENTION         Imcured         Actual         TARGETED         Actual         TARGETED           St1,208         602,000         111.23%         100.00%         111.23%         100.00%         111.23%         100.00%           1,412,638         347,219         24.58%         84.65%         23.86%         83.56%           3,739.043         2,780.043         74.35%         96.21%         75.41%         97.75.41%           52,779,141         46.10%         21.5%         75.41%         97.75.41%         92.49%           52,779,141         46.10%         24.56%         83.45%         89.65%         83.75%           52,779,141         46.10%         43.43%         81.65%         8.75%         89.84%<td>350,873         97,214         27,71%         89,77%         29,97%         89,20%         26,01%           3,909,821         1,975,412         50,52%         98,81%         50,51%         98,70%         53,65%           6,257,782         3,580,120         57,21%         97,11%         57,29%         96,90%         47,93%           52,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         17         Actual         TARGETED         Ac</td></td></t<></td></tr<>	350,875         97,214         27.71%           3,909,782         1,975,412         50.52%           6,257,782         3,580,120         57.21%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$2,721,301         43.49%           \$1,412,638         347,219           \$24,58%         31.4%           \$35,860         48,648           \$1,412,638         347,219           \$2,779,043         2,780,080           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$2,779,141         46.10%           \$30,150         \$7,576           \$26,53%         \$3,98%	350,875       97,214       27,71%       89,77%         350,875       97,214       25,71%       89,77%         3,909,782       1,975,412       50,52%       98,81%         6,257,782       3,580,120       57,21%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       43,49%       97,11%       97,11%         \$2,721,301       4,41,48%       82,02%       98,95%         3,12,08       347,219       24,58%       84,65%         3,739,043       2,780,080       74,35%       96,21%         4,142,638       67,298       3,777,947       62,67%       93,05%         \$2,779,141       46,10%       10,00%       93,05%       59,55%         330,150       87,576       26,53%       69,55%	J. 1913         J. 1914         J. 1914         J. 1915         J. 1915 <t< td=""><td>330,875         97,214         27.71%         89.77%         29.97%         89.30%           3,909,782         1,975,412         50.52%         98.81%         50.51%         98.70%           6,257,782         3,580,120         57.21%         97.11%         57.29%         96.90%           52,77,82         3,580,120         57.21%         97.11%         57.29%         96.90%           52,721,301         43.49%         97.11%         57.29%         96.90%           S.CAPPED AT RETENTION         Imcured         Actual         TARGETED         Actual         TARGETED           St1,208         602,000         111.23%         100.00%         111.23%         100.00%         111.23%         100.00%           1,412,638         347,219         24.58%         84.65%         23.86%         83.56%           3,739.043         2,780.043         74.35%         96.21%         75.41%         97.75.41%           52,779,141         46.10%         21.5%         75.41%         97.75.41%         92.49%           52,779,141         46.10%         24.56%         83.45%         89.65%         83.75%           52,779,141         46.10%         43.43%         81.65%         8.75%         89.84%<td>350,873         97,214         27,71%         89,77%         29,97%         89,20%         26,01%           3,909,821         1,975,412         50,52%         98,81%         50,51%         98,70%         53,65%           6,257,782         3,580,120         57,21%         97,11%         57,29%         96,90%         47,93%           52,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         17         Actual         TARGETED         Ac</td></td></t<>	330,875         97,214         27.71%         89.77%         29.97%         89.30%           3,909,782         1,975,412         50.52%         98.81%         50.51%         98.70%           6,257,782         3,580,120         57.21%         97.11%         57.29%         96.90%           52,77,82         3,580,120         57.21%         97.11%         57.29%         96.90%           52,721,301         43.49%         97.11%         57.29%         96.90%           S.CAPPED AT RETENTION         Imcured         Actual         TARGETED         Actual         TARGETED           St1,208         602,000         111.23%         100.00%         111.23%         100.00%         111.23%         100.00%           1,412,638         347,219         24.58%         84.65%         23.86%         83.56%           3,739.043         2,780.043         74.35%         96.21%         75.41%         97.75.41%           52,779,141         46.10%         21.5%         75.41%         97.75.41%         92.49%           52,779,141         46.10%         24.56%         83.45%         89.65%         83.75%           52,779,141         46.10%         43.43%         81.65%         8.75%         89.84% <td>350,873         97,214         27,71%         89,77%         29,97%         89,20%         26,01%           3,909,821         1,975,412         50,52%         98,81%         50,51%         98,70%         53,65%           6,257,782         3,580,120         57,21%         97,11%         57,29%         96,90%         47,93%           52,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         17         Actual         TARGETED         Ac</td>	350,873         97,214         27,71%         89,77%         29,97%         89,20%         26,01%           3,909,821         1,975,412         50,52%         98,81%         50,51%         98,70%         53,65%           6,257,782         3,580,120         57,21%         97,11%         57,29%         96,90%         47,93%           52,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         57,29%         96,90%         47,93%           S2,721,301         43,49%         97,11%         17         Actual         TARGETED         Ac

			Can	iden Joint Insurance	Fund			
			CLAIM	S MANAGEMENT F	EPORT			
			EXPECTI	ED LOSS RATIO A	NALYSIS			
				AS OF	June 30, 2017			
FUND YEAR 2013 LO	SSES CAPPED	AT RETENTIC	N					
		Limited	54	MONTH	53	MONTH	42	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-J	un-17	31-May-17		30-Ju	m-16
PROPERTY	535,713	372,208	69.48%	100.00%	69.48%	100.00%	69.67%	100.00%
GEN LIABILITY	1,423,316	945,645	66.44%	96.73%	65.72%	96.63%	36.37%	93.46%
AUTO LIABILITY	377,258	114,744	30.42%	94.56%	30.42%	94.26%	21.14%	90.21%
WORKER'S COMP	3,913,656	2,574,922	65.79%	99.70%	63.82%	99.66%	60.08%	98.92%
TOTAL ALL LINES	6,249,943	4,007,518	64.12%	98.74%	62.72%	98.67%	53.15%	97.24%
NET PAYOUT %	\$3,599,022		57.58%					
FUND VEAD 2014 LO	CCEC CADDED	AT DETENTIC	NT					
FUND YEAR 2014 LO	SSLS CAPPED	Limited	42	MONTH	41	MONTH	30	MONTH
	Budget	Incurred	42 Actual	TARGETED	41 Actual	TARGETED	Actual	TARGETED
	Douger	Current		un-17	31-May-17	THREE I DD	Actual 30-Ju	
PROPERTY	591,500	358,018	60.53%	100.00%	60.53%	100.00%	61.29%	100.00%
GEN LIABILITY	1,405,625	1,342,976	95.54%	93.46%	81.78%	92.99%	35.78%	85.57%
AUTO LIABILITY	350,875	97,214	27.71%	90.21%	27.71%	89.77%	26.01%	82.91%
WORKER'S COMP	3,909,782	1,975,412	50.52%	98.92%	50.52%	98.81%	53.67%	96.57%
TOTAL ALL LINES	6,257,782	3,773,620	60.30%	97.31%	57.21%	97.11%	48.82%	93.66%
NET PAYOUT %	\$2,825,749		45.16%					
FUND YEAR 2015 LO	SSES CAPPED	AT RETENTIC	N					
		Limited	30	MONTH	29	MONTH	18	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
	_	Current	30-J	un-17	31-May-17		30-Ju	m-16
PROPERTY	541,208	602,000	111.23%	100.00%	111.23%	100.00%	115.25%	97.09%
GEN LIABILITY	1,412,638	361,719	25.61%	85.57%	24.58%	84.65%	23.16%	71.16%
AUTO LIABILITY	335,860	48,648	14.48%	82.91%	14.48%	82.02%	12.10%	66.43%
WORKER'S COMP	3,739,043	2,804,274	75.00%	96.57%	74.35%	96.21%	74.25%	86.31%
TOTAL ALL LINES	6,028,749	3,816,641	63.31%	93.54%	62.67%	93.05%	62.50%	82.62%
NET PAYOUT %	\$2,794,673		46.36%					
FUND YEAR 2016 LO	SSES CAPPED			MONTH	17	MONTH	6	MONTH
	Budget	Limited Incurred	18 Actual	MONTH TARGETED	17 Actual	MONTH TARGETED	6 Actual	TARGETED
	Douget	Current		un-17	31-May-17	TARGETED		in-16
PROPERTY	490,882	465,378	94.80%	97.09%	88.96%	96.87%	32.37%	45.00%
GEN LIABILITY	1,437,680	126,790	8.82%	71.16%	8.98%	69.55%	2.83%	19.00%
AUTO LIABILITY	330,150	87,571	26.52%	66.43%	26.53%	64.31%	13.89%	20.00%
WORKER'S COMP	3,689,848		63.90%	86.31%	63.61%	84.23%	23.04%	14.00%
TOTAL ALL LINES	5,948,560		51.07%	82.44%	50.44%	80.62%	18.41%	18.10%
NET PAYOUT %	\$1,993,985		33.52%					
		AT RETENTIC	<u>N</u> 6	Montre		MONT		
<u>FUND YEAR 2017 LO</u>	SSES CAPPED	T 1 1 1		MONTH	5	MONTH	-6 Actual	MONTH
<u>FUND YEAR 2017 LO</u>		Limited		TADODTED				TARGETED
<u>FUND YEAR 2017 LO</u>	Budget	Incurred	Actual	TARGETED	Actual 31 Marce 17	TARGETED		
	Budget	Incurred Current	Actual 30-J	un-17	31-May-17		30-Ju	m-16
PROPERTY	Budget 566,229	Incurred Current 251,299	Actual 30-J 44.38%	un-17 45.00%	31-May-17 39.40%	37.00%	30-Ju N/A	n-16 N/A
PROPERTY GEN LIABILITY	Budget 566,229 1,464,528	Incurred Current 251,299 67,554	Actual 30-J 44.38% 4.61%	un-17 45.00% 19.00%	31-May-17 39.40% 4.64%	37.00% 14.00%	30-Ju N/A N/A	n-16 N/A N/A
FUND YEAR 2017 LO PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP	Budget 566,229 1,464,528 324,847	Incurred Current 251,299 67,554 40,083	Actual 30-J 44.38% 4.61% 12.34%	45.00% 19.00% 20.00%	31-May-17 39.40% 4.64% 9.29%	37.00% 14.00% 15.00%	30-Ju N/A N/A N/A	n-16 N/A N/A N/A
PROPERTY GEN LIABILITY	Budget 566,229 1,464,528	Incurred Current 251,299 67,554	Actual 30-J 44.38% 4.61%	un-17 45.00% 19.00%	31-May-17 39.40% 4.64%	37.00% 14.00%	30-Ju N/A N/A	n-16 N/A N/A

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs									
		<b>May 31, 2017</b>							
	2017	2016	2015	TOTAL					
	LOST TIME	LOST TIME	LOST TIME	RATE *					
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 201					
BURLINGTON	0.81	1.93	1.85	1.70					
N.J.U.A.	0.84	3.10	2.60	2.49					
NJ PUBLIC HOUSING	1.09	1.91	2.01	1.82					
MORRIS	1.14	1.87	2.00	1.80					
ATLANTIC	1.22	3.02	2.67	2.52					
CENTRAL	1.27	1.68	1.92	1.73					
SUBURBAN MUNICIPAL	1.30	2.13	2.19	2.02					
BERGEN	1.31	1.56	2.27	1.82					
CAMDEN	1.57	1.35	2.55	1.78					
SOUTH BERGEN	1.72	2.28	2.76	2.39					
OCEAN	1.76	2.21	2.24	2.15					
TRI-COUNTY	2.18	2.37	2.05	2.20					
PROF MUN MGMT	2.30	1.97	3.81	2.77					
SUBURBAN ESSEX	2.45	1.63	2.15	1.99					
MONMOUTH	2.59	1.76	2.21	2.07					
AVERAGE	1.57	2.05	2.35	2.08					

2017 LOS	ST TIME ACCI	DENT FREQUENC	Y ALL JIFs	
		June 30, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 201
BURLINGTON	0.87	1.93	1.85	1.68
N.J.U.A.	1.10	3.10	2.60	2.49
MORRIS	1.15	1.87	2.00	1.78
BERGEN	1.18	1.56	2.27	1.78
ATLANTIC	1.34	3.07	2.67	2.52
CAMDEN	1.38	1.35	2.55	1.74
NJ PUBLIC HOUSING	1.48	1.91	2.01	1.87
SUBURBAN MUNICIPAL	1.48	2.13	2.19	2.03
CENTRAL	1.50	1.70	1.95	1.78
SOUTH BERGEN	1.72	2.28	2.76	2.37
OCEAN	1.88	2.21	2.24	2.16
TRI-COUNTY	2.06	2.37	2.05	2.18
PROF MUN MGMT	2.16	2.08	3.81	2.77
SUBURBAN ESSEX	2.39	1.67	2.15	2.01
MONMOUTH	2.90	1.76	2.21	2.14
	1.04	0.07	0.05	0.00
AVERAGE	1.64	2.07	2.35	2.09

						Insurance Fund CCIDENT FREQU JED AS OF M	ENCY lay 31, 2017			
				# CLAIMS	Y.T.D.	2017	2016	2015		TOTAL
			**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
ME	EMBER_ID	MEMBER	*	5/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2017 - 2015
1	87	AUDUBON			o c	0.00	1.10	0.00	1 AUDUBON	0.51
2	88	AUDUBON PARK			0 0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	89	BARRINGTON			0 0	0.00	0.70	2.71	3 BARRINGTON	1.39
4	90	BELLMAWR			o o	0.00	0.47	5.44	4 BELLMAWR	2.27
5	93	BROOKLAWN			o o	0.00	0.00	0.00	5 BROOKLAWN	0.00
6	94	CHESILHURST			o o	0.00	0.00	0.00	6 CHESILHURST	0.00
7	96	COLLINGSWOOD			o o	0.00	0.92	0.59	7 COLLINGSWOOD	0.64
8	99	HADDON			0 0	0.00	0.45	2.03	8 HADDON	0.96
9	102	HI-NELLA			0 0	0.00	0.00	0.00	9 HI-NELLA	0.00
10	103	LAUREL SPRINGS			0 0	0.00	1.35	8.11	10 LAUREL SPRINGS	3.28
11	104	LAWNSIDE			o o	0.00	1.20	9.80	11 LAWNSIDE	4.00
12	107	MEDFORD LAKES			0 0	0.00	0.00	0.00	12 MEDFORD LAKES	0.00
13	110	OAKLYN			o o	0.00	0.00	4.41	13 OAKLYN	1.53
14	111	PINEHILL			o o	0.00	0.00	1.72	14 PINE HILL	0.77
15	112	RUNNEMEDE			0 0	0.00	1.37	0.00	15 RUNNEMEDE	0.68
16	114	VOORHEES			o o	0.00	1.43	3.69	16 VOORHEES	2.09
17	117	WOODLYNNE			o o	0.00	2.82	0.00	17 WOODLYNNE	1.49
18	451	TAVISTOCK			0 0	0.00	0.00	0.00	18 TAVISTOCK	0.00
19	457	PINE VALLEY			0 0	0.00	0.00	0.00	19 PINE VALLEY	0.00
20	565	CAMDEN PARKING AUTHORITY			o o	0.00	0.00	14.29	20 CAMDEN PARKING AU	4.45
21	584	CHERRY HILL FIRE DISTRICT			0 0	0.00	2.90	2.21	21 CHERRY HILL FIRE DIS	2.21
22	115	WINSLOW			0 1	1.13	3.69	3.60	22 WINSLOW	3.23
23	98	GLOUCESTER			0 1	1.63	1.53	2.51	23 GLOUCESTER	1.86
24	564	CHERRY HILL			0 4	2.00	1.01	0.97	24 CHERRY HILL	1.14
25	92	BERLIN TOWNSHIP			0 1	2.93	5.95	0.00	25 BERLIN TOWNSHIP	3.04
26	91	BERLIN BOROUGH			0 1	3.38	0.00	0.95	26 BERLIN BOROUGH	0.65
27	106	MAGNOLIA			0 1	3.61	3.21	0.00	27 MAGNOLIA	2.08
28	108	MERCHANTVILLE			1 1	4.29	0.00	0.00	28 MERCHANTVILLE	0.54
29	105	LINDENWOLD			1 2	4.32	3.92	2.14	29 LINDENWOLD	3.31
30	95	CLEMENTON			0 1	4.49	0.00	2.99	30 CLEMENTON	1.43
31	113	SOMERDALE			0 1	4.53	3.52	0.00	31 SOMERDALE	2.49
32	101	HADDONFIELD			0 2	4.55	0.00	4.05	32 HADDONFIELD	1.63
33	97	GIBBSBORO			0 1	9.06	0.00	3.92	33 GIBBSBORO	1.93
34	109	MOUNT EPHRAIM			0 2	11.29	3.13	0.00	34 MOUNT EPHRAIM	2.81
То	)tals:				2 19	1.57	1.35	2.07		1.65

				2017		int Insurance F ACCIDENT FR					
-				# CLAIMS	Y.T.D.	2017	2016	2015	-		TOTAL
			**	FOR		LOST TIME	LOST TIME	LOST TIME			RATE
ME	EMBER ID	MEMBER	*	6/30/2017		FREQUENCY	FREQUENCY	FREQUENCY		MEMBER	2017 - 2015
1	_	AUDUBON		00002011		-	1.10	0.00	1	AUDUBON	0.49
2		AUDUBON PARK		0	-		0.00	0.00	-	AUDUBON PARK	0.45
3		BARRINGTON		0			0.70	2.71		BARRINGTON	1.36
4		BELLMAWR		0			0.47	5.44		BELLMAWR	2.21
5		BROOKLAWN		0	_	0.00	0.00	0.00		BROOKLAWN	0.00
6		CHESILHURST		0			0.00	0.00		CHESILHURST	0.00
7		COLLINGSWOOD		0	_		0.92	0.59		COLLINGSWOOD	0.62
8		HADDON		0			0.45	2.03		HADDON	0.94
9		HI-NELLA		0	-		0.00	0.00		HI-NELLA	0.00
10		LAUREL SPRINGS		0			1.35	8.11	-	LAUREL SPRINGS	3.23
11		LAWNSIDE		0	_		1.33	9.80		LAWNSIDE	3.92
12		MEDFORDLAKES		0			0.00	0.00		MEDFORD LAKES	0.00
13		OAKLYN		0			0.00	4.41		OAKLYN	1.50
14		PINE HILL		0			0.00	1.72	<u> </u>	PINE HILL	0.74
15		RUNNEMEDE		0	-		1.37	0.00		RUNNEMEDE	0.66
16		VOORHEES		0			1.43	3.69	<u> </u>	VOORHEES	2.02
17		WOODLYNNE		0			2.82	0.00		WOODLYNNE	1.46
18		TAVISTOCK		0		0.00	0.00	0.00	<u> </u>	TAVISTOCK	0.00
19		PINE VALLEY		0			0.00	0.00		PINE VALLEY	0.00
20		CAMDEN PARKING AUTHOL		0			0.00	14.29	-	CAMDEN PARKING AU	
21		CHERRY HILL FIRE DISTRIC		- 0			2.90	2.21		CHERRY HILL FIRE DIS	
22		WINSLOW		- 0	1		3.69	3.60		WINSLOW	3.12
23	98	GLOUCESTER		0	1	1.36	1.53	2.51	23	GLOUCESTER	1.80
24	564	CHERRY HILL		0	4	1.67	1.01	0.97	24	CHERRY HILL	1.11
25		BERLIN BOROUGH		0	1		0.00	0.95		BERLIN BOROUGH	0.64
26	106	MAGNOLIA		0	1	3.01	3.21	0.00	26	MAGNOLIA	2.03
27	108	MERCHANTVILLE		0	1	3.57	0.00	0.00	27	MERCHANTVILLE	0.53
28	105	LINDENWOLD		0	2	3.60	3.92	2.14	28	LINDENWOLD	3.19
29	95	CLEMENTON		0			0.00	2.99	29	CLEMENTON	1.39
30		SOMERDALE		0	1		3.52	0.00		SOMERDALE	2.43
31		HADDONFIELD		0	2		0.00	4.05		HADDONFIELD	1.58
32	92	BERLIN TOWNSHIP		1	2	4.88	5.95	0.00	32	BERLIN TOWNSHIP	3.42
33		GIBBSBORO		0			0.00	3.92	<u> </u>	GIBBSBORO	1.89
34		MOUNT EPHRAIM		0	2	9.41	3.13	0.00		MOUNT EPHRAIM	2.76
To	otals:			1	20	1.38	1.35	2.07	_		1.62

Data Valued As of :	J	une 15, 2017					
Total Participating Members		34					
Complaint		34					
Percent Compliant		100.00%					
			0	1/01/17		2017	
		Compliant		EPL		POL	Co-Insurance
Member Name	*	·	De	ductible	De	ductible	01/01/17
AUDUBON	$\square$	Yes	\$	2,500	\$	2,500	0%
AUDUBON PARK		Yes	\$	2,500	\$	2,500	0%
BARRINGTON		Yes	\$	20,000	ŝ	20,000	20% of 1st 250K
BELLMAWR		Yes	ŝ	20,000	Š	20,000	20% of 1st 250K
BERLIN BOROUGH		Yes	Š	20,000	Š	20,000	20% of 1st 100K
BERLIN TOWNSHIP		Yes	ŝ	20,000	Š	20,000	20% of 1st 250K
BROOKLAWN		Yes	Š	20,000	Š	20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY		Yes	ŝ	20,000	\$	20,000	20% of 1st 250K
CHERRY HILL		Yes	ŝ	20,000	Š	20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT		Yes	ŝ	20,000	Š	20,000	20% of 1st 250K
CHESILHURST		Yes	\$	20,000	\$	20,000	20% of 1st 250K
CLEMENTON		Yes	\$	75,000	Š	75,000	20% of 1st 250K
COLLINGSWOOD		Yes	\$	20,000	\$	20,000	20% of 1st 250K
GIBBSBORO		Yes	\$	5,000	s	5,000	20% of 1st 200K
GLOUCESTER		Yes	\$	20,000	s	20,000	20% of 1st 250K
HADDON		Yes	9 S	10,000	s	10,000	20% of 1st 250K
HADDONFIELD		Yes	9 5	20,000	s	20,000	20% of 1st 250K
HI-NELLA	$\left  \right $	Yes	s S	20,000	S	20,000	20% of 1st 250K
LAUREL SPRINGS		Yes	э \$	20,000	s S	20,000	0%
LAUREL SPRINGS		Yes	э 5		ծ Տ	75,000	20% of 1st 250K
LINDENWOLD		Yes	ծ Տ	75,000 15,000	ծ Տ	15,000	20% of 1st 250K
			ծ Տ				
		Yes		20,000	\$ c	20,000	20% of 1st 250K
		Yes	\$ ¢	20,000	\$ c	20,000	20% of 1st 250K
		Yes	\$	20,000	\$	20,000	20% of 1st 250K
		Yes	\$	20,000	\$	20,000	20% of 1st 250K
DAKLYN		Yes	\$	2,500	\$	2,500	0%
		Yes	\$	75,000	\$	75,000	20% of 1st 250K
		Yes	\$	2,500	\$	2,500	0%
RUNNEMEDE		Yes	\$	20,000	\$	20,000	20% of 1st 250K
SOMERDALE		Yes	\$	20,000	\$	20,000	20% of 1st 250K
TAVISTOCK		Yes	\$	20,000	\$	20,000	20% of 1st 250K
VOORHEES		Yes	\$	7,500	\$	7,500	20% of 1st 100K
WINSLOW		Yes	\$	20,000	\$	20,000	20% of 1st 250K
WOODLYNNE		Yes	\$	20,000	\$	20,000	20% of 1st 250K

## Camden JIF 2017 FUND COMMISSIONERS

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

# Camden County Municipal Joint Insurance Fund <u>Annual</u> Regulatory Filing Check List Year 2017 as of July 1, 2017

Item	<u>Filing Status</u>
Budget	Filed 3/6
Assessments	Filed 3/6
Actuarial Certification	Filed 6/29
Reinsurance Policies	Filed 6/6
Fund Commissioners	Filed 3/6
Fund Officers	Filed 3/6
<b>Renewal Resolutions</b>	Renewing Members Filed 3/6
New Members	None
Withdrawals	None
2017 Risk Management Plan	Filed 3/6
2017 Cash Management Plan	Filed 3/6
2017 Risk Manager Contracts	Complete
2017 Certification of Professional Contracts	Filed 5/1
Unaudited Financials	Filed 2/28
Annual Audit	Filed 6/29
State Comptroller Audit Filing	To be Filed
Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INS					
2017 RISK MANAGEMENT CONSULTANT					
AS OF July 20, 2017		Resolution	Agreement	Contract	
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Received	Received	Term date	
AUDUBON	HARDENBERGH INSURANCE GROUP	05/31/17	05/31/17	12/31/17	
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17	
BARRINGTON	CONNER STRONG & BUCKELEW	JIZIZ011	4/13/2017	12/31/17	
BELLMAWR	CONNER STRONG & BUCKELEW	2/1/2017	2/1/2017	12/31/17	
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	2/1/2011	06/19/17	12/31/17	
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		02/03/17	12/31/17	
BROOKLAWN	CONNER STRONG & BUCKELEW		01/30/17	12/31/17	
CHERRY HILL	CONNER STRONG & BUCKELEW		1/19/2017	12/31/17	
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		5/4/2017	12/31/17	
CHESILHURST	EDGEWOOD ASSOCIATES		6/23/2017	12/31/17	
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		01/31/17	12/31/17	
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17	
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/00/11	01/11/17	12/31/17	
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/31/17	01/31/17	12/31/17	
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/19/2017	2/1/2017	12/31/17	
HADDON	WAYPOINT INSURANCE SERVICES	2/2/2017	2/2/2017	12/31/17	
HADDONFIELD	HENRY BEAN & SONS	05/15/17	03/10/17	12/31/17	
HI-NELLA	CONNER STRONG & BUCKELEW	03/27/17	03/27/17	12/31/17	
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/01/17	02/01/17	12/31/17	
LAWNSIDE	M&C INSURANCE AGENCY	03/16/17	03/23/17	02/03/18	
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/09/17	02/09/17	12/31/17	
MAGNOLIA	CONNER STRONG & BUCKELEW	01/27/17	02/08/17	12/31/17	
MEDFORD LAKES	CONNER STRONG & BUCKELEW		2/27/2017	12/31/17	
MERCHANTVILLE	CONNER STRONG & BUCKELEW		1/13/2017	12/31/17	
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		7/10/2017	05/31/18	
OAKLYN	HARDENBERGH INSURANCE GROUP	3/1/2017	3/1/2017	12/31/17	
PINE HILL	CONNER STRONG & BUCKELEW	2/7/2017	2/7/2017	12/31/17	
PINE VALLEY	HENRY BEAN & SONS	1/25/2017	1/25/2017	12/31/17	
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/26/17	1/26/2017	12/31/17	
SOMERDALE	CONNER STRONG & BUCKELEW		3/2/2017	12/31/17	
TAVISTOCK	CONNER STRONG & BUCKELEW		6/21/2017	12/31/17	
VOORHEES	HARDENBERGH INSURANCE GROUP	03/15/17	3/15/2017	12/31/17	
WINSLOW	CONNER STRONG & BUCKELEW	5/16/2017	1/23/2017	12/31/17	
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	3/2/2017	3/2/2017	12/31/17	

### **RESOLUTION NO. 17-19**

### CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST – JULY 2017

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

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

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

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

FUND YEAR 2 CheckNumber	2016 VendorName	Comment	InvoiceAmount
<b>001370</b> 001370	BOWMAN & COMPANY, LLP	AUDITOR FEE 6/20/17 - FY 2016	17,000.00 <b>17,000.00</b>
	-	YMENTS FY 2016 17,000.00	
FUND YEAR 2 CheckNumber	2017 VendorName	Comment	InvoiceAmount
<b>001371</b> 001371	MUNICIPAL EXCESS LIABILITY JI	F FAITHFUL PERFORMANCE BOND 3RD QTR 2017	2,989.55
001272			2,989.55
<b>001372</b> 001372	MUNICIPAL EXCESS LIABILITY JII	F MEL PROPERTY 3RD QTR 2017	159,518.68
001372	MUNICIPAL EXCESS LIABILITY JI		475,897.41
			635,416.09
001373			
001373	N.J. MUNICIPAL ENVIRONMENTAI	L EJIF 2ND INSTALLMENT 2017	164,290.64 <b>164,290.64</b>
001374			
001374	COMPSERVICES, INC.	CLAIMS ADMIN - 07/17 - CHERRY HILL SERVC	2,458.33
001374	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2017	32,500.00 <b>34,958.33</b>
001375			54,750.55
001375	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING - 06/2017	2,195.00
			2,195.00
001376			11 000 <b></b>
001376	J.A. MONTGOMERY RISK CONTRO	DL LOSS CONTROL SERVICES - 07/2017	11,090.77 <b>11,090.77</b>
001377			11,090.77
001377	PERMA RISK MANAGEMENT SERVICE	S POSTAGE FEE 06/2017	26.04
001377	PERMA RISK MANAGEMENT SERVICE	S EXECUTIVE DIRECTOR FEE 07/2017	29,867.50
			29,893.54
001378			
001378	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 07/2017	3,855.25
001379			3,855.25
001379	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 06/2017	115.32
001379	BROWN & CONNERY, LLP	ATTORNEY FEE 06/2017	1,721.58
001379	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 06/2017	1,350.50
			3,187.40

<b>001380</b> 001380	ELIZABETH PIGLIACELLI	TREASURER FEE 07/2017	1,742.50 <b>1,742.50</b>
<b>001381</b> 001381	HADDONFIELD BOROUGH	MEETING EXPENSE - 6/26/2017	239.42 <b>239.42</b>
<b>001382</b> 001382	JOSEPH WOLK	PRIMA CONFERENCE EXPENSE - 6/17	621.05
			621.05
001383			10 51 6 00
001383	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2017	13,716.00 <b>13,716.00</b>
001384			
001384	ALLSTATE INFORMATION MANAGEMNT	ACCT: 409 - ACT & STOR - 5/31/2017	68.48 <b>68.48</b>
001385			00.40
001385	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 07/2017 - CHERRY	1,083.00
001385	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES - 07/2017	8,739.58
			9,822.58
001386			
001386	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2017	957.17 <b>957.17</b>
001387			957.17
001387	WALTER A. EIFE	RMC FEE 2ND 2017 - HADDON TWP	17,303.08
			17,303.08
001388			
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - MOUNT EPHRAIM	6,679.05
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - MERCHANTVILLE	5,836.06
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - PINE HILL	8,883.47
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - NEDFIRD LAKES	5,715.90
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - MAGNOLIA	6,696.88
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - WINSLOW	36,970.19
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - SOMERDALE	6,856.24
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - TAVISTOCK	759.50
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - RUNNEMEDE	9,799.33
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - BARRINGTON	8,933.82
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - BROOKLAWN	4,977.69
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - BERLIN TWP	12,344.30
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - CHERRY HILL TWP RMC FEE 2ND 2017 - BELLMAWR	38,435.94
001388 001388	CONNER STRONG & BUCKELEW CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - BELLMAWK RMC FEE 2ND 2017 - HI NELLA	16,672.64 1,271.49
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - GLOUCESTER CITY	25,251.33
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - CHERRY HILL FD	20,686.27
001388	CONNER STRONG & BUCKELEW	RMC FEE 2ND 2017 - COLLINGWPPD	21,532.76
001300	CONTER STRONG & BUCKELLW		<b>238,302.86</b>
001389			
001389	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2017 - PINE VALLEY	636.40
001389	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2017 - HADDONFIELD	15,437.13
			16,073.53
001390	LEONADD ONTHE DIGUD ANCE A CV		0 (50 50
001390	LEONARD O'NEILL INSURANCE AGY	RMC FEE 2ND 2017 - GIBBSBORO	2,673.58
			2,673.58

3,018.35 12,160.28 **15,178.63** 

TOTAL PAYMENTS FY 2017

1,204,575.45

#### TOTAL PAYMENTS ALL FUND YEARS \$ 1,221,575.45

Chairperson

Attest:

Dated:\_\_\_\_\_

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

Treasurer

July 24, 2017

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

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

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the period ending June 30, 2017 for Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### • BILL LIST FOR THE MONTH OF JULY:

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

#### • INVESTMENT INCOME:

Net Investment Income received or accrued for June totaled \$6,898.25.

• RECEIPT ACTIVITY FOR JUNE:

Cherry Hill Deductible	\$ 37,018.04	
Assessments	4,276,913.17	
Restitution	24,450.00	
Total Receipts		\$4,338,381.21

#### • CLAIM ACTIVITY FOR JUNE:

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

Property Liability Claims	\$ 216,883.31
Workers Compensation Claims	222,744.25
Administration Expense	218,967.81
Total Claims/Expenses	\$658,595.37

In June \$4,000,000.00 was transferred to the CCMJIF's Investment Account at Wilmington Trust.

• CASH ACTIVITY FOR JUNE:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$19,379,135.48 to a closing balance of \$23,025,182.15 showing an increase of \$3,646,046.67.

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

Sincerely,

Elizabeth Pigliacelli, Treasurer



	Summary of Investments	Acc	Account Number				
		At a	of June 30, 2017		Page 1 of 1		
PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (MA) As of 5/31/2017	% OF M/V	MARKET VALUE (M/V) As of 6/30/2017	% OF M/V		
PRINCIPAL P	ORTFOLIO(S)						
	MONEY MARKET FUNDS						
	U.S. GOV. MONEY MARKET FUNDS	\$66,844.66	0.66	\$74,659.99	0.53		
	TOTAL MONEY MARKET FUNDS	66,844.66	0.66	74,659.99	0.53		
	U.S. TREASURY OBLIGATIONS						
	U.S. TREASURY BONDS AND NOTES	10,023,528.75	99.34	13,975,076.00	99.47		
	TOTAL U.S. TREASURY OBLIGATIONS	10,023,528.75	99.34	13,975,076.00	99.47		
TOTAL PRIN	CIPAL PORTFOLIO(S)	10,090,373.41	100.00	14,049,735.99	100.00		
	TOTAL ACCRUED INCOME	21,066.45		43,410.25			
	TOTAL MARKET VALUE WITH ACCRUED INCOME	10, 111, 439.86		14,0 93,1 46.2 4			

2017-07-0300002403200000 CDB1421376 0001 0001920038 000126964 00110100 115884-000 H



Summary of Activity	AccountNumber	115884-000
,,,	June 1, 2017 through June 30, 2017	Page 2 of 10
	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	66,844.66
RECEIPTS		
Transfest/Additions	4,000,0 00.00	0.00
Dividends	17.52	0.00
TOTAL RECEIPTS	4,0 00,0 17.5 2	0.00
DISBURSEMENTS		
Purchases	(3,979,648.45)	0.00
Other Disbursements	(12,553.74)	0.00
TOTAL DISBURSEMENTS	(3,992,202.19)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	(3,000,017.52)	3,000,017.52
Cash Management Sales	2,992,202.19	(2,992,202.19)
NET CASH MANAGEMENT	(7,815.33)	7,815.33
CLOSING BALANCES:	0.00	74,659.99

 $2017 \cdot 0.7 \cdot 0.3001 \\ 0.240 \\ 3.20 \\ 0.001 \\ CDB \\ 1421 \\ 376 \\ 0.011 \\ 0.0019 \\ 2.0138 \\ 0.001 \\ 2.0038 \\ 0.001 \\ 2.09 \\ 63 \\ 0.011 \\ 3100 \\ 11 \\ 588 \\ 4.001 \\ H$ 

						-
Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
					-	
	5,454.89				-	
5/10/2017	56,042.95				56,042.95	
5/17/2017	33,768.75				33,768.75	
5/17/2017	36,674.79				36,674.79	
5/25/2017	20,855.50				20,855.50	
5/25/2017	54,090.73				54,090.73	
6/1/2017	38,819.66				38,819.66	
6/1/2017	35,725.26				35,725.26	
					-	
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	5/3/2017 5/3/2017 5/10/2017 5/10/2017 5/17/2017 5/17/2017 5/25/2017 6/1/2017 6/1/2017 6/1/2017 	5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,454.89         5/10/2017       56,042.95         5/17/2017       33,768.75         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       54,090.73         6/1/2017       38,819.66         6/1/2017       35,725.26	5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,454.89         5/10/2017       56,042.95         5/17/2017       33,768.75         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       54,090.73         6/1/2017       35,725.26         9       9 </td <td>5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,454.89         5/10/2017       36,674.79         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       54,090.73         6/1/2017       38,819.66         6/1/2017       35,725.26</td> <td>5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,6,042.95         5/17/2017       33,768.75         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       38,819.66         6/1/2017       35,725.26         6/1/2017       35,725.26         9       9&lt;</td> <td>5/3/2017       18,168.64       18,168.64         5/3/2017       37,885.28       37,885.28         5/10/2017       5,642.95       5,642.95         5/17/2017       33,768.75       33,768.75         5/17/2017       36,674.79       36,674.79         5/25/2017       20,855.50       20,855.50         5/12/2017       34,900.73       54,900.73         6/1/2017       35,725.26       35,725.26         6/1/2017       35,725.26       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -</td>	5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,454.89         5/10/2017       36,674.79         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       54,090.73         6/1/2017       38,819.66         6/1/2017       35,725.26	5/3/2017       18,168.64         5/3/2017       37,885.28         5/10/2017       5,6,042.95         5/17/2017       33,768.75         5/17/2017       36,674.79         5/25/2017       20,855.50         5/25/2017       38,819.66         6/1/2017       35,725.26         6/1/2017       35,725.26         9       9<	5/3/2017       18,168.64       18,168.64         5/3/2017       37,885.28       37,885.28         5/10/2017       5,642.95       5,642.95         5/17/2017       33,768.75       33,768.75         5/17/2017       36,674.79       36,674.79         5/25/2017       20,855.50       20,855.50         5/12/2017       34,900.73       54,900.73         6/1/2017       35,725.26       35,725.26         6/1/2017       35,725.26       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -         -       -       -

			С	AMDEN COUNTY I	MUNICIPAL JO	INT INSURANCE FUND				
			SUMMA	RY OF CASH TRA	NSACTIONS - A	ALL FUND YEARS COMBIN	ED			
Current Fund Year: Month Ending:										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	808,364.50	4,724,459.76	1,344,737.78	10,218,242.74	131,897.39	1,599,173.59	36,397.69	559,802.16	(43,939.44)	19,379,136.18
RECEIPTS										
Assessments	189,020.75	494,554.85	108,923.85	1,251,271.12	380,938.57	882,295.49	111,150.12	858,758.42	0.00	4,276,913.17
Refunds	24,450.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,018.04	61,468.04
Invest Pymnts	(841.73)	(4,799.44)	(1,366.12)	(10,380.70)	(134.74)	(1,624.71)	(37.04)	(2,000.95)	0.00	(21,185.43
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(841.73)	(4,799.44)	(1,366.12)	(10,380.70)	(134.74)	(1,624.71)	(37.04)	(2,000.95)	0.00	(21,185.43
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	212,629.02	489,755.41	107,557.73	1,240,890.42	380,803.83	880,670.78	111,113.08	856,757.47	37,018.04	4,317,195.78
EXPENSES										
Claims Transfers	89,240.83	121,189.08	6,453.40	197,279.15	0.00	0.00	0.00	0.00	25,465.10	439,627.56
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231,521.55	0.00	231,521.55
TOTAL	89,240.83	121,189.08	6,453.40	197,279.15	0.00	0.00	0.00	231,521.55	25,465.10	671,149.11
END BALANCE	931,752.69	5,093,026.09	1,445,842.11	11,261,854.01	512,701.22	2,479,844.37	147,510.77	1,185,038.08	(32,386.50)	23,025,182.85
	REPORT STAT	JS SECTION								
	Report Month:	June								
						Balance Differences				
	Opening Balance		Opening Balance	s are equal		\$0.00				
	Imprest Transfer	S:	Imprest Totals an	e equal		\$0.00				
	Investment Bala	nces:	Investment Paym	ent Balances are eq	ual	\$0.00				
			Investment Adjust	stment Balances are	equal	\$0.00				
	Ending Balances	<b>3</b> :	Ending Balances	are equal		\$0.00				
	Accural Balance	S:	Accural Balance	s are equal		\$0.00				

SUMMARY OF CASH A	ND INVESTMENT INS	STRUMENTS			
CAMDEN COUNTY MUN	VICIPAL JOINT INSU	JRANCE FUND			
ALL FUND YEARS COM	BINED				
CURRENT MONTH	June				
CURRENT FUND YEAR	2017				
	Description:	Investors Operating-58892	Investors Prop & Liab Claims- 58910	Investors WC Claims-58905	Wilmington Trust 5884
	ID Number:				
	Maturity (Yrs)				
	Purchase Yield:				
	TOTAL for All				
1	Accts & instruments				
Opening Cash & Investr	\$19,379,135.48	9,288,087.54	380.15	294.38	10,090,373.41
<b>Opening Interest Accrus</b>	\$21,066.45	-	-	-	21,066.45
1 Interest Accrued and/or	\$17.52	\$0.00	\$0.00	\$0.00	\$17.52
2 Interest Accrued - disco	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Ins	\$6,898.25	\$6,831.85	\$42.32	\$24.08	\$0.00
6 Interest Paid - Term In:	\$17.52	\$0.00	\$0.00	\$0.00	\$17.52
7 Realized Gain (Loss)	-\$28,101.20	\$0.00	\$0.00	\$0.00	-\$28,101.20
8 Net Investment Income	-\$21,185.43	\$6,831.85	\$42.32	\$24.08	-\$28,083.68
9 Deposits - Purchases	\$8,778,008.77	\$4,338,381.21	\$216,883.31	\$222,744.25	\$4,000,000.00
10 (Withdrawals - Sales)	-\$5,110,776.67	-\$4,658,595.37	-\$216,883.31	-\$222,744.25	-\$12,553.74
Ending Cash & Investment	\$23,025,182.15	\$8,974,705.23	\$422.47	\$318.46	\$14,049,735.99
Ending Interest Accrual Bal	\$21,066.45	\$0.00	\$0.00	\$0.00	\$21,066.45
Plus Outstanding Checks	\$408,505.16	\$257,326.25	\$59,769.35	\$91,409.56	\$0.00
(Less Deposits in Transit)	-\$75,481.23	\$0.00	-\$18,768.22	-\$56,713.01	\$0.00
Balance per Bank	\$23,358,206.08	\$9,232,031.48	\$41,423.60	\$35,015.01	\$14,049,735.99
		\$0.00	0.0	\$0.00	\$0.00

		CERI	FICATION ANI CAMDE		UNICIPAL JOINT				
Month		June							
Current F	und Vear	2017							
Currenti	unu rear	2017							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net Paid Thru	Monthly Net Paid	Monthly Recoveries	Calc. Net Paid Thru	TPA Net Paid Thru	Variance To Be	Delinquent Unreconciled	Change This
Year	Coverage	Last Month	June	June	June	June	Reconciled	Variance From	Month
2017	Property	117,912.76	58,833.07	23,250.00	153,495.83	155,495.83	(2,000.00)	0.00	(2,000.00)
	Liability	9,123.29	13,342.94	0.00	22,466.23	22,466.23	0.00	0.00	0.00
	Auto	15,667.80	4,814.70	0.00	20,482.50	20,482.50	0.00	0.00	0.00
	Workers Comp	117,577.14	121,778.12	0.00	239,355.26	239.355.26	(0.00)	0.00	(0.00)
	Cherry Hill	32,177,86	25,643,98	32,177,82	25,644.02	25.644.02	(0.00)	-	
	Total	292,458.85	224,412.81	55.427.82	461,443.84	463,443.84	(2,000.00)	(10,473.40)	
2016	Property	358,768.45	30,407.76	1,200.00	387,976.21	387,976.21	0.00	0.00	0.00
	Liability	63,577.77	108.15	0.00	63,685.92	63,685,92	0.00	0.00	0.00
	Auto	51,708.00	95.00	0.00	51,803.00	51,803.00	(0.00)		0.00
	Workers Comp	1.439.320.34	43.694.00	0.00	1.483.014.34	1,483,014.34	0.00	0.17	(0.17
	Cherry Hill	4.441.18	6.295.50	4,580.71	6,155.97	7,505.80	(1.349.83)		
	Total	1.917.815.74	80.600.41	5,780.71	1.992.635.44	1,993,985.27	(1,349.83)	(719.03)	
2015	Property	561,573.44	0.00	0.00	561,573.44	561,573.44	0.00	0.00	0.00
2015	Liability	226,931.74	723.58	0.00	227,655.32	227,655.32	(0.00)		(0.00)
	Auto	30,408.14	168.70	0.00	30,576.84	30,576.84	(0.00)	_	0.00
	Workers Comp	1.952.907.39	21.373.96	0.00	1,974,281.35	1,974,281.35	(0.00)		
	Cherry Hill	7,320.39	(6,474.38)		586.50	586.50	0.00	0.00	0.00
	Total	2,779,141.10	15,791.86	259.51	2,794,673.45	2,794,673.45	(0.00)	(0.00)	_
2014	Property	323,918.01	0.00	0.00	323,918.01	323,918.01	0.00	0.00	0.00
	Liability	728,822.38	96,593.01	0.00	825,415.39	825,415.39	0.00	0.00	0.00
	Auto	60,062.87	1,342.00	0.00	61,404.87	61,404.87	0.00	0.00	0.00
	Workers Comp	1,608,497.82	6,512.60	0.00	1,615,010.42	1,615,010.42	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,721,301.08	104,447.61	0.00	2,825,748.69	2,825,748.69	0.00	0.00	0.00
2013	Property	337,742.74	0.00	0.00	337,742.74	337,742.74	0.00	0.00	0.00
	Liability	869,558.44	10,421.40	0.00	879,979.84	879,979.84	0.00	0.00	0.00
	Auto	101,330.20	33.00	0.00	101,363.20	101,363.20	0.00	0.00	0.00
	Workers Comp	2,276,015.26	3,920.47	0.00	2,279,935.73	2,279,935.73	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,584,646.64	14,374.87	0.00	3,599,021.51	3,599,021.51	0.00	0.00	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	11,295,363.41	439,627.56	61,468.04	11.673.522.93	11,676,872.76	(3,349.83)	(11,192.43)	7,842.60



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

- TO: Municipal Fund Commissioners
- FROM: J. A. Montgomery Risk Control, JIF Safety Director

**DATE:** July 6, 2017

Keith Hummel	Danielle Sanders
Associate Director Public Sector Risk Control	Administrative Assistant
<u>khummel@jamontgomery.com</u>	<u>dsanders@jamontgomery.com</u>
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# JIF SERVICE TEAM

# JUNE ACTIVITIES

# LOSS CONTROL SERVICES

- Borough of Bellmawr Conducted a Loss Control Survey on June 2
- Borough of Clementon Conducted a Loss Control Survey on June 6
- Borough of Medford Lakes Conducted a Loss Control Survey on June 1
- Borough of Merchantville Conducted a Loss control Survey on June 6

## **MEETINGS ATTENDED**

- Claims Meeting June 7
- Executive Safety Committee Meeting June 13
- Fund Commissioner Meeting June 26

## UPCOMING EVENTS

- Claims Meeting July 21
- Fund Commissioners Meeting July 24

# SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- Camden JIF SD Bulletin Stationary Work Zones June 5
- Camden JIF SD Message Excited Delirium, Police Agency Considerations June 12
- Camden JIF SD Bulletin Ladder Safety June 26

### MEL MEDIA LIBRARY

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

### <u>Municipality</u>

### # of Videos

Borough of Brooklawn

### 4

## **MEL SAFETY INSTITUTE (MSI)**

Listed below are upcoming MSI training programs scheduled for July, August and September of 2017. *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 <u>www.njmel.org</u> website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.* 

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

DATE	LOCATION	ΤΟΡΙϹ	TIME
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
		Asbestos, Lead, Silica Regulatory	
7/14/17	Township of Washington	Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/18/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
		Employee Conduct/Violence	
7/21/17	Township of Mantua	Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk
		Ladder Safety/Walking Working	
7/25/17	Township of Washington	Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
	Borough of Clementon		
8/3/17	#3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
	Borough of Clementon		
8/3/17	#3	Accident Investigation	10:45 - 12:45 pm
- (- (	Borough of Clementon		
8/3/17	#3	Toolbox Talks	1:30 - 3:00 pm

DATE	LOCATION	TOPIC	TIME	
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm	
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am	
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am	
8/23/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm	
8/24/17	City of Burlington #2	Confined Space Awareness	8:30 - 9:30 am	
	Borough of Glassboro	·		
9/11/17	#1	Hearing Conservation	12:00 - 1:00 pm	
	Borough of Glassboro			
9/11/17	#1 Tourophin of Veerbace	Fire Safety	1:15 - 2:15 pm	
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am	
9/12/17	Township of Voorhees	The Salety	9.00 - 10.00 am	
9/12/17	#1	Fire Extinguisher	10:15 - 11:15 am	
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am	
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am	
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am	
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am	
	Township of Cherry Hill			
9/15/17	#4	LOTO	8:30 - 10:30 am	
	Township of Cherry Hill			
9/15/17	#4	Shop & Tool Safety	10:45 - 11:45 am	
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm	
9/13/17	Township of	Hazcolli W/GHS	12.30 - 2.00 pm	
9/18/17	Westampton	LOTO	8:30 - 10:30 am	
	Township of Voorhees			
9/19/17	#1	Driving Safety Awareness	9:00 - 10:30 am	
	Township of Voorhees			
9/19/17	#1	HazCom w/GHS	10:45 - 12:15 pm	
0/20/47	Evesham Township MUA	Jetter/Vacuum Safety	8.20 10.20 ~~	
9/20/17	Evesham Township	CDL-Supervisors Reasonable	8:30 - 10:30 am	
9/20/17	MUA	Suspicion	10:45 - 12:45 pm	
		Seasonal (Autumn/Winter) PW	· · • F · · ·	
9/21/17	Township of Winslow	Óperations	8:30 - 11:30 am	
	Borough of Glassboro			
9/25/17	#1	Leaf Collection Safety	8:00 - 10:00 am	
0/26/47	Borough of Clementon	Loof Collection	0.20 10.20	
9/26/17	#3 Borough of Clementon	Leaf Collection	8:30 - 10:30 am	
9/26/17	#3	Snow Plow/Snow Removal	10:45 - 12:45 pm	
0,20,11	Borough of Clementon			
9/26/17	#3	BBP	1:30 - 2:30 pm	
		Seasonal (Autumn/Winter) PW	•	
9/28/17	Township of Pemberton	Operations	8:30 - 11:30 am	
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm	

CEU's for Certified Publics Works Managers				
M SI Course		MSI Course	CEU's/Cat.	
Accident Investigation	2/M	Hazard Identification - Making Your Observations Count	1 /T,M	
Advanced Safety Leadership	10/M	Hearing Conservation	1/T,G	
As bestos, Lead & Silica Industrial Health Overview	1 /Т,G	Heavy Equipment Safety	1/G-2/T	
Back Safety / Material Handling	1/T	Hoists. Cranes and Rigging	2/T	
Bloodborne Pathogens Training	1/G	Housing Authority Safety Awareness	3/T	
Bloodborne Pathogens Train- the- Trainer	1/T	Jetter Safety	2/T	
BOE Safety Aware ness	3 / T	Landscape Safety	2/T	
CDL – Supervisors Reasonable Suspicion	2/M	Leaf Collection Safety A ware ness	2/T	
CDL - Drivers' Safety Regulations	2/G	Lockout Tagout	2/T	
Coaching the Maintenance Vehicle Operator	2 /T ,M	Personal Protective Equipment (PPE)	2/T	
Confined Space Entry – Permit Require d	3.5 /T	Playground Safety	2/T	
Confined Space Awareness	1 /Т.G	Sanitation and Recycling Safety	2/T	
Driving Safety Awareness	1.5/T	Safety Committee Best Practices	1.5 /M	
Employee Conduct and Violence in the Work Place	1.5/E	Safety Coordinator's Skills Training	3 / M,G	
Excavation Trenching & Shoring	2 /T ,M	Shop and Tool Safety	1/T	
Fall Protection Awareness	2 /T ,M	Seas onal Public Work's Operations	3/T	
Fast Track to Safety	4/T	Snow Plow Safety	2/T	
Flagger / Workzone Safety	2 /T,M	Special Events Management	2/M	
Hagger / Workzone safety HazCom with Globally Harmonized System	2/Г,м 1/Т,G	Toolbox Talk Essentials	1/M	
Hazardous Materials Awareness w/HazCom & GHS	3/T		1.7.00	
	371			
CEU's for Registered Municipal Clerks				
M SI Course		MSI Course	CEU's/Cat.	
As bestos, Lead & Silica Industrial Health Overview	1/P	Hazard Identification - Making your Observations Count	2 / P	
Bloodborne Pathogens Training	1/P	Safety Committee Best Practices	1.5/P	
Employee Conduct and Violence in the Work Place	1.5/E	Safety Coordinator's Skills Training	6/P	
		Special Event Management	2 / P	
TCH's For Water/Wastewater	TOUL DA	1010	7018 00 4	
M SI Course		MSI Course	TCH's/Cat.	
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/HazCom & GHS	3/5	
A dva no ed Safety Lea ders hip	10/S	Heavy Equipment Safety	3 / S	
As bestos, Lead & Silica Industrial Health Overview	1/S	Housing Authority Safety Awareness	3 / S	
Back Safety / Material Handling	1/S	Hazard Identification - Making your Observations Count	1.5/S	
Bloodborne Pathogens Training	1/S	Hearing Conservation	1/S	
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S	
BOE Safety Awareness	3 / S	Jetter Safety	2/S	
CDL – Supervisors Reasonable Suspicion	1.5/S	Ladder Safety/WalkingWorkingSurfaces	2 / S	
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S	
Confined Space Awareness	1 /S	Leaf Collection Safety A ware ness	2/S	
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S	
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1/S	
Driving Safety Awa reness	1.5 / S	Office Safety	2/S	
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S	
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5/S	
Fast Track to Safety	5/S	Safety Coordinator's Skills Training	5/S	
Fire Extinguisher	1/S	Seas onal Public Works Operations	3 / S	
Fire Safety	1/S	Snow Plow Safety	2/S	
Flagger / Workzone Safety	2 / S	Special Event Management	2/S	
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1/S	
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CEU's for Tax Collectors	0515 (5.1	CEU's for County/Municipal Finance Office		
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	CEU's/Cat. 1.5 / E			
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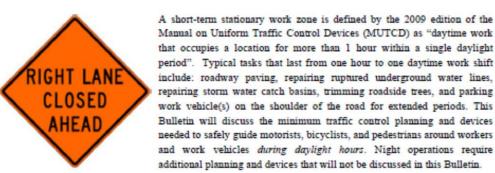


Safety Director Bulletin

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

June 2017

#### SHORT-TERM STATIONARY WORK ZONES



Planning for effective temporary traffic control (TTC) begins with understanding the characteristics of the road being worked on. Factors include:

- Posted speed limit and the speed that can realistically be expected
- Traffic volume and volume variations during the day; such as morning and afternoon commutes, school hours, and possible lunch or shopping traffic
- Topography of the road; curves, hills, sun glare or shadows, street width, shoulder characteristics are a few factors that can impact the effectiveness of TTC plans

Using the local knowledge of the road and anticipated conditions, planners of TTC will develop a plan in accordance with the MUTCD for the 4 areas of a work zone:

- The Advance Warning Area is the section where motorists are informed they are approaching an area
  where work will impact the normal paths of travel. This is accomplished using typically one to three
  signs, possibly in conjunction with amber warning lights or arrow boards.
- The Transition Area contains devices that move traffic from the lane(s) in which work is being
  conducted into open lanes for traffic. For Short-term Stationary Work Zones, this would normally
  include a line of cones, called a Taper.
- The Activity Area includes space needed for the work to be completed, parking and moving space for work vehicles, staging areas for supplies and other materials, buffer spaces, and open lanes for traffic.
- The Termination Area is optional and should be utilized when motorists would benefit from a visual cue that they have passed the Activity Area and the original lane is now available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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A flagging operation may also be necessary for One-Lane, Two-Way Traffic operations. Flaggers are needed when motorists can not safely determine on their own whether it is appropriate to proceed past workers in the shared lane. Conditions that would typically require flagging include work zones that are longer in length, on curves or hills, on roads with high volume of traffic or higher speed limits, and near intersections.

It is important to remember only uniformed law enforcement officers can direct traffic against a traffic control signal, such as a traffic light. Public works or utility workers can only flag to direct traffic <u>in</u> <u>conjunction</u> with traffic control signals.

This Bulletin provides a summary of the considerations and requirements for setting up a proper and effective temporary traffic control work zone. While New Jersey does not require certification for individuals who plan and set-up TTC, they must be trained and knowledgeable. The complete MUTCD should be available, either hard-copy or electronically. The official version of the MUTCD is available at <a href="https://mutcd.flwwa.dot.gov/pdfs/2009r1r2/pdf">https://mutcd.flwwa.dot.gov/pdfs/2009r1r2/pdf</a> index htm. Part 6 - Temporary Traffic Control is the relevant section for working on a roadway. The MUTCD should be consulted before establishing a work zone. The 2009 edition has been adopted as the regulation for setting-up work zones on all public roadways.

The MEL Safety Institute (MSI) offers a 4-hour class, *Flagger and Work Zone Safety*, which uses lecture, work sheets, and a quiz to demonstrate training. It is offered around the State throughout the year. Visit <a href="http://www.njmel.org/index.php/safety/mel-safety-institute">http://www.njmel.org/index.php/safety/mel-safety-institute</a> for a class calendar.

Rutgers University's Center for Advanced Infrastructure and Transportation offers several classes for temporary work zones and engineering issues. Visit their website, <u>www.cait.rutgers.edu</u>, for more information.

#### Summary for planning a Short-term Stationary Work Zone

- Review characteristics of the road where work will be conducted; included speed limit, traffic volume, curves and hills, and other visual obstructions.
- Determine how much of the roadway must be closed to traffic for work space, vehicle parking space, staging areas, and buffer zones. Calculate how many traffic cones will be needed by dividing the length of the area (in feet) by twice the speed limit. Load cones.
- Determine the proper taper(s) to close and re-open lanes in which work will be conducted. Calculate the lengths of the taper(s) using Tables 6C-3 and 6C-4 in the MUTCD. Calculate the number of traffic cones needed by dividing the lengths of the taper(s) (in feet) by the speed limit. Load cones.
- Determine the number and messages of advance warning signs. Determine sign spacing with Table 6C-1.
  - o Will a "End Work Zone" sign be needed?
  - Will an Arrow Board be needed?
- Will a flagging operation be needed or is the Work Zone configured to permit traffic to self-regulate? If flagging will occur, load one or two STOP / SLOW paddles.
- Review the plan with workers who will be involved with the work being planned. Remind them to wear the proper level of ANSI high-visibility apparel and other personal protective equipment for the type of work being performed.
- Drive through the work zone before and during the work to verify TTC is effective.

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# Safety Director Bulletin

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

June 2017

## Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Movement between work areas
- Side-to-side movement of work
- Two hands needed to do work

Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

Twice as many falls occur while descending ladders compared to going up ladders. Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways. Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the "4:1 Rule." A field test for this is to stand. with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.
- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.
- Avoid working side-on from a stepladder, especially when drilling or applying force. Don't place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.

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#### Safe use of all types of ladders

- Do not use a ladder if you have a medical condition, or are taking medication that could affect your safety. Discuss any of these conditions with your supervisor.
- It is recommended only Type I, IA or IAA ladders be purchased by municipalities.
- Evaluate environmental conditions before and during tasks requiring the use of ladders. High winds, rain or
  ice, will dramatically increase the risk of using ladders. Decide if the work must be performed under these
  conditions and if so, take additional precautions.
- When working on or close to electrical equipment that is live or may become live, use ladders that will not
  conduct electricity, such as those with fiberglass side rails. Maintain a 10 foot clearance from overhead
  electrical wires, including the arc of the extended ladder.
- Do not place ladders in front of doorways, or at intersections of aisles, unless sufficient means to protect the worker and pedestrians have been established.
- · Do not throw things from ladders. Keep the bottom of the ladder clear of debris.

#### Using an extension ladder

- Extension ladders are primarily for access to higher levels, and not as work platforms.
- If you must work from an extension ladder, consider using a fall protection system attached to
  a secure anchor point on the building, especially if pushing, pulling, or prying. And keep both
  feet on the same rung.
- Never work from any of the top 3 steps of a straight or extension ladder.
- Never move a ladder while someone is on it.
- Lower the top section of an extension ladder before you move it.

#### Using a step ladder

- Make sure the legs are fully open and the spreader bar is locked before you use. All four
  feet must be on the same level surface. Do not use a step ladder as a straight ladder or to
  access upper platforms.
- When working from a stepladder do not stand on the top step or cap plate.
- Do not stand on the back leg brace.

#### Inspection and maintenance of ladders

- Ladders must have a documented inspection "frequently" under OSHA regulations. Follow manufacturer's recommendations.
- If a ladder is found to be defective, it must be clearly tagged "Dangerous-Do Not Use" and removed from service. Repairs must be made by a qualified technician.
- Ladders should be supported at multiple points when in storage.

#### Always Use the Right Ladder for the Job!

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Some of the most severe accidents we see involve workers who are caught between moving and stationary objects. The results can be devastating.

Don't Get Caught In

Make this course part of your DPW training. This course will raise awareness about some of the most common Crush Zone hazards faced by public employees.



# Visit The MEL Safety Institute.

Questions? Contact the MSI Help Line (866) 661-5120. The MEL Safety Institute can be accessed by going to www.nimel.org. Click on our logo.

#### How to Access Training Courses:

- 1. Go to NJMEL.org & oliok on the M&I logo at the top of the page. 6. Choose the "Cruch Zone" course.
- 2. Click on our logo.
- 3. If you have taken MSI classes in the past, enter your username 7. Choose "Click Here" to go to your authorized course list. and paceword. If you do not know your ucername/ paceword, check with your Training Administrator or call the MSI Helpline listed below. If you are new, ollok "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
- 4. Once logged in, olick on "MSI On-Line Training Courses."
- 8. Click enroll.
- 8. Click the program name to launch the course.

#### 9. Click Start to begin.

10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certifloate of Completion. Learning Transcripts are automatically updated In the MSI Learning Management System.

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

Thursday, June 22, 2017

From 5/22/2017 To 6/21/2017

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
CAMDEN JIF H- City of Camden AU WC I- City of Gloucester City	520 Market St. Camden, NJ 08101 512 Monmouth St Gloucester City, NJ 08030 - 1	1568 793	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Polic (but only with respect to liability caused in whole or in part by t acts or omissions of the named insured) as respects the use o smokehouse for the City's Gloucester City Day event on 6/3/13	he fa
H- Barrington Board of Education AU WC I- Borough of Barrington	311 Reading Avenue Barrington, NJ 08007 229 Trenton Ave Barrington, NJ 08007	1693	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Police (but only with respect to liability caused in whole or in part by t acts or omissions of the named insured) as respects to use of facilities at Woodland School, located at 1 School Lane, Barrington, NJ 08007, for the Borough's fireworks display on J 3, 2017 rain date July 7, 2017.	ne
<ul><li>H- Collingswood Board of Education</li><li>AU WC</li><li>I- Borough of Collingswood</li></ul>	c/o Collingswood High School 424 Collings Aver Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Police (but only with respect to liability caused in whole or in part by t acts or omissions of the named insured) using the High S on 10/7/17 for the Collingswood Book Festival if it rains.	ne
H- 1st Colonial Community Bank AU OTH	Woodland Falls Corporate Park 210 Lake Drive, Suite 300 Cherry Hill, NJ 08002	East, 22115	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the	6/6/2017 GL EX

I- Borough of Magnolia	438 W. Evesham Avenue Magnolia, NJ 08049	description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 2015 Ford Interceptor VIN 84280 value \$32,912.00.
H- Borough of Somerdale I- Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ0808322410105 Kennedy Blvd Somerdale, NJ08083	Evidence of insurance as respects to Statutory Bond Coverage for 6/14/2017 BOND Virginia F. Knecht, Tax Collector/Utility Collector, Kevin Foley, Treasurer/ CFO, Effective 01/01/7.
H- TD Bank NA ISAOA/ATIMA WC PR	Small Business Center 2059 Springdale Road Cherry 22754	Certificate Holder & Audubon Park Fired Department are 6/13/2017 GL EX
I- Borough of Audubon Park	Hill, NJ 08003 20 Road C Audubon Park, NJ 08106	amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for new equipment, 15 airpack, 37 air cylinders, 15 facemasks, totaling \$107,155.
H- Bi-County Softball League	2 Garfield Road Parsippany, NJ 07054 23118	Certificate Holder is amended to be included as "additional 6/6/2017 GL EX
I- Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Kinnelon Recreation Travel Softball participation in the summer 2017 league.
H- Bi-County Softball League	2 Garfield Road Parsippany, NJ 07054 23118	Certificate Holder is amended to be included as "additional 6/6/2017 GL XS
I- Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Kinnelon Recreation Travel Softball participation in the summer 2017

league.

H- Borough of Audubon Park	20 Road C, 2nd Floor Audubon Park, NJ 08106	24221	Evidence of insurance as respects to Statutory Bond coverage for 5/24/2017
BOND I- Borough of Audubon Park	20 Road C Audubon Park, NJ 08106		Dawn Pennock - Treasurer, effective 05/01/2017.
H- Township of Berlin AU WC	135 Route 73 South West Berlin, NJ 08091	24230	Township of Berlin, including all elected and appointed officials, 6/5/2017 GL EX
I- Borough of Berlin	59 S. White Horse Pike Berlin, NJ 08009		all employees and volunteers, all boards, commissions and or authorities and their board Members, employees and volunteers are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the 4th of July festivities.
H- Borough of Eatontown WC	47 Broad Street Eatontown, NJ 07724	24320	Evidence of insurance as respects to Statutory Bond coverage for 6/13/2017 GL EX
I- Borough of Audubon	606 West Nicholson Road Audubon, NJ 08106		Leigh Schenck - Tax Collector, effective 05/01/2017.
H- Communications Construction Group LLC AU PR PD	1060 Andrew Drive, Ste. 130 West Chester, PA 1938	0 25332	Evidence of insurance as respects to police traffic control. 5/25/2017 GL EX
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108		
H- Communications Construction Group LLC	1060 Andrew Drive, Ste. 130 West Chester, PA 1938	0 25332	Evidence of insurance as respects to police traffic control. 5/25/2017 Fidelity
I- Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108		
H- Eastern Regional High School I- Voorhees Township	1401 Laurel Oak Road Voorhees, NJ 08043 2400 Voorhees Town Center Voorhees, NJ 08043	25447	Certificate Holder is amended to be included as "additional 5/30/2017 GI EX insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of premises for Voorhees Got Talent Event being held on July 27, 2017.
<ul><li>H- Inter Community Celetration Assn</li><li>I- Borough of Berlin</li></ul>	PO box 488 Berlin, NJ 08009 59 S. White Horse Pike Berlin, NJ 08009	25480	Certificate Holder is amended to be included as "additional 6/2/2017 GI EX 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)
<ul><li>H- National Realty &amp; Development Corp.</li><li>AU PR PD</li><li>I- Borough of Somerdale</li></ul>	Attn: Property Operations 3 Manhattanville Road 25493 Purchase, NY 10577-2117 105 Kennedy Blvd Somerdale, NJ 08083	Certificate holder and Center 48 Limited Partnership, National 6/6/2017 GL EX Retail Urban Renewal LLC; J.M.K. Investment Co., Inc. are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability
		pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) (cont'd Page 2)
H- National Realty & Development Corp AU WC	Center 48 Ltd Prtnshp National Retail Urban Renewal 25537	Certificate Holder is amended to be included as "additional 6/12/2017 GL EX
	LLC 3 Manhattanville Rd., Ste 202 Purchase, NY 10577	insured" the person(s) or organization(s) as shown in the description section of this certificate of
I- Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of property at 711 Evesham Ave, Somerdale, NJ 08083, for the Borough's Somerdale Day event and Summer Concert Series.
H- Township of Pennsauken AU WC	5605 N Crescent Boulevard Pennsauken, NJ 08110 25541	Certificate Holder is amended to be included as "additional 6/12/2017 GL EX
I- Borough of Lawnside	4 E Douglas Ave. Lawnside, NJ 08045	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects the Borough of Lawnside - Summer Recreation Program from July 10 - August 11, 2017.

H- KS StateBank and/or Its Assigns	PO Box 69 Manhattan, KS 66505	25565	Certificate Holder is amended to be included as "additional	6/14/2017 GL EX
AU WC PD I- Borough of Bellmawr	21 East Browning Road P.O. Box 368 Bellmawr, N 08099	J	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Proper pursuant to the terms, conditions, limitations, and exclusions of JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the lease of 2017 Police Interceptor Utility, vin #1FM5K8AR5HGD06380, valued at \$24,906.	fthe
H- The Wolfson Group Inc. WC	120 W Germantown Pike Suite 120 Plymouth Meet	ing, 25569	Certificate Holder is amended to be included as "additional	6/15/2017 GL EX
I- Borough of Audubon	PA 19462 606 West Nicholson Road Audubon, NJ 08106		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as espects to use of premises at 130 W Nicolson Rd, Audubon, NJ 08106 for fire fighter training activities from July 2017 through September 20	he
H- County of Camden AU WC	520 Market St Camden, NJ 08102	25590	Evidence of Insurance	6/16/2017 GL EX
I- Borough of Lawnside	4 E Douglas Ave. Lawnside, NJ 08045			
H- Aherns Rentals Inc. EX WC PR	1401 Mineral Ave Las Vegas, NV 89106	25594	Certificate Holder is amended to be included as "additional	6/16/2017 GL AU
I- Borough of Medford Lakes	Cabin Circle Drive Medford Lakes, NJ 08055		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Prope pursuant to the terms, conditions, limitations, and exclusions o JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of Articulated 40' Electric Boom Lift, equipment #6005850, valued \$1,625.00 for the Medford Lakes DPW.	fthe
H- Aherns Rentals Inc.	1401 Mineral Ave Las Vegas, NV 89106	25594	Certificate Holder is amended to be included as "additional	6/16/2017 GL AU
EX WC PR I- Borough of Medford Lakes	Cabin Circle Drive Medford Lakes, NJ 08055		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Prope pursuant to the terms, conditions, limitations, and exclusions o JIF Casualty and Property Insurance Policies (but only with	

			respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the rental of a 2015 JLG Articulated 40' Electric Boom Lift, serial #0300198892, valued at \$75,000
H- Berlin Township Board of Education AU WC	225 Grove Avenue West Berlin, NJ 08091	25635	Certificate Holder is amended to be included as "additional 6/21/2017 GL EX
I- Township of Berlin	135 Route 73 South West Berlin, NJ 08091		insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respects to the use of a school bus and driver for the Township's Police Department Youth Academy on 6/28/17-6/29/17.
<i>Total # of Holders = 24</i>			





### CAMDEN JIF PPO & BILL REVIEW SAVINGS Workers' Compensation Medical Savings By Month

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	<u>Savings</u>	<u>% of Savings</u>
January	\$173,751.67	\$92,304.73	\$81,446.94	46.88%
February	\$169,379.51	\$69,348.68	\$100,030.83	59.06%
March	\$183,335.17	\$56,461.80	\$126,873.37	69.20%
April	\$102,176.52	\$54,762.68	\$47,413.84	46.40%
Мау	\$206,740.28	\$129,288.77	\$77,451.51	37.46%
June	\$155,219.36	\$94,359.27	\$60,860.09	39.21%
TOTAL 2017	\$990,602.51	\$496,525.93	\$494,076.58	49.88%

### Monthly & YTD Summary:

PPO Statistics	<u>June</u>	<u>YTD</u>
Bills	174	994
PPO Bills	167	924
PPO Bill Penetration	95.98%	92.96%
PPO Charges	\$151,206.36	\$930,932.24
Charge Penetration	97.41%	93.98%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	<u>Savings</u>	% of Savings
January	\$70,539.78	\$33,254.75	\$37,285.03	52.86%
February	\$142,366.08	\$82,244.39	\$60,121.69	42.23%
March	\$412,910.41	\$204,711.56	\$208,198.85	50.42%
April	\$372,001.82	\$200,922.56	\$171,079.26	45.99%
Мау	\$114,433.26	\$64,409.01	\$50,024.25	43.71%
June	\$164,776.08	\$82,217.66	\$82,558.42	50.10%
July	\$152,954.29	\$77,601.17	\$75,353.12	49.27%
August	\$182,450.42	\$128,830.85	\$53,619.57	29.39%
September	\$294,215.34	\$169,791.49	\$124,423.85	42.29%
October	\$266,883.14	\$151,891.18	\$114,991.96	43.09%
November	\$210,920.43	\$106,768.95	\$104,151.48	49.38%
December	\$150,279.36	\$91,215.82	\$59,063.54	39.30%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.9 <b>1</b> %



### Camden JIF

### 2nd Quarter 2017 - Workers' Comp Injury Review

#### Claims Reported:

- 91 First Reports of Injury
- <u>73</u> Medical Treatment vs. <u>18</u> Report Only/Occurrence Only

#### **Claim Statistics:**

- 13 Remain open and actively treating; 9 are currently working and/or had no missed days
- <u>4</u> Employees remain out of work due to work-related injuries; <u>2</u> have been released to TD but not able to be accommodated
- An average of <u>20</u> Transitional Duty days were accommodated on <u>18</u> claims
- An average of <u>14</u> TD Lost Opportunity Days occurred on <u>6</u> claims

### Primary Cause/Type of Injuries:

- Strain/Sprains = 26
- Contusions = 16
- Lacerations = 12
- Exposure = 15
  - Bodily Fluids = 6
  - Infectious Diseases= 5
  - Foreign Substance = 2
  - Poison Ivy = 2
- MVA injuries = 7
- Foreign Object in the eye = 4

- Syncope = 2
- Insect Bite = 2
- Heat Exhaustion = 2
- Abrasion = 1
- Slip/Fall = 1
- Crush Injury = 1
- Puncture Wound = 1
- Fracture = 1

# **APPENDIX I – MINUTES**

June 26, 2017 Meeting

### CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND **OPEN MINUTES MEETING – JUNE 26, 2017 BOROUGH OF HADDONFIELD 5:15 PM**

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

### PLEDGE OF ALLEGIANCE MOMENT OF SILENCE OBSERVED

### **ROLL CALL OF EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	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
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company James Miles, Dennis Skalkowski
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control Glenn Prince, Keith Hummel
Treasurer	Elizabeth Pigliacelli (left meeting at 5:25pm)
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

# FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate Bob Mather, Pine Valley Millard Wilkinson, Berlin Borough David Taraschi, Audubon Borough Edward Hill, Lawnside Borough Jack Flynn, Gibbsboro Borough Eleanor Kelly, Runnemede Borough Ethel Kemp, Camden Parking Authority

## **RISK MANAGEMENT CONSULTANTS PRESENT:**

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

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

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 22, 2017

### MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MAY 22, 2017

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

## CORRESPONDENCE: NONE

**AUDIT REPORT AS OF DECEMBER 31, 2016:** The Auditor's Report as of December 31, 2016 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 17-16 approving year end Financials along with the Group Affidavit. (Pages 3-5)

Executive Director said the Audit Committee held a conference call on Friday and the Committee did go through the audit in detail. Mr. Jim Miles presented a brief overview of the 2016 Audit. Mr. Miles said as of December 31, 2016 the Fund had \$21,681,587 in total assets and \$10,815,481 in total liabilities resulting in a net position of \$10,866,106. The Fund had total operating revenues of \$12,415,008, non operating revenues of \$1,083,686, operating expenses of \$10,955,237, a return of surplus and an EJIF dividend of \$301,329, resulting in an increase in net position of \$2,242,128. Mr. Miles said there were no findings or recommendations. Chairman Mevoli thanked the auditors. Executive Director said if the Committee wishes to do so a motion would be in order to approve the year end financials and adopt Resolution 17-16.

### MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2016 AS PRESENTED, ADOPT RESOLUTION 17-16 AND EXECUTE THE GROUP AFFIDAVIT INDICATED THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

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

Board adopted a Resolution accepting the transfer of member JIF's Fund Year 2013. Enclosed you will find Resolution 17-17 authorizing the transfer of the Camden JIF's 2013 claim liabilities to the RCF.

# MOTION TO APPROVE RESOLUTION 17-17 TRANSFERRING FUND YEAR 2013 TO THE RCF

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

**RESIDUAL CLAIMS FUND:** The RCF met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**) Commissioner Wolk reported the Draft Audit and Actuarial Analysis were presented for review. The Auditor reported he was working on an issue with the MEL's reinsurer that will financially improve the position of the Fund. It is estimated that the receivable is in excess of \$5 million. Executive Director said the Camden JIF portion of the receivable is approximately \$400,000. The RCF Board voted to accept local JIF's transfer of the 2013 Fund Year. The next meeting will be on September 6, 2017.

**EJIF:** The EJIF met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**) Commissioner Wolk reported the Draft Audit was reviewed and the Auditor reported the Fund is in excellent financial condition. The Board adopted and approved the Audit for 2016. A motion was approved to authorize the Fund office to issue RFQ's for all fund positions. The 2017 Budget was amended to reflect new members added to the local JIFs. The next meeting will be on September 6, 2017.

**MEL JIF:** The MEL met on June 1, 2017 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**) Commissioner Wolk reported the MEL recognized Carol Byrne from the Bergen JIF for her long time service to the JIF and the MEL. She was one of the longest serving Commissioners to the Fund. The Director reported that the Board continues to meet with the MEL's new Marketing Consultant and Marketing Manager to continue the process of identifying goals which include new membership, membership retention and rebranding. The MEL voted to transfer Fund year 2013 liabilities to the RCF.

**2017 COVERAGE DOCUMENTS:** The Fund Office has distributed the 2017 coverage documents to all Fund Commissioners and Risk Managers via email.

**2017** 2<sup>nd</sup> **ASSESSMENT BILLS:** Statement of Accounts were mailed out to members with a due date of June 15<sup>th</sup>.

**2017 SAFETY EXPO:** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which included MEL member town's water & sewer employees. The Safety Expo will be held on June 23<sup>rd</sup> at the Middlesex Fire Academy and September 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations information was emailed to members and is also shown on pages 7-11.

**STATE FILING NOTICE:** The MEL Underwriting Manager has filed the 2017 Excess Insurance and Reinsurance Policies. Mr. Cooney's Memorandum appears on **Page 12**.

**2018 RENEWAL ONLINE UNDERWRITING DATABASE:** Members and Risk Managers have received notification that the database is set up to begin the 2018 underwriting renewal. The deadline for completion is August 15, 2017. This year's renewal will still be conducted in the Exigis system. The MEL awarded a contract to Origami for the online underwriting starting in 2018.

**MEL 30<sup>TH</sup> ANNIVERSARY ARTICLE:** A recent edition of the New Jersey League of Municipalities magazine highlighted the 30<sup>th</sup> Anniversary of the MEL. The article pointed out the ling history of the Fund and how much member municipalities have saved over the years. **Page 14** 

**RFQ FOR PROFESSIONAL SERVICES:** Executive Director said the MEL is looking into the possibility of just one Property TPA to handle all JIFs together. The MEL is asking local JIFs when advertising for TPA we do a separate RFQ for the Property section. We will report back and you will see a separation of the Third Party Claims Administrator with property carved out in the event the MEL does take that over from first dollar. In response to Commissioner Shannon, Executive Director said if the MEL does take over the Property TPA in the future the JIF will not need to do an RFQ for the property portion of Claims TPA. There is a chance the vendor could be in North Jersey.

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

Executive Director said the actuary has made some IBNR adjustments usually in our favor. Executive Director said the April 30th Financial Fast Track shows an increase of over \$181,000 with our surplus at \$8.3 million and we are still trending very well in 2017. The loss ratio report as of April 30th reflects the actuary had us targeted at 9.35% and we are at 9.72%. Lost Time Accident Frequency as of April 30th we are standing at 1.76 which is still doing great with 8 lost time accidents for the year. Executive Director said he was looking at the May LTAF report today we are down to 1.57, as we are trending in the right direction.

## Executive Director's Report Made Part of Minutes.

### **TREASURER:** Executive Director reviewed the reports included in the agenda.

Ĩ	2016	\$23,500.00
	2017	\$195,467.81
	TOTAL	\$218, 967.81

### Approving Payment of Resolution 17-18 June 2017 Vouchers

### Confirmation of May 2017 Claims Payments/Certification of Claims Transfers:

Closed	.00
2013	20,101.91
2014	53,534.99
2015	56,992.44
2016	37,406.48
2017	169,450.63
TOTAL	337,486.45

### **MOTION TO APPROVE RESOLUTION 17-18 JUNE 2017 VOUCHERS**

Motion:	
Second:	
Roll Call Vote:	

Commissioner DiAngelo Commissioner Lipsett 8 Ayes - 0 Nays

# MOTIONTORATIFY&APPROVECERTIFICATIONOFCLAIMS/CONFIRMATIONOFCLAIMPAYMENTSFORTHEMONTHSOFMAY 2017ASPRESENTED AND APPROVETHETREASURER'SREPORT:

Motion:	
Second:	
Vote:	

Commissioner DiAngelo Commissioner Wolk Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed the Cherry Hill case where the gentleman was mowing the lawn was killed by a falling limb. This case settled last week for \$60,000 which was certainly less than what was reserved. Attorney Nardi said he has two other cases to discuss in closed session.

Attorney Nardi reported on a New Jersey Supreme Court decision last Tuesday which made a big change to the interpretation to OPRA. As you know what has always been accepted is that you are not required to create documents. If you do not have a document that was specifically requested you are not suppose to try to interpret or guess what somebody may want. In this case, a specific request was made but there was not any kind of log that really complied with that request. The Supreme Court held that because the information is contained within the database for the municipality it is a violation of OPRA if you do not spend the minimum amount of time necessary to provide responses. In a sense you create a document but with the distinction the court made you are not creating a government record. The record already exists within the data system but is not a June 26, 2017 5 Camden JIF OPEN Minutes

document that is too hard or cumbersome to create. So this is important for everyone to realize and at this point no one can really answer how far do you have to go and what is too much of a burden so you will have to decide this on a case to case basis. Attorney Nardi said this will have impact on the litigation of cases we may encounter.

**SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director's report. A Safety Director's Bulletin was included on Training Summer and Season Employees. Mr. Prince introduced Keith Hummel a new Risk Control Consultant recently added to the JA Montgomery staff. Keith Hummel is a retired police Chief from Voorhees Township and we are proud to bring on another Camden County "guy" on to the staff. Chief brings a variety of knowledge to our program and he has been exclusively providing some supervisory Risk Control Programs to some of our supervisors as well as our Career Survival Programs.

### Monthly Activity Report/Agenda Made Part of Minutes.

## **UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 41 for the period 4/22/17 to 5/21/17 with 14 certificates issued. Chairman Mevoli said he received the email regarding the fireworks and inflatables. Chairman Mevoli said the towns should not be operating the inflatables at all and should be manned by the vendor the entire time. Executive Director said we sent the information to all towns several times and the towns that do have the inflatables have purchased there own coverage.

## List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2017 where there was a savings of 37.46% for the month and a total of 51.86% for the year. On page 46 there is a press release and as of May 15, 2017 CSG has entered into a partnership with Excellere Partners based out of Denver Colorado.

### Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Denise Hall said her report is for closed session.

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

Motion: Second: Vote:

Commissioner Lipsett Commissioner Michielli Unanimous

### MOTION TO RETURN TO OPEN SESSION:

Motion: Second: Vote: Commissioner Michielli Commissioner Wolk Unanimous

### MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Second: Roll Call Vote: Commissioner Michielli Commissioner Wolk 8 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

PUBLIC COMMENT: NONE

### **MOTION TO ADJOURN:**

Motion: Second: Vote: Commissioner Michielli Commissioner Gallagher Unanimous

**MEETING ADJOURNED: 5:54 PM** 

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