

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

JUNE 23, 2014
BOROUGH OF HADDONFIELD
242 KINGS HIGHWAY EAST
HADDONFIELD, NJ 08033
5:15 PM
AGENDA AND REPORTS

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

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

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

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JUNE 23, 2014**

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

- CORRESPONDENCE – Comp Services Letter.....Page 1**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 2

- TREASURER - Richard Schwab**
June Vouchers - Resolution No. 14-18..... Page 20 & 23
Monthly ReportsPage 24

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 30

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 40

- MANAGED CARE – Consolidated Services Group**
Monthly ReportPage 44

- CLAIMS SERVICE – Comp Services Inc.**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: July 28, 2014 – Borough of Pine Hill**



Announcement from CompServices, Inc.

CompServices, Inc. is excited to announce that our company, and insurance sister company AmeriHealth Casualty, will be doing business as AmeriHealth Casualty Services* as of May 19th.

We have made this change in response to the needs of our clients, like you, in order to provide a more unified, comprehensive suite of products and services. We will continue to offer the best, localized claims administration, discount provider network, medical management, loss control, and disability management services available. Our coverage is backed by our superior customer service and dedicated, experienced claims professionals. We take pride in offering the best products and services at competitive prices. In short, AmeriHealth Casualty Services remains your total workers' compensation solution.

In conjunction with our rebranding efforts, we are excited to announce the launch of our new website, www.amerhealthcasualty.com. While we have a new website, the claims reporting process remains the same. Finally, please note that all email addresses have been changed to @ahcasualty.com although the current email address will still get to everyone. Feel free to browse the website and reach out to me if you have any questions. Thanks for your continued interest in our company and your business.

For more information about what we can do for you in 2014, please contact me directly.

Sincerely,

Denise Hall
Claims Supervisor

amerhealthcasualty.com
8000 Midlantic Drive | Suite 410N | Mt. Laurel, NJ 08054

*AmeriHealth Casualty Services is a d/b/a for CompServices, Inc. which provides third party administration services.

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16
Parsippany, NJ 07054

Date: June 23, 2014

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Employment Practices Liability 2014/2015 Program:** In order to maintain current deductibles and co-payment provisions, members were required to update their EPL Programs and submit the checklist to the Fund office. We are in the process of preparing the final file to XL.
- Audit Report as of December 31, 2013** – The Auditor’s Report as of December 31, 2013 was reviewed at our last meeting by Mr. Jim Miles from Bowman & Company. The Audit Committee also held a conference call to further review the audit. Approval of the report, both Resolution 14-15 and Group Affidavit must be executed. **(Page 14)**
 - Motion to Approve Year-End Financials as of December 31, 2013 as Presented, Adopt Resolution 14-15 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- Residual Claims Fund** – The RCF met on June 4, 2014 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2010. Enclosed you will find Resolution 14-16 authorizing the transfer of the Camden JIF’s 2010 claim liabilities to the RCF. **(Page 17)**

 - MOTION TO APPROVE RESOLUTION 14-16**
- EJIF-** The EJIF met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- MEL JIF** – The MEL met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting is enclosed. **(Appendix II)**
- Amending the Plan of Risk Management** – An amendment of the Plan is necessary reflecting final changes to the property policy. The revised plan has been sent out under separate cover. Changes are highlighted. Also, the new policy limits for Cyber Liability are highlighted.

❑ Motion to Adopt Resolution 14-17 Amending the Plan of Risk Management.

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

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

- ❑ **Risk Management Consultant Agreements** - Enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs. **(Page 18)**
- ❑ **Membership Renewals** – The Fund has 5 members up for renewal at the end of the year. Renewal documents will be sent out in August. **Page 19**

❑ **Due Diligence Reports:**

Financial Fast Track – as of 4/30/2014	Page 4
Income Portfolio – as of 4/30/2014	Page 5
Loss Ratio Analysis – as of 5/31/14	Page 6
Claim Activity Report – as of 5/31/14	Page 7
Loss Time Accident Frequency – as of 5/31/14	Page 8&9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
2014 Fund Year Regulatory Affairs Checklist	Page 12&13

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2014			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	989,334	3,959,197	168,300,790	172,259,987	
2.	CLAIM EXPENSES					
	Paid Claims	250,916	1,547,609	76,140,425	77,688,035	
	Case Reserves	385,639	1,135,245	3,322,310	4,457,555	
	IBNR	283,169	341,790	5,464,143	5,805,933	
	Recoveries	(1,169)	(4,561)	(473,508)	(478,070)	
	TOTAL CLAIMS	918,555	3,020,083	84,453,370	87,473,453	
3.	EXPENSES					
	Excess Premiums	300,620	1,204,229	44,128,408	45,332,637	
	Administrative	147,478	578,405	30,472,251	31,050,656	
	TOTAL EXPENSES	448,098	1,782,633	74,600,659	76,383,292	
4.	UNDERWRITING PROFIT (1-2-3)	(377,319)	(843,520)	9,246,761	8,403,241	
5.	INVESTMENT INCOME	9,175	21,943	10,015,083	10,037,026	
6.	DIVIDEND INCOME	0	0	3,172,870	3,172,870	
7.	STATUTORY PROFIT (4+5+6)	(368,144)	(821,576)	22,434,714	21,613,138	
8.	DIVIDEND	0	0	17,404,357	17,404,357	
9.	STATUTORY SURPLUS (7-8)	(368,144)	(821,576)	5,030,357	4,208,781	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	924	2,484	1,550,579	1,553,063	
	2010	(252,337)	(472,647)	229,347	(243,300)	
	2011	(192,773)	(317,181)	695,234	378,053	
	2012	33,441	(180,798)	1,278,364	1,097,566	
	2013	2,904	(17,171)	1,276,833	1,259,116	
	2014	39,697	164,283		164,283	
	TOTAL SURPLUS (DEFICITS)	(368,144)	(821,576)	5,030,357	4,208,781	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	64,214,068	64,214,068	
	FUND YEAR 2010					
	Paid Claims	38,207	342,944	4,605,021	4,947,965	
	Case Reserves	231,792	147,864	858,062	1,005,926	
	IBNR	(15,932)	(15,232)	207,058	191,826	
	Recoveries	(1,169)	(1,169)	(317,456)	(318,625)	
	TOTAL FY 2010 CLAIMS	252,898	474,407	5,352,685	5,827,092	
	FUND YEAR 2011					
	Paid Claims	41,607	203,264	3,876,936	4,080,200	
	Case Reserves	185,055	213,349	874,781	1,088,130	
	IBNR	(32,825)	(95,407)	489,224	393,817	
	Recoveries	0	(1,095)	(87,260)	(88,355)	
	TOTAL FY 2011 CLAIMS	193,836	320,110	5,153,681	5,473,791	
	FUND YEAR 2012					
	Paid Claims	40,551	227,998	2,414,665	2,642,663	
	Case Reserves	12,039	345,094	803,542	1,148,636	
	IBNR	(84,195)	(384,907)	1,479,424	1,094,517	
	Recoveries	0	(2,297)	(63,906)	(66,203)	
	TOTAL FY 2012 CLAIMS	(31,605)	185,888	4,633,725	4,819,613	
	FUND YEAR 2013					
	Paid Claims	68,325	626,473	1,029,736	1,656,209	
	Case Reserves	(75,400)	292,704	785,925	1,078,629	
	IBNR	7,075	(893,201)	3,288,437	2,395,236	
	Recoveries	0	0	(4,887)	(4,887)	
	TOTAL FY 2013 CLAIMS	(0)	25,976	5,099,211	5,125,187	
	FUND YEAR 2014					
	Paid Claims	62,227	146,931		146,931	
	Case Reserves	32,153	136,233		136,233	
	IBNR	409,046	1,730,537		1,730,537	
	Recoveries	0	0		0	
	TOTAL FY 2014 CLAIMS	503,426	2,013,701		2,013,701	
	COMBINED TOTAL CLAIMS	918,555	3,020,083	84,453,370	87,473,453	

CAMDEN JOINT INSURANCE FUND									
Fixed Income Portfolio Summary and Rate Comparison									
					For Month End	4/30/2014			
					2011	2012	2013	Last Month	This Month
CAMDEN JOINT INSURANCE FUND									
Total Cash Balance (millions)					11.94	12.21	13.39	15.63	14.80
Fixed Income Portfolio TD									
Investments (millions), Book Value					10.49	8.00	4.00	5.00	5.00
Avg maturity (years)					2.80	2.52	2.07	2.28	2.20
Unrealized gain/(loss) (%)					0.98	1.35	1.30	0.98	1.06
Purchase yield (%)					1.30	1.00	1.40	1.30	1.30
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					2.28	2.35	2.70	2.28	2.36
M E L PORTFOLIO									
Total Cash Balance (millions)					80.73	73.43	64.22	64.00	72.75
Fixed Income Portfolio Wells Fargo 2013-2014									
Investments (millions), Book Value					70.17	56.97	50.13	43.59	43.54
Avg maturity (years) ***					3.35	2.61	2.04	2.05	1.96
Unrealized gain/(loss) (%)					0.63	0.63	-0.30	-0.27	-0.13
Purchase yield (%)					1.30	0.80	0.65	0.67	0.67
Realized gain/(loss) (%)					0.00	0.00	0.00	0.00	0.00
Total Book Yield					1.93	1.43	0.35	0.40	0.54
COMPARATIVE RATES (%)									
Cash & Cash Equivalents									
NJ Cash Mgmt Fund *					0.11	0.06	0.06	0.06	0.06
TD Money Market					0.03	0.05	0.01	0.01	0.01
TD Bank Deposits					0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues									
1 year bills					0.18	0.17	0.13	0.13	0.11
3 year notes					0.75	0.38	0.54	0.82	0.88
5 year notes					1.52	0.76	1.17	1.64	1.70
Merrill Lynch US Govt 1-3 years ^					1.55	0.51	0.37	-1.30	1.63

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **May 31, 2014**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	53	MONTH	52	MONTH	41	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	481,537	235,973	49.00%	100.00%	56.63%	100.00%	64.46%	100.00%
GEN LIABILITY	1,255,716	2,041,506	162.58%	96.63%	155.37%	96.51%	108.93%	92.99%
AUTO LIABILITY	410,966	367,867	89.51%	94.26%	89.51%	93.94%	42.32%	89.77%
WORKER'S COMP	3,258,103	3,083,235	94.63%	99.66%	93.39%	99.62%	93.74%	98.81%
TOTAL ALL LINES	5,406,322	5,728,581	105.96%	98.58%	104.22%	98.50%	90.76%	96.88%
NET PAYOUT %	\$4,651,015		86.03%					

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	41	MONTH	40	MONTH	29	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	493,199	458,025	92.87%	100.00%	92.87%	100.00%	100.75%	100.00%
GEN LIABILITY	1,300,364	1,119,114	86.06%	92.99%	85.48%	92.48%	40.11%	84.65%
AUTO LIABILITY	420,271	122,838	29.23%	89.77%	29.23%	89.30%	24.95%	82.02%
WORKER'S COMP	3,404,221	3,500,837	102.84%	98.81%	99.45%	98.70%	95.77%	96.21%
TOTAL ALL LINES	5,618,056	5,200,815	92.57%	96.89%	90.39%	96.67%	78.02%	92.81%
NET PAYOUT %	\$4,035,172		71.83%					

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	29	MONTH	28	MONTH	17	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	486,359	325,558	66.94%	100.00%	67.97%	100.00%	37.01%	96.87%
GEN LIABILITY	1,338,095	445,141	33.27%	84.65%	21.50%	83.56%	12.26%	69.55%
AUTO LIABILITY	388,406	317,001	81.62%	82.02%	74.15%	81.06%	27.45%	64.31%
WORKER'S COMP	3,528,729	2,876,468	81.52%	96.21%	79.77%	95.79%	72.90%	84.23%
TOTAL ALL LINES	5,741,588	3,964,168	69.04%	92.88%	64.81%	92.30%	52.65%	80.53%
NET PAYOUT %	\$2,602,674		45.33%					

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	17	MONTH	16	MONTH	5	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	535,713	441,987	82.50%	96.87%	82.94%	96.65%	24.41%	37.00%
GEN LIABILITY	1,423,316	174,777	12.28%	69.55%	11.01%	67.85%	4.08%	14.00%
AUTO LIABILITY	377,258	48,064	12.74%	64.31%	12.98%	62.03%	4.19%	15.00%
WORKER'S COMP	3,913,656	2,115,274	54.05%	84.23%	53.19%	81.73%	4.83%	9.00%
TOTAL ALL LINES	6,249,943	2,780,103	44.48%	80.77%	43.71%	78.66%	6.30%	12.90%
NET PAYOUT %	\$1,707,928		27.33%					

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	5	MONTH	4	MONTH	-7	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-May-14		30-Apr-14		30-May-13	
PROPERTY	591,500	144,453	24.42%	37.00%	17.18%	30.00%	N/A	N/A
GEN LIABILITY	1,405,625	32,805	2.33%	14.00%	1.12%	10.00%	N/A	N/A
AUTO LIABILITY	350,875	42,018	11.98%	15.00%	11.28%	10.00%	N/A	N/A
WORKER'S COMP	3,909,782	461,270	11.80%	9.00%	3.23%	6.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	680,546	10.88%	13.11%	4.52%	9.39%	N/A	N/A
NET PAYOUT %	\$210,207		3.36%					

**Camden Joint Insurance Fund
CLAIM ACTIVITY REPORT**

May 31, 2014						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	57	41	8	28	12	146
May-14	57	41	7	27	18	150
HET CHGE	0	0	-1	-1	6	4
Limited Reserves						\$1,269
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$4,695	\$7,214	\$18,340	\$80,572	\$57,000	\$167,822
May-14	\$4,695	\$7,214	\$13,340	\$75,822	\$89,326	\$190,398
HET CHGE	\$0	\$0	(\$5,000)	(\$4,750)	\$32,326	\$22,576
Ltd Incurred	\$235,973	\$458,025	\$325,558	\$441,987	\$144,453	\$1,605,997
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	103	111	30	52	14	310
May-14	104	112	32	50	14	312
HET CHGE	1	1	2	-2	0	2
Limited Reserves						\$4,717
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$588,851	\$425,119	\$112,434	\$117,931	\$15,075	\$1,259,410
May-14	\$626,766	\$422,751	\$262,524	\$128,431	\$31,100	\$1,471,573
HET CHGE	\$37,916	(\$2,367)	\$150,090	\$10,500	\$16,025	\$212,163
Ltd Incurred	\$2,041,506	\$1,119,114	\$445,141	\$174,777	\$32,805	\$3,813,343
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	35	19	7	5	11	77
May-14	35	19	7	6	10	77
HET CHGE	0	0	0	1	-1	0
Limited Reserves						\$4,074
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$24,657	\$33,243	\$200,335	\$9,700	\$24,100	\$292,035
May-14	\$25,404	\$32,208	\$228,352	\$8,800	\$18,900	\$313,664
HET CHGE	\$747	(\$1,035)	\$28,017	(\$900)	(\$5,200)	\$21,629
Ltd Incurred	\$367,867	\$122,838	\$317,001	\$48,064	\$42,018	\$897,788
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	21	35	32	35	27	150
May-14	22	35	32	32	38	159
HET CHGE	1	0	0	-3	11	9
Limited Reserves						\$19,947
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$387,724	\$622,554	\$817,528	\$870,426	\$40,058	\$2,738,289
May-14	\$420,702	\$703,469	\$857,278	\$859,121	\$331,013	\$3,171,583
HET CHGE	\$32,978	\$80,915	\$39,751	(\$11,305)	\$290,955	\$433,294
Ltd Incurred	\$3,083,235	\$3,500,837	\$2,876,468	\$2,115,274	\$461,270	\$12,037,085
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2010	2011	2012	2013	2014	TOTAL
April-14	216	206	77	120	64	683
May-14	218	207	78	115	80	698
HET CHGE	2	1	1	-5	16	15
Limited Reserves						\$7,374
Year	2010	2011	2012	2013	2014	TOTAL
April-14	\$1,005,927	\$1,088,130	\$1,148,636	\$1,078,629	\$136,233	\$4,457,555
May-14	\$1,077,567	\$1,165,643	\$1,361,494	\$1,072,175	\$470,339	\$5,147,218
HET CHGE	\$71,640	\$77,513	\$212,858	(\$6,455)	\$334,106	\$689,662
Ltd Incurred	\$5,728,581	\$5,200,815	\$3,964,168	\$2,780,103	\$680,546	\$18,354,213

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs

May 31, 2014

	2014	2013	2012	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2014 - 2012
TRI-COUNTY	0.91	1.86	2.19	1.83
BURLINGTON	1.14	1.69	1.88	1.66
MORRIS	1.36	1.48	1.73	1.56
CENTRAL	1.37	2.29	2.69	2.27
CAMDEN	1.54	1.91	2.86	2.24
OCEAN	1.79	2.24	2.89	2.42
NJ PUBLIC HOUSING	1.81	2.19	2.57	2.30
SUBURBAN MUNICIPAL	1.89	1.85	1.74	1.81
SUBURBAN ESSEX	2.21	2.52	2.31	2.38
ATLANTIC	2.24	2.53	2.72	2.56
BERGEN	2.33	1.81	2.00	1.98
SOUTH BERGEN	2.46	2.51	2.47	2.48
MONMOUTH	2.53	1.44	1.84	1.79
PROF MUN MGMT	2.71	2.65	1.71	2.26
N.J.U.A.	3.02	2.10	1.95	2.19
AVERAGE	1.95	2.07	2.24	2.12

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

MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	5/31/2014	ACCIDENTS				2014 - 2012	
1	87 AUDUBON		0	0	0.00	1.36	1.20	1 AUDUBON	1.07
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00
3	91 BERLIN BOROUGH		0	0	0.00	0.00	2.05	3 BERLIN BOROUGH	0.81
4	93 BROOKLAWN		0	0	0.00	0.00	6.76	4 BROOKLAWN	3.04
5	94 CHESILHURST		0	0	0.00	0.00	0.00	5 CHESILHURST	0.00
6	96 COLLINGSWOOD		0	0	0.00	1.07	2.32	6 COLLINGSWOOD	1.32
7	97 GIBBSBORO		0	0	0.00	0.00	0.00	7 GIBBSBORO	0.00
8	99 HADDON		0	0	0.00	0.00	2.47	8 HADDON	0.97
9	101 HADDONFIELD		0	0	0.00	2.90	4.92	9 HADDONFIELD	3.36
10	102 HI-NELLA		0	0	0.00	3.28	0.00	10 HI-NELLA	1.38
11	103 LAUREL SPRINGS		0	0	0.00	0.00	1.94	11 LAUREL SPRINGS	0.88
12	106 MAGNOLIA		0	0	0.00	1.97	0.00	12 MAGNOLIA	0.87
13	107 MEDFORD LAKES		0	0	0.00	2.13	1.59	13 MEDFORD LAKES	1.50
14	108 MERCHANTVILLE		0	0	0.00	0.00	1.63	14 MERCHANTVILLE	0.65
15	109 MOUNT EPHRAIM		0	0	0.00	0.00	2.78	15 MOUNT EPHRAIM	1.17
16	111 PINE HILL		0	0	0.00	1.98	0.00	16 PINE HILL	0.73
17	117 WOODLYNNE		0	0	0.00	4.26	0.00	17 WOODLYNNE	1.93
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		0	0	0.00	7.41	12.35	20 CAMDEN PARKING AUTHORITY	8.19
21	115 WINSLOW		0	1	1.08	1.83	3.05	21 WINSLOW	2.17
22	584 CHERRY HILL FIRE DISTRICT		0	1	1.43	3.23	1.08	22 CHERRY HILL FIRE DISTRICT	2.04
23	98 GLOUCESTER		1	1	1.55	1.99	4.83	23 GLOUCESTER	3.05
24	114 VOORHEES		1	1	1.66	4.88	4.12	24 VOORHEES	4.01
25	89 BARRINGTON		0	1	1.96	0.94	1.02	25 BARRINGTON	1.17
26	112 RUNNEMEDE		0	1	2.23	0.91	0.00	26 RUNNEMEDE	0.85
27	90 BELLMAWR		0	2	2.82	1.59	2.50	27 BELLMAWR	2.18
28	110 OAKLYN		0	1	3.43	0.00	0.00	28 OAKLYN	0.63
29	113 SOMERDALE		0	1	3.45	1.44	2.45	29 SOMERDALE	2.22
30	105 LINDENWOLD		0	2	4.82	5.08	9.18	30 LINDENWOLD	6.72
31	92 BERLIN TOWNSHIP		0	2	6.23	2.56	0.00	31 BERLIN TOWNSHIP	2.00
32	95 CLEMENTON		2	2	7.56	1.59	7.14	32 CLEMENTON	4.81
33	104 LAWNSIDE		2	2	8.89	3.77	6.12	33 LAWNSIDE	5.62
34	564 CHERRY HILL	**						34 CHERRY HILL	
Totals:			6	18	1.54	1.91	2.86		2.24

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : **June 16, 2014**

Total Participating Members	34
Complaint	33
Percent Compliant	97.06%

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

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

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

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

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

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

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2013

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2013 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 23, 2014.

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2013.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 14-16

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2010	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/14

MICHAEL MEVOLI, Chairman

M. JAMES MALEY, JR., Secretary

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS
AS OF June 12, 2014**

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

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

Membership Renewals

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

RESOLUTION NO. 14-18

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JUNE 2014**

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

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

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

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007301			
007301	PARKING AUTH OF CITY OF CAMDEN	SIP: OPTIONAL SAFETY AWARD - 6/5/14	500.00
			500.00
007302			
007302	CHERRY HILL TOWNSHIP	SIP: OPTINAL SAFETY AWARD - 5/16/14	424.40
			424.40
007303			
007303	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2013 BALANCE - WOODLYNNE	22.18
			22.18
		TOTAL PAYMENTS FY 2013	946.58

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
007304			
007304	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD 2014	2,984.79
			2,984.79
007305			
007305	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2014	138,980.95
007305	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2014	471,733.10
			610,714.05
007306			
007306	COMPSERVICES, INC.	CLAIMS ADMIN - 06/2014	21,632.00
			21,632.00
007307			
007307	INTERSTATE MOBILE CARE INC.	FOLLOW-UP - 05/2014 - BELLMAWR	50.00
007307	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 05/2014 -	2,159.00
			2,209.00
007308			
007308	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2014	10,451.08
			10,451.08
007309			
007309	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2014	30.19
007309	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2014	23,120.83
			23,151.02

007310			
007310	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 06/2014	3,632.83
			3,632.83
007311			
007311	BROWN & CONNERY, LLP	ATTORNEY EXPENSE - 05/2014	19.19
007311	BROWN & CONNERY, LLP	ATTORNEY FEE 05/2014	1,622.25
007311	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 05/2014	1,798.50
			3,439.94
007312			
007312	RICHARD B. SCHWAB	TREASURER FEE 06/2014	1,989.33
			1,989.33
007313			
007313	CHERRY HILL FIRE DISTRICT 13	MEETING EXPENSE - 04/28/2014	152.20
			152.20
007314			
007314	JACK LIPSETT	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007315			
007315	M. JAMES MALEY	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007316			
007316	NEAL ROCHFORD	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007317			
007317	JOSEPH WOLK	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007318			
007318	MICHAEL MEVOLI	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007319			
007319	RICHARD MICHIELLI	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007320			
007320	TERRY SHANNON KIERSZNOWSKI	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	450.00
			450.00
007321			
007321	JOSEPH GALLAGHER	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014	300.00
			300.00
007322			
007322	DOLSON FAMILY CATERING	MEETING EXPENSE - 05/27/2014	200.00
			200.00
007323			
007323	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2014	12,244.25
			12,244.25
007324			
007324	ALLSTATE INFORMATION MANAGEMNT	DEPT: 409 - ACT & STOR 05/31/2014	50.80
			50.80
007325			
007325	CONSOLIDATED SERVICE GROUP INC	MANAGED CARE SERVICES 06/2014	8,629.00
			8,629.00
007326			
007326	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 06/2014	902.00
			902.00

007327				
007327	WALTER A. EIFE	RMC FEE 2ND 2014 - HADDON TWP		16,792.84
				16,792.84
007328				
007328	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2014 - PINE VALLEY		610.81
007328	HENRY D. BEAN & SON, INC.	RMC FEE 2ND 2014 - HADDONFIELD		16,593.59
				17,204.40
007329				
007329	LOUIS DiANGELO	EXECUTIVE COMM ATTENDANCE 2ND QTR 2014		450.00
				450.00
007330				
007330	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2014 - WOODLYNNE		2,406.16
007330	ASSOCIATED INSURANCE PARTNERS,	RMC FEE 2ND 2014 - AUDUBON PARK		830.30
				3,236.46
		TOTAL PAYMENTS FY 2014	743,515.99	

TOTAL PAYMENTS ALL FUND YEARS \$ 744,462.57

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

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

Treasurer _____ **Dated:** _____

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

Month		June							
Current Fund Year		2014							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	55,127.45	0.00	0.00	55,127.45	0.00	55,127.45	0.00	55,127.45
	Liab	1,704.61	0.00	0.00	1,704.61	0.00	1,704.61	0.00	1,704.61
	Auto	23,118.26	0.00	0.00	23,118.26	0.00	23,118.26	0.00	23,118.26
	WC	130,256.70	0.00	0.00	130,256.70	0.00	130,256.70	0.00	130,256.70
	Total	210,207.02	0.00	0.00	210,207.02	0.00	210,207.02	0.00	210,207.02
2013	Prop	366,165.19	0.00	0.00	366,165.19	0.00	366,165.19	0.00	366,165.19
	Liab	46,345.89	0.00	0.00	46,345.89	0.00	46,345.89	0.00	46,345.89
	Auto	39,764.24	0.00	0.00	39,764.24	0.00	39,764.24	500.00	39,264.24
	WC	1,256,254.99	0.00	0.00	1,256,254.99	0.00	1,256,254.99	102.00	1,256,152.99
	Total	1,708,530.31	0.00	0.00	1,708,530.31	0.00	1,708,530.31	602.00	1,707,928.31
2012	Prop	320,692.61	0.00	0.00	320,692.61	0.00	320,692.61	(400.00)	321,092.61
	Liab	182,467.37	0.00	0.00	182,467.37	0.00	182,467.37	(150.00)	182,617.37
	Auto	88,648.43	0.00	0.00	88,648.43	0.00	88,648.43	0.00	88,648.43
	WC	2,019,188.35	0.00	0.00	2,019,188.35	0.00	2,019,188.35	(1.46)	2,019,189.81
	Total	2,610,996.76	0.00	0.00	2,610,996.76	0.00	2,610,996.76	(551.46)	2,611,548.22
2011	Prop	446,541.38	0.00	0.00	446,541.38	0.00	446,541.38	(4,269.04)	450,810.42
	Liab	700,556.64	0.00	0.00	700,556.64	0.00	700,556.64	4,193.59	696,363.05
	Auto	90,629.79	0.00	0.00	90,629.79	0.00	90,629.79	0.00	90,629.79
	WC	2,797,169.73	0.00	0.00	2,797,169.73	0.00	2,797,169.73	(198.65)	2,797,368.38
	Total	4,034,897.54	0.00	0.00	4,034,897.54	0.00	4,034,897.54	(274.10)	4,035,171.64
2010	Prop	267,990.14	0.00	0.00	267,990.14	0.00	267,990.14	(0.30)	267,990.44
	Liab	1,415,746.82	0.00	0.00	1,415,746.82	0.00	1,415,746.82	1,007.19	1,414,739.63
	Auto	343,210.00	0.00	0.00	343,210.00	0.00	343,210.00	746.63	342,463.37
	WC	2,662,533.81	0.00	0.00	2,662,533.81	0.00	2,662,533.81	0.00	2,662,533.81
	Total	4,689,480.77	0.00	0.00	4,689,480.77	0.00	4,689,480.77	1,753.52	4,687,727.25
TOTAL		13,254,112.40	0.00	0.00	13,254,112.40	0.00	13,254,112.40	1,529.96	13,252,582.44

MAY								
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment	
1	5/15/2014	39,694.59				39,694.59		
2	5/15/2014	50,365.42				50,365.42		
3	5/22/2014	26,159.16				26,159.16		
4	5/22/2014	13,783.32				13,783.32		
5	5/30/2014	29,382.19				29,382.19		
6	5/30/2014	65,611.29				65,611.29		
7	6/2/2014	5,837.87				5,837.87		
8	6/2/2014	22,944.47				22,944.47		
9	5/23/2014			(36,712.49)		(36,712.49)		
10						-		
11						-		
12						-		
13						-		
14						-		
15						-		
16						-		
17						-		
18						-		
19						-		
20						-		
21						-		
22						-		
23						-		
24						-		
25						-		
26						-		
27						-		
28						-		
29						-		
30						-		
	Total	253,778.31	-	(36,712.49)	-	217,065.82	Treas. Report	
	Monthly Rpt	253,778.31				253,778.31	TPA Report	
	Variance	-	-	(36,712.49)	-	(36,712.49)		

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

2014 May	Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
	120,750.66	3,824,784.06	1,220,052.02	7,483,034.72	(478,099.05)	822,184.02	42,688.53	(42.86)	1,764,708.98	14,800,061.08
	52,526.71	156,530.38	35,954.40	406,601.50	83,774.94	217,504.90	26,217.65	0.00	212,251.12	1,191,361.60
	36,712.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36,712.49
	(57.63)	(412.10)	(129.17)	(793.50)	(0.02)	(88.91)	(4.66)	0.00	(205.38)	(1,691.37)
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(57.63)	(412.10)	(129.17)	(793.50)	(0.02)	(88.91)	(4.66)	0.00	(205.38)	(1,691.37)
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	89,181.57	156,118.28	35,825.23	405,808.00	83,774.92	217,415.99	26,212.99	0.00	212,045.74	1,226,382.72
	12,952.53	78,475.49	9,645.79	152,704.50	0.00	0.00	0.00	0.00	0.00	253,778.31
	0.00	0.00	0.00	0.00	5,711.00	0.00	0.00	0.00	176,569.85	182,280.85
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12,952.53	78,475.49	9,645.79	152,704.50	5,711.00	0.00	0.00	0.00	176,569.85	436,059.16
	196,979.70	3,902,426.85	1,246,231.46	7,736,138.22	(400,035.13)	1,039,600.01	68,901.52	(42.86)	1,800,184.87	15,590,384.64
Report Month: May										
						Balance Differences				
Opening Balances:	Opening Balances are equal					\$0.00				
Imprest Transfers:	Imprest Totals are equal					\$0.00				
Investment Balances:	Investment Payment Balances are equal					\$0.00				
	Investment Adjustment Balances are equal					\$0.00				
Ending Balances:	Ending Balances are equal					\$0.00				
Accrual Balances:	Accrual Balances are equal					\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	April								
CURRENT FUND YEAR	2014								
Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claims	#7-PR GL Clai		
ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572	425-9983546		
Maturity (Yrs)	0	0	0	0	0	0	0	0	
Purchase Yield:	0	0	0	0	0	0	0	0	
TOTAL for All									
Accts & instruments									
Opening Cash & Investment Balance	\$15,634,485.57	\$ 58.98	\$ 6,760,272.66	\$ 5,044,210.53	\$ 3,830,501.97	\$ 1,500.00	\$ (2,188.51)	\$	\$ 129.94
Opening Interest Accrual Balance	\$7,757.43	\$ -	\$ 740.78	\$ 7,016.65	\$ -	\$ -	\$ -	\$	\$ -
1 Interest Accrued and/or Interest Cost	\$5,375.00	\$0.00	\$0.00	\$5,375.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$4,768.81	\$0.00	(\$231.19)	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$3,800.00	\$0.00	\$0.00	\$3,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$9,175.00	\$0.00	\$0.00	\$9,175.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$855,004.90	\$0.00	\$5,000.00	\$0.00	\$3,505.80	\$593,283.29	\$149,056.54	\$104,159.27	\$104,159.27
10 (Withdrawals - Sales)	(\$1,697,998.20)	\$0.00	\$0.00	(\$5,000.00)	(\$846,499.10)	(\$593,283.29)	(\$149,056.54)	(\$104,159.27)	(\$104,159.27)
Ending Cash & Investment Balance	\$14,800,061.08	\$58.98	\$6,765,041.47	\$5,048,010.53	\$2,987,508.67	\$1,500.00	(\$2,188.51)	\$	\$129.94
Ending Interest Accrual Balance	\$8,363.62	\$0.00	\$971.97	\$7,391.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$720,018.48	\$0.00	\$0.00	\$0.00	\$63,845.52	\$525,213.04	\$68,786.64	\$62,173.28	\$62,173.28
(Less Deposits in Transit)	(\$63,925.52)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$48,464.24)	(\$15,461.28)	(\$15,461.28)
Balance per Bank	\$15,456,154.04	\$58.98	\$6,765,041.47	\$5,048,010.53	\$3,051,354.19	\$526,713.04	\$18,133.89	\$46,841.94	\$46,841.94
							\$18,037.24	\$46,666.40	\$46,666.40
							\$96.65	\$175.54	\$175.54

PORTFOLIO APPRAISAL
AS OF 05/31/14

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 2 YEARS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	8,541.66	2,042,940.00 1,995,000.00	47,940.00	102.147 1,998,640.00	40.48	1.9
	TOTAL 1 - 2 YEARS	8,541.66	2,042,940.00 1,995,000.00	47,940.00	1,998,640.00	40.48	1.9
GREATER THAN 2 YEARS							
1,000,000	3134G4-TE-8 FHLMC .7% 07/28/2016 DTD 01/28/2014 CALLABLE 07/28/2014	2,391.66	1,000,850.00 1,000,000.00	850.00	100.085 1,000,000.00	19.83	.7
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	1,833.33	2,002,760.00 2,000,000.00	2,760.00	100.138 2,000,000.00	39.69	1.0

PORTFOLIO APPRAISAL
AS OF 05/31/14

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT
INSURANCE FUND
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	TOTAL GREATER THAN 2 YEARS	4,224.99	3,003,610.00 3,000,000.00	3,610.00	3,000,000.00	59.52	0.9
	TOTAL DEBT OBLIGATIONS	12,766.65	5,046,550.00 4,995,000.00	51,550.00	4,998,640.00	100.00	1.3
	NET ASSETS	12,766.65	5,046,550.00 4,995,000.00	51,550.00	4,998,640.00	100.00	1.3
	TOTAL SECURITIES CURRENTLY HELD		5,059,316.65				

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

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: May 28, 2014

Service Team:

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

MAY 2014 ACTIVITIES

LOSS CONTROL SERVICES

- Camden County Parking Authority – Conducted a Loss Control Survey – May 21
- Borough of Lindenwold – Conducted a Loss Control Visit – May 14

JIF MEETINGS ATTENDED

- Camden JIF – Fund Commissioner Meeting – May 27
- Camden JIF – Claims Meeting in Haddonfield – May 29
- Camden JIF – Regional Training Back to the Basics Investigation Sprains/Strains – May 20

SAFETY DIRECTORS BULLETINS & SAFETY ANNOUNCEMENTS

- Training Summer Seasonal Employees– May 13
- Public Entity Issues - Presented by Munich Re– May 6
- Online Attention & Distraction Driver Training– May 27

MEL VIDEO LIBRARY

The following members utilized the MEL Video Library during May.

<u>Municipality</u>	<u># of Videos</u>
Berlin Township	3
CCPA	4
Lawnside Borough	4
Oaklyn Borough	1
Winslow Township	3

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

Listed below are upcoming MSI training programs scheduled for June, July & August 2014. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

Date	Terr.	Location	Topic	Time
6/2/14	5	Borough of Magnolia	Playground Safety Inspections	10:00 - 12:00 pm
6/6/14	5	Township of Bordentown	Heavy Equipment Safety	12:30 - 3:30 pm
6/9/14	5	Township of Deptford	Management of Special Events	8:30 - 10:30 am
6/10/14	5	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/13/14	5	Township of Pemberton	Fall Protection Awareness	8:00 - 10:00 am
6/13/14	5	Township of Pemberton	Asbestos, Lead & Silica Health Overview	10:15 - 11:15 am
6/17/14	5	Logan Township MUA #1	Flagger / Work Zone Safety	8:00 - 12:00 pm
6/20/14	5	Borough of Collingswood	Jetter Safety Awareness	8:00 - 10:00 am
6/20/14	5	Borough of Collingswood	Ladder Safety / Walking & Working Surfaces	10:15 - 12:15 pm
6/20/14	5	Township of Pemberton	LOTO	8:00 - 10:00 am
6/20/14	5	Township of Pemberton	Hearing Conservation	10:15 - 11:15 am
6/23/14	5	Township of Evesham #4	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/23/14	5	Township of Evesham #4	BBP	11:15 - 12:15 pm
6/25/14	5	Township of Burlington #3	Summer (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/14	5	City of Burlington #2	Landscape Safety	8:00 - 11:00 am
7/11/14	5	Township of Bordentown	PPE	1:00 - 3:00 pm
7/18/14	5	Township of Monroe #3	Sanitation / Recycling Safety	8:00 - 10:00 am
7/18/14	5	Township of Monroe #3	Back Safety / Material Handling	10:15 - 11:15 am
7/18/14	5	Township of Monroe #3	Confined Space Awareness	11:30 - 12:30 pm
7/24/14	5	Harrison Township Fire District	BBP	8:30 - 9:30 am
7/24/14	5	Harrison Township Fire District	Confined Space Awareness	9:45 - 10:45 am
7/25/14	5	Borough of Medford Lakes #1	Flagger / Work Zone Safety	8:30 - 12:30 pm
7/28/14	5	Borough of Magnolia	Sanitation / Recycling Safety	10:00 - 12:00 pm
7/28/14	5	Township of Winslow	Fall Protection Awareness	1:15 - 3:15 pm
8/1/14	5	Township of Bordentown	Playground Safety Inspections	1:00 - 3:00 pm
8/5/14	5	Deptford Twp MUA #1	LOTO	8:00 - 10:00 am
8/5/14	5	Deptford Twp MUA #1	Fire Safety	10:15 - 11:15 am

Date	Terr.	Location	Topic	Time
8/5/14	5	Deptford Twp MUA #1	Fire Extinguisher	11:15 - 12:15 pm
8/15/14	5	Township of Evesham #4	Sanitation / Recycling Safety	8:00 - 10:00 am
8/19/14	5	Borough of Collingswood	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/14	5	Monroe Twp. MUA #1	BBP	8:00 - 9:00 am
8/22/14	5	Monroe Twp. MUA #1	Fire Safety	9:15 - 10:15 am
8/22/14	5	Monroe Twp. MUA #1	Fire Extinguisher	10:30 - 11:30 am
8/25/14	5	Borough of Clementon #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

Fast Track to Safety

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

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

Full Day Sessions Includes:

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

Venues & Dates

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

January

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

February

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

March

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

April

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

May

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

June

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

August

- ❖ Clementon (Camden) – 8/25/14

September

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

October

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

November

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





Municipal Excess Liability Joint Insurance Fund

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

May 27, 2014

Reference: Attention & Distraction Driver Training
Camden County Municipal Joint Insurance Fund

The MEL is pleased to make available a new on-line training course, "Attention & Distraction" driver training.

Features:

- Designed for drivers of all municipal agencies; including CDL and non-CDL drivers, drivers of emergency vehicles, and drivers of personal vehicles while on municipal business
- Course can be accessed from anywhere there is internet access and can be taken individually or as a group. Great for tool box meetings or drill nights
- The course is only 20 – 30 minutes and provides targeted and immediate feedback on the potential consequences of becoming distracted while driving
- Professionally designed with interactive graphics that will engage the adult learner

The Course:

Attention and Distraction – Covers the negative effects of looking away from the road for more than two seconds. Drivers will practice strategies for eliminating controllable distractions and making necessary adjustments for situations they cannot control.



Please share the following information with your Safety Committee to determine the best way to make use of this course.

CAMDEN JOINT INSURANCE FUND

CLASS ID	mejif:camdenAD
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Instructions for accessing the course are listed below.

1. *Click on this link to access the Safety National Attention & Distraction course:*
<http://serve.evoc101web.com>
2. *Enter Your Specific Class ID*
3. *Create and Enter Your Student Number (Please do not use Social Security Numbers or personal information.) Recommended is use of an employee number, zip code, station number, or radio designation number, with the individual's three (3) LOWER CASE initials following. For example, 1234abc.*
Individual trainees must use the same exact login information (class ID, student number, first name and last name) each time they login in order for the bookmarking feature to work and produce an individual training record.
4. *Enter First Name*
5. *Enter Last Name*
6. *If you forget or misplace your Class ID or Student Number, contact your entities representative for this project.*
7. *Complete the program. You must score a minimum of 80% to pass.*
 - *Use a sign-in sheet to track attendance if completing the course as a group*
 - *Complete either individually or as a group*
 - *When the program has been successfully completed, a link will appear that says "View Certificate". When clicked, a window will open with the certificate for printing.*
8. *Completion of a brief course evaluation at the end would be appreciated.*

If you have any questions, please contact your Loss Control Consultant.

Joanne Hall, CSP
J. A. Montgomery Risk Control
Public Sector Director

Preparation for Right to Know Inventory & Labeling Surveys

To comply with the RTK Inventory & Labeling requirements, we have a few reminders.

Representatives from J.A. Montgomery Risk Control will soon contact you to schedule the annual chemical inventory. We visit every location where you store chemicals. To assist in conducting an efficient and complete inventory; we ask your help.

1. Please look at your chemical inventory and safely discard any chemicals, paints and oils you no longer need or plan to use. If it is not there it does not have to be inventoried.
2. Representatives need free access to each storage location, so please assure that cabinet doors and shelves are accessible. A neat and orderly arrangement makes this task easier and safer and assists us in completing the inventory in a timely fashion.
3. Look at your MSDS/Hazardous Substance Fact Sheets. Is there a binder in each work location that contains the sheets for products used at that location? You may obtain a CD-ROM of all of the Hazardous Substance Fact Sheets online at: <http://nj.gov/health/eoh/rtkweb/rtkorderform.shtml>
4. **NEW:** The standard requires that you maintain a Central File and our representatives will be making a spot check of your File. The Central File consists of the following records:
 - The last full survey and updates for subsequent years
 - The MSDS or Safety Data Sheet for every hazardous chemical product on site
 - The NJ Hazardous Substance Fact Sheets for materials on your inventory
 - A copy of the "Green Book" or reference to the online NJ HazMat List
5. This is a good time to check that there are no unlabeled containers or illegible labels. Look for secondary containers with inappropriate labels. Nothing should be stored in food containers (bottles, jugs, etc.). Discard or properly label any questionable items. Here are a few suggestions for good storage practices:
 - No corrosives stored above eye level
 - All containers set firmly on shelves with no overhang
 - Secondary containers (ex. spray bottles) properly labeled with product name and principle hazard on each
 - Flammable liquids cabinets contain only flammable liquids
 - All tanks & bulk containers have the name & CAS# of the contents posted.

Please make an effort to address these issues before the summer inventory & labeling surveys begin



Training Summer / Seasonal Employees

Public entities rely on seasonal employees to perform many tasks during the summer months. Tasks include mowing grass, painting, collecting trash, guarding beaches and more. Often seasonal employees work alongside full-time employees. This most likely means they face the same hazards as the full-time employee. Therefore, employers must provide the same level of protection to seasonal employees as full-time employees.

One level of protection that must be offered to all employees, seasonal and full-time, is personal protective equipment (PPE). Employers must evaluate the hazards faced by workers and identify the PPE needed for tasks they perform. If the evaluation found a hazard to the workers' feet which requires full-time workers to wear protective-toed work boots, then seasonal employees doing the same job must also wear protective-toed boots.

Training is a critical safety measure that must be provided to seasonal employees. It is easy to overlook formal training for employees who will be performing routine tasks. Everyone knows how to push a mower and use a paint brush. Or do they? How do you know that the seasonal worker is aware of the hazards of your machines, your supplies, and your facilities? Training and evaluation is the only way supervisors can know that seasonal employees have the necessary knowledge and skills to do the job safely and efficiently. The MEL has provided a number of resources to assist our members train summer seasonal employees.

- The MSI offers two on-line courses titled *New Employee Safety Orientation* and *New Employee Safety Orientation – Part 2*. Each course takes about 15 minutes to complete and includes a short test to document training. These orientation classes offer a good basis for your job specific training. To access these courses, click here to go to the MEL website: <http://njmel.org/>

Click on the MSI logo at the top of the page

1. Select and click on the MSI Login box
2. First-time users will select the *I Am A New User* box. Follow the directions to create a User ID and password.
3. Once in MEL Safety Institute Online University homepage, select the last box, MSI Online Training Courses. The two courses are on the left, in the blue box.
4. Remind the students to provide their Course Completed Certificates in accordance with your policy.

You may also wish to add other relevant classes such as *Bloodborne Pathogens*, *Hazard Communication*, *Survival Driving*, *Crush Zone*, or *Avoid Back Pain*.

- The MEL created a 15 min. safety video, *101 Days of Summer* that can be streamed from the MEL website, www.njmel.org. It can be found by selecting the blue VIDEO icon at the top of the page. The video is under the **Public Access Videos**.

The MEL also provides a lending library of over 1,000 titles in DVD and VHS. These can be requested through the **Members Only Videos**. Contact the MSI Help Desk at 866-661-5120 for assistance with any of these resources.

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.

- If an Instructor-led class is desired, the MSI offers a 4-hour course, *Summer Seasonal Employee Orientation*, which covers most safety regulations and considerations of common summer staff duties. The course content includes PPE, chemical safety, bloodborne pathogens and many tools. You can find a scheduled class in your area by calling the MSI Help Desk at 866-661-5120.
- The MEL website (www.njmel.org) now contains a series of 5-minute Toolbox Talk specifically for summer seasonal employees. They can found under the SAFETY tab. Select TOOLBOX TALKS from the drop down box. Scroll down the list and you find the following lesson plans.
 - [Heat Related Illnesses: Risks Rise with Temperature for Outdoor workers](#)
 - [Blades of Glory: Mower Safety](#)
 - [Poison Ivy](#)
 - [Tips on Dealing with Chiggers](#)
 - [Safety Cans for Fuel Transport & Storage](#)
 - [What Outdoor Workers Need to Know about Sunglasses](#)
 - [Sunburn Hazards](#)
 - [Use of Low-speed Utility Vehicles \(Golf Carts\)](#)
 - [What you need to know about lightning](#)
 - [Lawn Care Equipment](#)
 - [The Importance of Good Hydration](#)
 - [Using the UV Index](#)

Additional lesson plans are also available that may be relevant for your operations.

OSHA (www.osha.gov) has several resources on safety for temporary and youth workers. There are sections which provide information directed at employers, young workers, and the workers' parents.

The New Jersey Department of Labor provides rules and excellent guidance for young workers at http://lwd.dol.state.nj.us/labor/wagehour/content/child_labor.html. Be sure department supervisors, full-time staff, and the young worker are educated on the rules.

Research shows that an employee's first year is the most dangerous in terms of having an injury. For many JIF members, every year brings a new group of first-year employees. Supervisors of these workers must be acutely aware of this and take steps to protect them. Three effective steps are:

- Provide training and verify learning
- Conduct frequent Job Site Observations
- Assign a strong supervisor / mentor to work with seasonal employees

The Safety Director's Office wishes everyone a safe and enjoyable summer.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate of Insurance Monthly Report

From 4/22/2014 To 5/19/2014

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>CAMDEN JIF</u>				
H- Inter-Community Celebration Association AU WC I- Township of Berlin	PO Box 488 Berlin,NJ 08009 135 Route 73 South West Berlin, NJ 08091	416	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the July 4th celebration being held 07/04/14.Rain date 07/05/14	5/7/2014 GL EX
H- Inter-Community Celebration Association AU WC I- Borough of Berlin	PO Box 488 Berlin,NJ 08009 59 S. White Horse Pike Berlin, NJ 08009	416	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the July 4th celebration being held 07/04/14.Rain date 07/05/14	5/7/2014 GL EX
H- City of Camden AU WC I- Township of Berlin	Department of Community Affairs PO Box 95120 Camden, NJ 08101 135 Route 73 South West Berlin, NJ 08091	1568	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of sound system, tables and chairs for the July 4th celebration being held 07/04/14. Rain date 07/05/14	5/7/2014 GL EX
H- City of Camden AU WC I- Borough of Berlin	Department of Community Affairs PO Box 95120 Camden, NJ 08101 59 S. White Horse Pike Berlin, NJ 08009	1568	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of sound system, tables and chairs for the July 4th celebration being held 07/04/14. Rain date 07/05/14	5/7/2014 GL EX

H- Good News Family Worship Center AU WC I- Borough of Barrington	501 Commerce Drive Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	1581	Evidence of insurance with respects to the use of property for overflow parking for Barrington Day on May 17, 2014.	5/16/2014 GL EX
H- Royal Fitness AU WC I- Borough of Barrington	50 East Gloucester Park Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	1597	Evidence of insurance with respects to the use of property for overflow parking for Barrington Day on May 17, 2014 rain date May 18, 2014.	5/16/2014 GL EX
H- Camden County Board of Chosen Freeholders AU WC I- Borough of Berlin	County of Camden-Camden County Insurance Dept. 520 Market Street Camden, NJ 08101-1375 59 S. White Horse Pike Berlin, NJ 08009	1652	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of Camden County Park for the July 4th celebration on 07/04/14. Rain date 07/05/14	5/7/2014 GL EX
H- Camden County Board of Chosen Freeholders AU WC I- Township of Berlin	County of Camden-Camden County Insurance Dept. 520Market Street Camden, NJ 08101-1375 135 Route 73 South West Berlin, NJ 08091	1652	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of Camden County Park for the July 4th celebration on 07/04/14. Rain date 07/05/14	5/7/2014 GL EX
H- Camden County Bd. of Chosen Freeholders AU WC I- Borough of Collingswood	County of Camden Department of Parks 600 Market Street Camden, NJ 08102 678 Haddon Avenue Collingswood, NJ 08108	1656	Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of property for a fireworks display scheduled on July 4, 2014 with a rain date of July 5, 2014.	5/15/2014 GL EX

H- Hale Trailer Brake & Wheel, Inc. PR I- Borough of Berlin	Route 73 & Cooper Road Voorhees, NJ 08043 59 S. White Horse Pike Berlin, NJ 08009	2231	Certificate holder is included as "additional insured", ATIMA, for 5/7/2014 GL EX General, Auto Liability & Excess Liability pursuant to the terms, conditions, limitations, & exclusions of the JIF Casualty Insurance Policy & as loss payee/ lender (but only as respects to the sole negligence of the Insured) the following 2 trailers being used for the 4th of July celebrations: 2- 2002 Markline VINS 20604 + 20602 valued at \$8,650 each .
H- Hale Trailer Brake & Wheel, Inc. PR I- Township of Berlin	Route 73 & Cooper Road Voorhees, NJ 08043 135 Route 73 South West Berlin, NJ 08091	2231	Certificate holder is included as "additional insured", ATIMA, for 5/7/2014 GL EX General, Auto Liability & Excess Liability pursuant to the terms, conditions, limitations, & exclusions of the JIF Casualty Insurance Policy & as loss payee/ lender (but only as respects to the sole negligence of the Insured) the following 2 trailers being used for the 4th of July celebrations: 2- 2002 Markline VINS 20604 + 20602 valued at \$8,650 each .
H- Susquehanna Commercial Finance, Inc. AU OTH I- Township of Berlin	and its assignors & assignees Doc. Dept. 979130 Miami, FL 33197 135 Route 73 South West Berlin, NJ 08091	9631	Certificate holder is included as "additional insured", ATIMA, for 5/16/2014 GL EX General, Auto Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy and as loss payee/ lender (but only as respects to the sole negligence of the insured) lease of two (2) 2014 Ford Interceptors, vin #27818 & vin #27820, with a total value of \$67,000 for the Twp.'s Police Dept.
H- Collingswood Board of Education AU WC I- Borough of Collingswood	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	10339	Certificate holder is included as "additional insured", ATIMA, for 5/15/2014 GL EX General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) the use of property for the July 4, 2014 firework display. Rain date July 5, 2014
H- International Commodities Terminal AU WC I- Parking Authority of the City of Camden	1200 Ferry Ave. Camden, NJ 08104 10 Delaware Avenue Camden, NJ 08103	12580	Certificate holder is included as "additional insured", ATIMA, for 5/2/2014 GL EX General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of

the Insured) use of ICT facilities / lot 5.

H- Cherry Hill Board of Education Exception	45 Ranaldo Terrace PO Box 5015 Cherry Hill, NJ 08034 15853	REPLACES PRIOR CERTIFICATE - Camden JIF & MEL JIF	5/6/2014
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002	limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Certificate holder is included as "additional insured", ATIMA, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the Insured) use of the Cherry Hill HS West facilities for the Twp.'s summer programs that run from May thru Aug. Joseph D. Sharp Elementary, Rosa Middle, Bret Harte Elementary, Beck Middle, Clara Barton Elementary, A. Russell Knight Elementary, Horace Mann Elementary, Woodcrest Elementary, Joyce Kilmer Elementary, James Cooper Elementary and Richard Stockton Elementary, Kingston Elementary School, Malberg Alternative High School	
H- Fasolino Contracting I- Borough of Berlin	22 Ferro Dr. Sewell, NJ 08080 59 S. White Horse Pike Berlin, NJ 08009	20688 Evidence of insurance as respects to New Construction / Remodeling. Renovations are \$1,600,000 for a revised new building total of \$4,000,000. Boiler and Machinery Coverage Included.	5/6/2014 ALL

Total # of Holders = 16



CSG BILL REVIEW SERVICES

CAMDEN JIE

WC Medical Savings By Month

2014

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014				
July 2014				
August 2014				
September 2014				
October 2014				
November 2014				
December 2014				
TOTAL 2014	\$984,488.42	\$491,250.66	\$ 493,237.76	50.10%

Monthly PPO Statistics		YTD PPO Statistics	
Bills	159	Bills	791
PPO Bills	143	PPO Bills	714
PPO Penetration	89.94%	PPO Penetration	90.27%

2013

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

2012				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2012	\$327,432.29	\$123,601.52	\$203,830.77	62.25%
February 2012	\$321,490.83	\$102,427.74	\$219,063.09	68.14%
March 2012	\$463,116.94	\$258,351.85	\$204,765.09	44.21%
April 2012	\$495,580.87	\$252,390.87	\$243,190.00	49.07%
May 2012	\$367,200.13	\$144,996.75	\$222,203.38	60.51%
June 2012	\$166,311.10	\$72,784.56	\$93,526.54	56.24%
July 2012	\$152,688.61	\$69,169.12	\$83,519.49	54.70%
August 2012	\$255,865.17	\$128,069.44	\$127,795.73	49.95%
September 2012	\$157,038.27	\$89,055.18	\$67,983.09	43.29%
October 2012	\$251,986.43	\$117,081.04	\$134,905.39	53.54%
November 2012	\$209,957.68	\$80,016.77	\$129,940.91	61.89%
December 2012	\$323,520.62	\$113,296.64	\$210,223.98	64.98%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$ 1,940,947.46	55.58%
2011				
Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January 2011	\$78,650.79	\$41,053.27	\$37,597.52	47.80%
February 2011	\$427,447.15	\$184,454.08	\$242,993.07	56.85%
March 2011	\$237,548.88	\$114,811.02	\$122,737.86	51.67%
April 2011	\$209,173.73	\$88,028.29	\$121,145.44	57.92%
May 2011	\$271,601.90	\$102,272.41	\$169,329.49	62.34%
June 2011	\$232,296.51	\$120,252.55	\$112,043.96	48.23%
July 2011	\$197,650.64	\$88,028.92	\$109,621.72	55.46%
August 2011	\$177,835.40	\$74,966.94	\$102,868.46	57.84%
September 2011	\$222,738.08	\$154,411.73	\$68,326.35	30.68%
October 2011	\$391,937.75	\$196,230.53	\$195,707.22	49.93%
November 2011	\$244,793.02	\$103,865.44	\$140,927.58	57.57%
December 2011	\$310,110.66	\$115,160.43	\$194,950.23	62.86%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

May 27, 2014 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 27, 2014
GLOUCESTER CITY COMMUNITY CENTER 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Absent

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Ari Messenger, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen Conner Strong & Buckelew
Robert Leonard Leonard O'Neill Insurance Group
Peter DiGiambattista Associated Insurance Partners LLC
Rick Bean Henry D. Bean & Sons Insurance
Mark von der Tann Edgewood Associates, Inc.
Duane Myers M&C Insurance

WELCOME: Daniel Spencer welcomed everyone to the Gloucester City Community Center.

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

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE:

Internal Revenue Service Letter – Executive Director said he would work this directly into his report.

EXECUTIVE DIRECTOR:

Internal Revenue Service Letter – Executive Director reported that included in this month’s agenda is a letter from the IRS informing the JIF that the commissioners should be paid via a payroll system utilizing a W-2 instead of the current 1099 system. However, we currently do not have a payroll system in place in any of the JIFs, as we’ve used 1099s since the inception of the JIF Program. The Housing Authority JIF has hired an attorney to review this matter and has asked if the other JIFs would consider contributions towards the legal fees for this review. Executive Director said Frank Borin of DeCotiis, Fitzpatrick & Cole is the attorney working on the review and they are asking for a contribution of around \$1,000 from each JIF. Executive Director said if the Board agrees with this amount not to exceed \$1,000 we would request the Board make a Motion.

MOTION TO AUTHORIZE CONTRIBUTION NOT TO EXCEED \$1,000 FOR THE REVIEW OF THE IRS LETTER

Motion: Commissioner Maley
Second: Commissioner Rochford
Vote: 8 Ayes, 0 Nays

Employment Practices Liability 2014/2015 Program – Executive Director said in order to maintain current deductibles and co-payment provisions, members must update their EPL Programs and submit the checklist to the Fund office. XL Insurance had indicated any checklist submitted to the Fund office by the end of May will meet the deadline. A current listing of the EPL/POL compliance check list is provided within the Due Diligence Reports. (Please note at the time of the distribution of the agenda, additional check lists may have been received but not shown within the report.)

If you have not completed your program, please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the end of May.

Executive Director said we will be contacting those members that we have not received their EPL/POL Checklist and the consequence to not receiving it will be higher deductibles. There is a last minute training session tomorrow in Willingboro for those police chiefs and supervisors who yet to attend. The goal is to have 100% compliance as we did two years ago. If you have any questions, please contact Karen, Rachel or I for assistance.

Audit and Actuarial Valuation Year-End Reports – Executive Director said the financial audit for the period ending December 31, 2013 is ready for review at this month’s meeting. Mr. James Miles from Bowman & Company will make a presentation of the draft report. Final approval and execution of the Group Affidavit will take place at the June meeting. It was emailed to the executive board today.

Mr. James Miles reported that traditionally we put the Audit Report out in June and the JIF would act on the report in June. This year to give the board an opportunity to review the report this draft was produced for review in May, but will be acted upon in June. Mr. Miles then gave an overview of the audit report. Mr. Miles reported that at next month’s meeting they will have the bound final reports for the Board’s adoption, but in the interim the Board will have the opportunity to review the draft and raise any questions.

New E-JIF Emergency Reporting Posters – Executive Director said enclosed in the agenda is a copy of the new E-JIF Emergency Reporting poster to be placed in every member municipality. T&M Associates and First Environment will be distributing these posters to the membership. To request additional posters, JIF members may contact T&M Associates at 732-671-6400.

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

2015 Renewal Applications – Online Underwriting Database - Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend scheduled online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy. Training webinars and other meetings are being scheduled for Risk Managers. We will be sending this information to members a few weeks. Typically the deadline has been July 15th, but with this system we’ll be able to push that back to allow time to adjust to the systems. Executive Director said he thinks everyone will like the system and it is a good way to keep inventory of your property and vehicles and you can set up different levels of security as far as letting department heads if you would like to allow them to have access to the system. Changes will have to go through the Risk Managers and then to the Fund office.

Financial Disclosure Form – Executive Director said enclosed on page 20 of the agenda you will find a copy of the statement released from The Department of Community Affairs regarding the filing of the 2014 Financial Disclosure form. The state is revising its online filing procedure again in 2014. The State has asked local public entities to distribute personal identification numbers (PINs) to their officials. They were emailed to Fund Commissioners on May 21st. The deadline for filing the form for public officials is June 13th.

Search & Seizure Program - Executive Director said enclosed please find information and registration form for a program geared towards law enforcement officers to review changing laws with respect to search and seizure. This seminar will be held by the Rodgers Group at Stockton College.

EJIF Seminar – Executive Director said the Environmental Joint Insurance Fund will be running a series of seminars entitled “Staying in Compliance”. The seminar will cover environmental regulations that are typically encountered by municipalities and utility authorities. There will be one session in Haddonfield on June 13, 2014. Executive Director said he attended these in the past and they are very interesting and CEU’s are usually offered for Public Works and Water and Sewer.

RFQ for Professional Positions: – Executive Director reported that every three years we go out to RFQ for all the Professional Positions. This is the last year of the three year contracts. The MEL and many of the local funds are putting their RFQs out in June. It would be our recommendation that this fund follow the same timing as the MEL and other JIFs so that all the returns come back at the same time. Therefore, we would ask for a motion to go to RFQ for all positions, contingent upon approval of the Fund Attorney and Fund Executive Director.

MOTION TO APPROVE RFQS FOR ALL POSITIONS:

Moved: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

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

Executive Director said the Financial Fast Track shows a Surplus of \$4,500,000 which is an increase of \$53,000 over last month. On the Claims Management Report it shows the actuarial target of 9.39% for the month and we’re running at 4.52%, so we continue to have a pretty good year. This success is reflected in the Lost Time Frequency of 1.29, which is well below the average. The Executive Director then introduced Rachel Chwastek, a new member of PERMA who will be working with Karen and I on various accounts. We would like to welcome Rachel who will be working with us out of the Marlton office.

Executive Director's Report Made Part of Minutes.

TREASURER:

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

Approving Payment of Resolution 14-14 May 2014 Bill List

TOTAL 2013	\$8,041.18
TOTAL 2014	\$174,239.67
TOTAL	\$182,280.85

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

2010	\$38,206.82
2011	\$41,643.47

2012	\$43,938.20
2013	\$67,200.38
2014	\$62,226.94
TOTAL	\$253,215.81

MOTION TO APPROVE RESOLUTION 14-14 VOUCHER PAYMENTS FOR MAY 2014:

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

Treasurer reported that this month’s report was handed out with the investment report separate from the Agenda. Mr. Schwab said this was due to the fact that he and Denise Hall from Comp Services wanted to have the report as complete as possible for the meeting, and therefore waited until right before the meeting. Mr. Schwab said originally the differences by line of coverage and by year almost every line was different. We now have gotten it down to only a few lines that are different and we think it mostly has to do with refunds and subrogations that are being posted in different years depending on how I received the information and how the are posting it in there office. As of today Denise I were still working on these adjustments and hopefully half of these will be cleared up as of the end of this evening when I update the CIR and send to Star in the PERMA office.

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

Motion: Commissioner Maley
 Second: Commissioner Michielli
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said his report was for closed session.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the upcoming MSI training is listed and this is a good time to have your people registered for these classes. The Fast Track schedule is included in the agenda which is a good opportunity to get a lot of your training completed in one day. Also included were two Safety Director’s bulletins on Comprehensive Playground Inspections Programs and Recording/Reporting Playground Deficiencies. The Online Training Attendance Totals report shows people are starting to use the online training a little more. The second Regional Training was held in Clementon last week and we have very good attendance and appeared to be very well received. The topic for the training was Getting Back to Basics for Accident Investigations.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the holding report for the period 3/25/14 to 4/21/14 is included in the agenda with 14 certificates issued. The Executive Director also mentioned a MEL Bulletin in Appendix II. This bulletin is in regard to the Property/Equipment program and was updated with some changes due to the

hurricanes Irene and Sandy. Executive Director said due to these hurricanes obviously there were some areas that need to be reviewed. The MEL has authorized the purchase of \$25 million in excess of the \$50 million flood aggregate. So we now have a total of \$75 million on flood. The new policy will be in the member manual. The Underwriting Manager will having a work session with RMC on this within the next month or so and will be combined with the Exigis Training we will be hosting.

Executive Director said we also handed out from Mr. Hrubash an update on the crime policy revisions that have gone through a rewrite. It did not change anything as far as intent of the coverage it just cleaned up some of the policy wordings. Mr. Hrubash said this is just for your information and there really is no action needed on either of the Underwriting items. If there are any questions we can forward on to Mr. Hrubash.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of April 2014, there was a savings of 60% for the month and a total of 51 % for the year. Steve McNamara reported the Monthly PPO statistics with Monthly PPO Penetration at 91% and Year to Date at 90%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

**MOTION TO APPOINT BROWN AND CONNERY TO DEFENSE PANEL ON WRIGHT
VS. CHERRY HILL AS REQUESTED IN CLOSED SESSION**

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:

Commissioner Michielli

Second:

Commissioner DiAngelo

Vote:

Unanimous

MEETING ADJOURNED: 5:56PM

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

APPENDIX II – RCF, MEL & EJIF REPORTS



Municipal Excess Liability Residual Claims Fund

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

June 4, 2014

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

From: Commissioner Joseph Wolk

Re: *Topics Discussed at the RCF June Meeting*

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2013 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said the RCF experienced an increase in its total assessments of \$2.58 million from 2012 to 2013 and ended the year in a better cash position as evidenced by the overall net position increase of \$3.1 million. Fund Auditor referred to the Historical Operating Results and said the RCF has approximately \$21 million in investment income. Fund Auditor said there are three audit findings: 1) A number of fund years are in deficit; however, it is still expected that fund years posting a deficit will continue to earn investment income on the cases and Incurred but not Reserved (IBNR) reserves, which should help to offset deficit; 2) There is an outstanding receivable from one member JIF for \$53,591 for over a year that should be collected. Fund Auditor said the corrective action plan is that the fund will pursue collection via a payment plan and 3) There exists a small deficit in fund year 2013 – General and Administrative Fund from bank fees due to recent investment activity that should be eliminated. Fund Auditor said the corrective action plan is make a transfer from the Loss Contingency Fund to the General and Administrative Fund to cover the deficit. Fund Auditor concluded his review and said the report does not include any recommendations. Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves on reported the year-end reserves noting that the fund is stable in terms of loss development.

The Board approved the year-end financials, adopted resolution 9-14 and executed the group affidavit indicating that members of the executive committee have read the general comments section of the audit report was adopted.

Executive Director referred to the Financial Fast Track as of December 31, 2013 and reported the fund's year-end statutory surplus stands at \$5.1 million and continues to maintain a strong financial position.

Claim Transfers: Executive Director indicated that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2010 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2014. The Board voted to accept local JIF transfers of fund year 2010 outstanding claim liabilities.

Signatory Resolution: The Board adopted a resolution amending the 2014 Fiscal Management Plan and updating the signatories on the Claims account.

Professional Service Agreements: The RCF's three-year contract term for professional service agreements will expire at the end of 2014. Executive Director reported the forms for all RFQs will be the same as the prior release, which track to recommendations contained in the "Best Practices" developed by the state comptroller's office. The Board authorized the fund office to advertise the Request for Qualifications for Fund Professionals for the period of January 1, 2015 through December 31, 2017.

Claims Committee: The Claims Review Committee met in March, April and at 9:00 AM on the day of the Commissioner's meeting. The next Claims Review Committee meeting is scheduled for July 9, 2014 at 9:00AM via teleconference and September 3, 2014 at 9:00AM at the Forsgate County Club.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday September 3, 2014 at the Forsgate CC, Jamesburg, NJ.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 4, 2014

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

From: Commissioner Joseph Wolk

Subject: June MEL Report

Executive Director introduced Thomas Nolan from Conner Strong & Buckelew and said he will assume the Underwriting Manager duties as Joseph Hrubash transitions to Perma. The Board voted to appoint Joseph Hrubash as Assistant Executive Director and Thomas Nolan as Underwriting Manager.

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2013 and reported that the Fund's statutory surplus stands at \$15,738,596. Auditor noted there were no comments – only a note on the impact of the economic conditions on the Fund's earned investment income. Auditor said the Fund is in excellent financial condition and added that he was pleased with the cooperation of Fund Professionals.

Actuary submitted and reviewed the Valuation Report as of December 31, 2013 and said reserves have decreased by \$5 million – mostly the result of running-off the POLEPL claims. The MEL will transfer Fund year 2010 to the RCF this year – which was the final year the MEL retained POLEPL coverage.

The Audit Committee met on May 22nd to review the Annual Audit Report as of December 31, 2013, Actuarial Valuation as of December 31, 2013 and Internal Audits on Contract Management/Conflict of Interest, Investments & Treasury, Actuarial Loss Reserves Peer Review, Actuarial Pricing Peer Review and Reinsurance Checklist. Internal Audit on Treasury & Investments included a comment that the Investment Committee charter calls for three meetings per year – which was not met in 2013. Investment Committee will review its charter at its next meeting, scheduled for 1pm on June 4th. Board of Fund Commissioners accepted the Internal Audit Reports as presented.

Sandy Update: The Super Sandy Sub-Committee met at 9:50 on June 4th. In response to Fund Attorney, Board of Fund Commissioner confirmed the establishment of a June 30 deadline for all members to complete their flood claims resulting from the storm; and further, establish a July 15th deadline for members to return their “proof of loss” statements or request appeal. Fund Attorney said the MEL's flood claims experience exceeded Zurich's flood sublimit and claim payments are being processed at 65% of total claim – which is pro-rated share of sub-limit. FEMA has indicated

it will not consider processing claims for unpaid balance until the MEL's claim settlement can be considered final and that can not happen until members complete their filings and/or return executed proof of loss statements.

Coverage Committee: Coverage Committee met on May 27th. Underwriting Manager reviewed the 2014 property program with the committee – as well as introduced expected reporting requirement changes for 2015.

Seminars are in the process of being scheduled in various locations throughout the state for risk management consultants to review revisions to the property policy, reporting requirements and the introduction of the online underwriting database. Executive Director reviewed the tentative seminar dates and location schedules.

Risk Management Plan: Board adopted a revised 2014 Risk Management Plan, reflecting final negotiations in the property program.

Rules & Contracts Review Committee: The Rules & Contracts Review Committee met on May 9th to review responses received to Request for Qualifications for Emergency Services. Committee asked that responses be sent to Zurich for review. In addition, Perma is in the process of contacting references and members to review experiences.

The MEL's three year contract terms will expire at the end of 2014. Committee recommends the MEL release RFQs to be due on July 15th. The form for all but the RFQ for Claims Administrators and Managed Care Provider will be essentially the same as the prior release. Board authorized the release of RFQs. This year, RFQs will include a non-collusion affidavit and disclosure statement of investments in Iran.

Safety and Education Committee: Safety & Education met on May 1st. Following their meeting, the MEL advertised for Proposals for the Fund's next Safety DVD on "Slips & Falls". Board reviewed responses received from VCS Video (proposal not to exceed \$37,879) and Mirage Productions (cost of \$79,800) and confirmed contract award to VCS Video. GenRe made a contribution of \$10,000 that will be used for this program.

Safety Director said Safety National has made a "great" distracted driving computer training program available to members and encouraged members to watch the view

The MEL Leadership Program continues with the next series to be conducted in Morris County.

Crossing Guards. Executive Director distributed and reviewed a memorandum concerning the MEL's participation in a Rutgers "train the trainer" program for Crossing Guards – along with NJ Highway Traffic Safety. The MEL's cost to participate would be \$25,000. Since Rutgers is a governmental entity, RFQ would not be required.

Board agreed to participate in the program.

2013/2014 Public Officials/Elected Online Training Seminars: To supplement live presentations of this year's Elected Officials seminar, the MEL placed an on-line version on NJMEL.ORG. To date, 550 officials have used this option.

Parades: Munich Reinsurance shared its "Focus on Parades" with the MEL for information.

Legislative Committee: Committee met on March 3rd. Chairman Hirsch said the “firemen’s presumption bill” was voted out of committee; noted that the MEL is working with the League to meet with the sponsors of the “Thomas Canzanella” bill and a bill has been introduced to allow flood insurance premiums to be outside the budget cap.

Investment Committee: Investment Committee is scheduled to meet at 1pm on June 4th. Wells Fargo will provide the committee with an overview of the Pooled Investment Program.

Strategic Planning Committee: A meeting of the Strategic Planning Committee will be scheduled to review the Sub-committee Charters and update, if necessary.

Signatory Resolution: Board adopted Resolution 13-14 amending the signatories on the excess liability claims account.

Financial Disclosures: The Fund office set up a roster of commissioners and distributed unique PIN in order to login and file their forms for the fund. The DCA extended filing deadline to June 13, 2014.

RCF Report: The RCF met on June 4, 2014 and voted to accept local member transfers of Fund year 2010 liabilities. The Board adopted Resolution 14-14 to transfer Fund Year 2010 to the Residual Claims

Claims Committee: The Claims Review Committee is scheduled to meet immediately following the Board meeting. Board accepted report of the March and April Claims Committee meetings.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 4, 2014

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

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2013. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-14 approving the Year-End Financials and executed the Group Affidavit.

2014 BILLINGS- The first assessment installment was sent to our member JIF's in February. The second installment billings will be distributed next month.

RFQ PROCESS- A motion was passed authorizing the Executive Director to release Requests for Qualifications for Fund Professionals for the period of January 1, 2015 through December 31, 2017. A discussion took place on the timing of the RFQ process. It was determined that the E-JIF RFQ release will coincide with the MEL's RFQ release and the prior established criteria would be used for this process. Mr. Sacco recommended that the Contracts Committee meet this summer to review the responses submitted and offer recommendations to the Board.

2014 E-JIF SEMINARS- The registration form for the upcoming E-JIF Program Workshops is attached to this report. Per their contract, T&M Associates is only authorized to conduct 4 educational seminars this year. It was determined that additional seminars were needed as several members have indicated that none of the 4 sessions scheduled are geographically convenient for them to attend. A motion was passed authorizing T&M Associates to conduct 3 additional seminars and amend their contract to reflect the change.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 3, 2014 at the Forsgate CC, Jamesburg.