

# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

OCTOBER 27, 2014  
COLLINGSWOOD BOROUGH  
SENIOR COMMUNITY CENTER  
30 WEST COLLINGS AVENUE  
COLLINGSWOOD, NJ 08108  
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](mailto: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: OCTOBER 27, 2014**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2014 EXECUTIVE COMMITTEE**
- WELCOME: COLLINGSWOOD**
- APPROVAL OF MINUTES:** September 22, 2014 Open Minutes.....**Appendix I**  
September 22, 2014 Closed Minutes..... **To be distributed**
  
- CORRESPONDENCE – None**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report .....**Page 1**
  
- TREASURER - Richard Schwab**  
October Vouchers - Resolution No. 14-24 .....**Page 16**  
Monthly Reports .....**Page 18**
  
- ATTORNEY – Joseph Nardi, Esquire**
  
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report .....**Page 24**
  
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report.....**Page 29**
  
- MANAGED CARE – Consolidated Services Group**  
Monthly Report .....**Page 32**
  
- CLAIMS SERVICE – Comp Services Inc.**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: November 24, 2014 – Borough of Brooklawn**

## Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 16  
Parsippany, NJ 07054

Date: October 27, 2014

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2015 Budget** – The proposed 2015 Budget is enclosed for your review (**Page 13**). The Executive Committee held a budget workshop meeting on Tuesday, October 14th in Collingswood to review the proposed budget, assessment strategy and available dividend. The committee is recommending that the budget be introduced, totaling \$12,139,078 which represents a 1.92% increase over last year.

The Committee also reviewed the available dividend calculation and is recommending the release of \$250,000 from Closed Years. The EJIF is releasing a dividend to the Camden fund in the amount of \$43,176. Enclosed is **Resolution 14-23** authorizing the release of a dividend representing a total of \$293,176. (**Page 14**)

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

- ❑ **Motion to adopt Resolution 14-23 authorizing the release of a dividend in the amount of \$294,389 from the E-JIF & Closed Years Account, subject to State approval.**

- ❑ **2015 Renewal Applications – Online Underwriting Database:** The new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted were 3 webinars held after the logins were issued. Risk Management Consultants will be emailed Comparison Reports to confirm the data within PERMA’s records for accuracy toward completion of the 2015 Renewal Application process.
- ❑ **Membership Renewals** – The Fund has 5 members up for renewal at the end of the year. Renewal documents have been sent out. (**Page 12**)
- ❑ **Elected Officials Training:** This year’s elected officials training program will focus on Employment Practices. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 19, 2014.

❑ **RFQ for Property Appraisals** – The Fund has budgeted monies to begin the process of conducting property appraisals of municipal property. This was last completed several years ago.

❑ **Motion to Authorize to Advertise for Property Appraisals**

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

❑ **EJIF** - The EJIF met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk’s report on the meeting. A public hearing and adoption of the 2015 budget was held. **(Appendix II)**

❑ **MEL** - The MEL met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Chairman Wolk’s report. The MEL’s 2015 budget introduction was held. A public hearing and adoption will be held on November 19, 2014 at the Atlantic City Convention Center. **(Appendix II)**

❑ **Due Diligence Reports:**

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

<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>August 31, 2014</b>		
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>989,799</b>	<b>7,918,427</b>	<b>168,300,790</b>	<b>176,219,217</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	306,054	3,095,360	76,140,425	80,088,883
	Case Reserves	39,947	1,799,369	3,322,310	4,182,754
	IBNR	(14,813)	(170,535)	5,464,143	5,061,980
	Recoveries	-	(86,942)	(473,508)	(242,995)
	<b>TOTAL CLAIMS</b>	<b>331,187</b>	<b>4,637,252</b>	<b>84,453,370</b>	<b>89,090,622</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	301,057	2,408,457	44,128,408	46,536,865
	Administrative	143,894	1,174,911	30,472,251	31,647,162
	<b>TOTAL EXPENSES</b>	<b>444,951</b>	<b>3,583,368</b>	<b>74,600,659</b>	<b>78,184,027</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	213,661	(302,193)	9,246,761	8,944,568
5.	<b>INVESTMENT INCOME</b>	9,335	28,953	10,015,083	10,044,036
6.	<b>DIVIDEND INCOME</b>	0	0	3,172,870	3,172,870
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>222,996</b>	<b>(273,239)</b>	<b>22,434,714</b>	<b>22,161,475</b>
8.	<b>DIVIDEND</b>	0	0	17,404,357	17,404,357
9.	<b>STATUTORY SURPLUS (7-8)</b>	<b>222,996</b>	<b>(273,239)</b>	<b>5,030,357</b>	<b>4,757,118</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	1,177	(590,971)	1,779,926	1,188,955
	<b>2011</b>	(52,472)	(592,684)	695,234	102,550
	<b>2012</b>	1,254	(216,918)	1,278,364	1,061,446
	<b>2013</b>	121,145	625,649	1,276,833	1,902,482
	<b>2014</b>	151,892	501,685		501,685
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>222,996</b>	<b>(273,239)</b>	<b>5,030,357</b>	<b>4,757,118</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>596,188</b>	<b>69,566,753</b>	<b>70,162,941</b>
	<b>FUND YEAR 2011</b>				
	Paid Claims	47,479	663,348	3,876,936	4,540,284
	Case Reserves	(476)	199,989	874,781	1,074,770
	IBNR	6,225	(246,128)	489,224	243,096
	Recoveries	0	(21,012)	(87,260)	(108,272)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>53,228</b>	<b>596,198</b>	<b>5,153,681</b>	<b>5,749,879</b>
	<b>FUND YEAR 2012</b>				
	Paid Claims	68,315	515,446	2,414,665	2,930,111
	Case Reserves	(51,385)	480,172	803,542	1,283,714
	IBNR	(16,561)	(770,030)	1,479,424	709,394
	Recoveries	0	(2,297)	(63,906)	(66,203)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>370</b>	<b>223,291</b>	<b>4,633,725</b>	<b>4,857,016</b>
	<b>FUND YEAR 2013</b>				
	Paid Claims	103,822	909,283	1,029,736	1,939,019
	Case Reserves	(106,830)	186,419	785,925	972,344
	IBNR	(115,788)	(1,661,270)	3,288,437	1,627,167
	Recoveries	0	(59,321)	(4,887)	(64,208)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(118,796)</b>	<b>(624,889)</b>	<b>5,099,211</b>	<b>4,474,322</b>
	<b>FUND YEAR 2014</b>				
	Paid Claims	86,438	516,528		516,528
	Case Reserves	198,637	851,925		851,925
	IBNR	111,309	2,482,324		2,482,324
	Recoveries	0	(4,312)		(4,312)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>396,385</b>	<b>3,846,465</b>		<b>3,846,465</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>331,187</b>	<b>4,637,252</b>	<b>84,453,370</b>	<b>89,090,622</b>

**CAMDEN JOINT INSURANCE FUND**

**Fixed Income Portfolio Summary and Rate Comparison**

	For Month End			8/31/2014	
	2011	2012	2013	Last Month	This Month
<b>CAMDEN JOINT INSURANCE FUND</b>					
Total Cash Balance (millions)	11.94	12.21	13.39	17.60	17.95
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	1.95	1.86
Unrealized gain/(loss) (%)	0.98	1.35	1.30	0.69	0.77
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	1.99	2.07
<b>M E L PORTFOLIO</b>					
Total Cash Balance (millions)	80.73	73.43	64.22	76.35	77.81
Fixed Income Portfolio Wells Fargo 2013-2014					
Investments (millions), Book Value	70.17	56.97	50.13	46.73	53.11
Avg maturity (years) ***	3.35	2.61	2.04	1.78	1.88
Unrealized gain/(loss) (%)	0.63	0.63	-0.30	-0.25	-0.08
Purchase yield (%)	1.30	0.80	0.65	0.68	0.69
Realized gain/(loss) (%)	0.00	0.00	0.00	0.00	0.00
Total Book Yield	1.93	1.43	0.35	0.43	0.61
<b>COMPARATIVE RATES (%)</b>					
Cash & Cash Equivalents					
NJ Cash Mgmt Fund *	0.11	0.06	0.06	0.05	0.05
TD Money Market	0.03	0.05	0.01	0.01	0.01
TD Bank Deposits	0.23	Unavailable **	Unavailable **	Unavailable **	Unavailable **
Treasury Issues					
1 year bills	0.18	0.17	0.13	0.11	0.11
3 year notes	0.75	0.38	0.54	0.97	0.93
5 year notes	1.52	0.76	1.17	1.70	1.63
Merrill Lynch US Govt 1-3 years ^	1.55	0.51	0.37	-0.94	1.98

**Camden Joint Insurance Fund  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS**

AS OF **September 30, 2014**

**FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	57	MONTH	56	MONTH	45	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	481,537	270,485	56.17%	100.00%	<b>56.17%</b>	100.00%	63.96%	100.00%
GEN LIABILITY	1,255,716	2,111,949	168.19%	96.96%	<b>168.52%</b>	96.90%	115.84%	94.71%
AUTO LIABILITY	410,966	354,137	86.17%	95.43%	<b>85.49%</b>	95.15%	44.75%	91.45%
WORKER'S COMP	3,258,103	3,333,277	102.31%	99.80%	<b>102.61%</b>	99.77%	90.55%	99.20%
TOTAL ALL LINES	5,406,322	6,069,849	112.27%	98.83%	<b>112.48%</b>	98.77%	90.57%	97.64%
NET PAYOUT %	\$5,187,099		<b>95.95%</b>					

**FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	45	MONTH	44	MONTH	33	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	493,199	457,935	92.85%	100.00%	<b>92.85%</b>	100.00%	83.75%	100.00%
GEN LIABILITY	1,300,364	1,266,198	97.37%	94.71%	<b>97.06%</b>	94.32%	51.86%	88.03%
AUTO LIABILITY	420,271	225,838	53.74%	91.45%	<b>35.30%</b>	91.05%	24.95%	85.26%
WORKER'S COMP	3,404,221	3,642,331	106.99%	99.20%	<b>106.82%</b>	99.12%	97.44%	97.46%
TOTAL ALL LINES	5,618,056	5,592,302	99.54%	97.65%	<b>97.98%</b>	97.48%	80.27%	94.58%
NET PAYOUT %	\$4,448,243		<b>79.18%</b>					

**FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	33	MONTH	32	MONTH	21	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	486,359	324,358	66.69%	100.00%	<b>67.60%</b>	100.00%	50.47%	98.04%
GEN LIABILITY	1,338,095	622,268	46.50%	88.03%	<b>44.71%</b>	87.24%	14.71%	75.57%
AUTO LIABILITY	388,406	315,719	81.29%	85.26%	<b>81.29%</b>	84.53%	36.04%	71.98%
WORKER'S COMP	3,528,729	3,077,914	87.22%	97.46%	<b>82.30%</b>	97.19%	72.51%	90.74%
TOTAL ALL LINES	5,741,588	4,340,259	75.59%	94.65%	<b>72.23%</b>	94.25%	54.71%	86.56%
NET PAYOUT %	\$2,900,202		<b>50.51%</b>					

**FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	21	MONTH	20	MONTH	9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	535,713	406,740	75.93%	98.04%	<b>76.33%</b>	97.72%	62.44%	68.00%
GEN LIABILITY	1,423,316	191,526	13.46%	75.57%	<b>13.09%</b>	74.17%	7.14%	36.00%
AUTO LIABILITY	377,258	46,944	12.44%	71.98%	<b>12.67%</b>	70.26%	5.41%	35.00%
WORKER'S COMP	3,913,656	2,207,267	56.40%	90.74%	<b>56.37%</b>	89.50%	23.06%	33.00%
TOTAL ALL LINES	6,249,943	2,852,478	45.64%	86.78%	<b>45.59%</b>	85.55%	21.74%	36.80%
NET PAYOUT %	\$1,889,534		<b>30.23%</b>					

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited	9	MONTH	8	MONTH	-3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-14		31-Aug-14		29-Sep-13	
PROPERTY	591,500	283,345	47.90%	68.00%	35.91%	61.00%	N/A	N/A
GEN LIABILITY	1,405,625	90,538	6.44%	36.00%	5.42%	30.00%	N/A	N/A
AUTO LIABILITY	350,875	56,044	15.97%	35.00%	14.19%	30.00%	N/A	N/A
WORKER'S COMP	3,909,782	1,098,788	28.10%	33.00%	26.19%	26.00%	N/A	N/A
TOTAL ALL LINES	6,257,782	1,528,715	<b>24.43%</b>	<b>37.09%</b>	21.77%	30.43%	N/A	N/A
NET PAYOUT %	\$668,668		<b>10.69%</b>					

**2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs**

**September 30, 2014**

	<b>2014</b>	2013	2012	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2014 - 2012</b>
CAMDEN	<b>1.48</b>	1.91	2.86	<b>2.14</b>
SUBURBAN MUNICIPAL	<b>1.54</b>	1.91	1.74	<b>1.75</b>
TRI-COUNTY	<b>1.56</b>	1.99	2.26	<b>1.97</b>
BURLINGTON	<b>1.58</b>	1.64	1.88	<b>1.71</b>
CENTRAL	<b>1.84</b>	2.39	2.69	<b>2.33</b>
MORRIS	<b>1.84</b>	1.50	1.76	<b>1.69</b>
SUBURBAN ESSEX	<b>2.03</b>	2.49	2.31	<b>2.30</b>
PROF MUN MGMT	<b>2.10</b>	2.65	1.81	<b>2.19</b>
NJ PUBLIC HOUSING	<b>2.15</b>	2.34	2.61	<b>2.40</b>
BERGEN	<b>2.16</b>	1.98	2.05	<b>2.06</b>
OCEAN	<b>2.24</b>	2.22	2.91	<b>2.47</b>
MONMOUTH	<b>2.36</b>	1.44	1.86	<b>1.84</b>
ATLANTIC	<b>2.36</b>	2.61	2.77	<b>2.60</b>
SOUTH BERGEN	<b>2.53</b>	2.54	2.47	<b>2.51</b>
N.J.U.A.	<b>2.87</b>	2.25	1.95	<b>2.30</b>
<b>AVERAGE</b>	<b>2.04</b>	2.12	2.26	<b>2.15</b>



**Camden Joint Insurance Fund**  
**2014 LOST TIME ACCIDENT FREQUENCY**  
**DATA VALUED AS OF September 30, 2014**

MEMBER_ID	MEMBER	**	# CLAIMS FOR 9/30/2014	Y.T.D.	2014	2013	2012	MEMBER	TOTAL RATE	
				LOST TIME ACCIDENTS	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY		2014 - 2012	
1	88	AUDUBON PARK	0	0	0.00	0.00	0.00	1	AUDUBON PARK	0.00
2	91	BERLIN BOROUGH	0	0	0.00	0.00	2.05	2	BERLIN BOROUGH	0.71
3	94	CHESILHURST	0	0	0.00	0.00	0.00	3	CHESILHURST	0.00
4	96	COLLINGSWOOD	0	0	0.00	1.07	2.32	4	COLLINGSWOOD	1.16
5	97	GIBBSBORO	0	0	0.00	0.00	0.00	5	GIBBSBORO	0.00
6	99	HADDON	0	0	0.00	0.00	2.47	6	HADDON	0.84
7	102	HI-NELLA	0	0	0.00	3.28	0.00	7	HI-NELLA	1.21
8	103	LAUREL SPRINGS	0	0	0.00	0.00	1.94	8	LAUREL SPRINGS	0.78
9	106	MAGNOLIA	0	0	0.00	1.97	0.00	9	MAGNOLIA	0.77
10	107	MEDFORD LAKES	0	0	0.00	2.13	1.59	10	MEDFORD LAKES	1.32
11	108	MERCHANTVILLE	0	0	0.00	0.00	1.63	11	MERCHANTVILLE	0.58
12	109	MOUNT EPHRAIM	0	0	0.00	0.00	2.78	12	MOUNT EPHRAIM	1.03
13	111	PINE HILL	0	0	0.00	1.98	0.00	13	PINE HILL	0.65
14	117	WOODLYNNE	0	0	0.00	4.26	0.00	14	WOODLYNNE	1.67
15	451	TAVISTOCK	0	0	0.00	0.00	0.00	15	TAVISTOCK	0.00
16	457	PINE VALLEY	0	0	0.00	0.00	0.00	16	PINE VALLEY	0.00
17	101	HADDONFIELD	0	1	0.97	2.90	4.92	17	HADDONFIELD	3.22
18	90	BELLMAWR	0	2	1.56	1.59	2.50	18	BELLMAWR	1.94
19	584	CHERRY HILL FIRE DISTRIC	0	2	1.59	3.23	1.08	19	CHERRY HILL FIRE DIS	2.01
20	98	GLOUCESTER	0	2	1.73	1.99	4.83	20	GLOUCESTER	2.91
21	115	WINSLOW	2	3	1.79	1.83	3.05	21	WINSLOW	2.23
22	114	VOORHEES	0	2	1.85	4.88	4.12	22	VOORHEES	3.77
23	110	OAKLYN	0	1	1.90	0.00	0.00	23	OAKLYN	0.55
24	93	BROOKLAWN	0	1	2.07	0.00	6.76	24	BROOKLAWN	3.23
25	112	RUNNEMEDE	0	2	2.48	0.91	0.00	25	RUNNEMEDE	1.11
26	105	LINDENWOLD	0	2	2.68	5.08	9.18	26	LINDENWOLD	5.90
27	89	BARRINGTON	0	3	3.27	0.94	1.02	27	BARRINGTON	1.69
28	565	CAMDEN PARKING AUTHOI	1	1	3.33	7.41	12.35	28	CAMDEN PARKING AU	8.11
29	113	SOMERDALE	0	2	3.84	1.44	2.45	29	SOMERDALE	2.46
30	95	CLEMENTON	0	2	4.20	1.59	7.14	30	CLEMENTON	4.20
31	104	LAWNSIDE	0	2	4.94	3.77	6.12	31	LAWNSIDE	4.91
32	92	BERLIN TOWNSHIP	0	3	5.19	2.56	0.00	32	BERLIN TOWNSHIP	2.21
33	564	CHERRY HILL	**					33	CHERRY HILL	
<b>Totals:</b>				3	31	1.48	1.91	2.86		<b>2.14</b>

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund**

Data Valued As of : **October 20, 2014**

<b>Total Participating Members</b>	<b>34</b>	<b>34</b>
Complaint		<b>34</b>
Percent Compliant		100.00%

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

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

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

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

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2013 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF October 20, 2014**

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

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

<b>Camden County Municipal Joint Insurance Fund</b>		
<b>Membership Renewals</b>		
<b>Member</b>	<b>Renewal Date</b>	<b>Status</b>
<b>Chesilhurst</b>	<b>1/1/2015</b>	<b>Resolution Received</b>
<b>Runnemede</b>	<b>1/1/2015</b>	<b>Resolution Received</b>
<b>Somerdale</b>	<b>1/1/2015</b>	
<b>Voorhees</b>	<b>1/1/2015</b>	
<b>Woodlynne</b>	<b>1/1/2015</b>	<b>Resolution Received</b>

CAMDEN MUNICIPAL JOINT INSURANCE FUND					
2015 PROPOSED BUDGET					
APPROPRIATIONS	Annualized 2014	Base 2015	Projected 2015	All Members \$	All Members %
I. Claims and Excess Insurance	(A)	(B)		CHANGE	CHANGE
<b>Claims</b>					
1 Property	591,500	543,000	543,000	(48,500)	-8.20%
2 Liability	1,405,625	1,419,000	1,419,000	13,375	0.95%
3 Auto	350,875	337,000	337,000	(13,875)	-3.95%
4 Workers' Comp.	3,909,782	3,749,000	3,749,000	(160,782)	-4.11%
5					
6 <b>Subtotal - Claims</b>	6,257,782	6,048,000	6,048,000	(209,782)	-3.35%
<b>Premiums</b>					
8 Crime	10,906	9,409	9,409	(1,496)	-13.72%
9 Environmental Fund	320,272	323,473	323,473	3,201	1.00%
10 EJIF Dividend			0		
11 MEL	1,936,553	1,968,408	1,968,408	31,854	1.64%
12 MEL Property	513,336	540,776	540,776	27,440	5.35%
13 <b>SubTotal Premiums</b>	2,781,068	2,842,066	2,842,066	60,998	2.19%
14 <b>Total Loss Fund</b>	9,038,850	8,890,066	8,890,066	(148,784)	-1.65%
15					
<b>II. Expenses, Fees &amp; Contingency</b>					
17					
18 Claims Adjustment	259,584	370,000	370,000	110,416	42.54%
19 Managed Care	103,548	100,802	100,802	(2,746)	-2.65%
20 Loss Fund Management		63,000	63,000	63,000	100.00%
21 Litigation Management	35,753	36,468	36,468	715	2.00%
22 Safety Director	125,413	127,921	127,921	2,508	2.00%
23 Right to Know	27,186	27,729	27,729	544	2.00%
24 CDL Drug Testing Monitor	27,838	28,395	28,395	557	2.00%
25 Safety Incentive Program	35,354	36,061	36,061	707	2.00%
26 MEL Safety Institute	48,977	43,047	43,047	(5,930)	-12.11%
27 Administration	277,450	282,999	282,999	5,549	2.00%
28 Actuary	43,594	44,466	44,466	872	2.00%
29 Auditor	25,095	25,597	25,597	502	2.00%
30 Attorney	19,467	19,857	19,857	389	2.00%
31 Treasurer	23,872	24,349	24,349	477	2.00%
32 Internal Auditor	17,811	18,167	18,167	356	2.00%
33 Internal Auditor Prop	30,000	30,000	30,000	0	0.00%
34 Underwriting Manager	10,824	11,041	11,041	216	2.00%
35 Postage	2,872	2,930	2,930	57	2.00%
36 Printing	3,045	3,105	3,105	61	2.00%
37 Telephone	1,149	1,172	1,172	23	2.00%
38 Meeting Expenses	1,896	1,934	1,934	38	2.00%
39 Director's Fee	22,814	18,000	18,000	(4,814)	-21.10%
40 Optional Safety Award	25,000	25,000	25,000	0	100.00%
41 Contingency	91,479	91,479	91,479	0	0.00%
42			0		
43 EPL Training	34,445	34,445	34,445	0	0.00%
44					
45 <b>Total Fund Exp &amp; Contingency</b>	1,294,467	1,467,965	1,467,965	173,498	13.40%
46 Risk Managers	659,573	661,151	661,151	1,577	0.24%
47					
48 <b>Total JIF Excl POL/EPL</b>	10,992,890	11,019,182	11,019,182	26,292	0.24%
49 <b>XL POL/EPL Premiums</b>					
50 POL/EPL Premium	835,518	1,025,424	1,025,424	189,906	22.73%
51 Cyber Liability	20,400	20,400	20,400	0	0.00%
52 Vol Directors & Officers	6,879	6,879	6,879	0	0.00%
53 RMC Fees	55,072	67,194	67,194	12,122	22.01%
54 <b>Total POL/EPL Premiums</b>	917,869	1,119,897	1,119,897	182,878	21.89%
55 <b>Total JIF Incl POL/EPL</b>	11,910,759	12,139,078	12,139,078	228,320	1.92%

**RESOLUTION OF THE CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund, which has been completed for not less than twenty-four months. Based upon this requirement and the closure of old Fund Years, surplus monies in the Closed Year Accounts are eligible for refunds.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Board of Fund Commissioners that the following amount can be refunded at this time:

Closed Year Account	\$250,000.00
<u>EJIF Dividend</u>	<u>\$43,176.00</u>
<b>Total</b>	<b>\$293,176.00</b>

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2013 and Auditor's Report of the Historical Operating Results as of December 31, 2013. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs.



Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Secretary

**RESOLUTION NO. 14-24**

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

**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 CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007389</b>			
007389	MUNICIPAL EXCESS LIABILITY RCF	2014 RCF ASSESSMENT	1,170,554.00
			<b>1,170,554.00</b>
		TOTAL PAYMENTS CLOSED YEAR	1,170,554.00

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>007390</b>			
007390	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2014	21,632.00
			<b>21,632.00</b>
<b>007391</b>			
007391	INTERSTATE MOBILE CARE INC.	DRUG TESTING - 09/2014	2,159.00
007391	INTERSTATE MOBILE CARE INC.	FOLLOW-UP - 09/2014	100.00
			<b>2,259.00</b>
<b>007392</b>			
007392	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2014	10,451.08
			<b>10,451.08</b>
<b>007393</b>			
007393	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2014	23.63
007393	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2014	23,120.83
			<b>23,144.46</b>
<b>007394</b>			
007394	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE - 10/2014	3,632.83
			<b>3,632.83</b>
<b>007395</b>			
007395	BROWN & CONNERY, LLP	ATTORNEY F EXPENSE - 09/2014	40.47
007395	BROWN & CONNERY, LLP	ATTORNEY FEE 09/2014	1,622.25
007395	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT - 09/2014	3,481.50
			<b>5,144.22</b>
<b>007396</b>			
007396	RICHARD B. SCHWAB	TREASURER FEE 10/2014	1,989.33
			<b>1,989.33</b>
<b>007397</b>			
007397	COURIER POST	ACCT 083028 - 10/09/14 - NOTICE	38.10
			<b>38.10</b>



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

Month		September							
Current Fund Year		2014							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2014	Prop	114,652.27	51,368.82	7,806.77	158,214.32	158,214.32	0.00	1,672.57	(1,672.57)
	Liab	17,600.05	5,702.93	0.00	23,302.98	23,302.98	0.00	0.00	0.00
	Auto	33,195.72	1,148.10	0.00	34,343.82	34,343.82	0.00	0.00	0.00
	WC	346,767.54	106,039.59	0.00	452,807.13	452,807.13	0.00	0.00	0.00
	<b>Total</b>	<b>512,215.58</b>	<b>164,259.44</b>	<b>7,806.77</b>	<b>668,668.25</b>	<b>668,668.25</b>	<b>0.00</b>	<b>1,672.57</b>	<b>(1,672.57)</b>
2013	Prop	358,308.38	565.55	2,459.25	356,414.68	356,414.68	0.00	0.00	0.00
	Liab	77,239.56	2,700.20	0.00	79,939.76	79,939.76	0.00	0.00	0.00
	Auto	43,014.24	630.00	0.00	43,644.24	43,644.24	0.00	0.00	0.00
	WC	1,405,700.85	11,307.00	123.42	1,416,884.43	1,416,782.43	102.00	102.00	0.00
	<b>Total</b>	<b>1,884,263.03</b>	<b>15,202.75</b>	<b>2,582.67</b>	<b>1,896,883.11</b>	<b>1,896,781.11</b>	<b>102.00</b>	<b>102.00</b>	<b>0.00</b>
2012	Prop	316,255.31	0.00	0.00	316,255.31	316,655.31	(400.00)	(4,837.30)	4,437.30
	Liab	254,964.40	13,239.66	1,171.50	267,032.56	267,182.56	(150.00)	1,021.50	(1,171.50)
	Auto	148,552.01	627.46	0.00	149,179.47	149,179.47	(0.00)	(0.00)	0.00
	WC	2,144,137.18	28,743.03	1,258.60	2,171,621.61	2,171,621.61	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,863,908.90</b>	<b>42,610.15</b>	<b>2,430.10</b>	<b>2,904,088.95</b>	<b>2,904,638.95</b>	<b>(550.00)</b>	<b>(3,815.80)</b>	<b>3,265.80</b>
2011	Prop	446,451.38	0.00	0.00	446,451.38	450,720.42	(4,269.04)	(4,269.04)	0.00
	Liab	940,668.54	7,047.38	0.00	947,715.92	943,522.33	4,193.59	4,193.59	0.00
	Auto	97,136.30	4,188.20	0.00	101,324.50	101,324.50	0.00	0.00	0.00
	WC	2,945,551.81	7,009.33	84.21	2,952,476.93	2,952,675.58	(198.65)	(173.65)	(25.00)
	<b>Total</b>	<b>4,429,808.03</b>	<b>18,244.91</b>	<b>84.21</b>	<b>4,447,968.73</b>	<b>4,448,242.83</b>	<b>(274.10)</b>	<b>(249.10)</b>	<b>(25.00)</b>
2010	Prop	267,990.14	0.00	0.00	267,990.14	267,990.44	(0.30)	(0.30)	0.00
	Liab	1,532,429.44	215,260.20	0.00	1,747,689.64	1,746,682.45	1,007.19	1,007.19	0.00
	Auto	339,163.37	2,800.00	0.00	341,963.37	341,216.74	746.63	746.63	0.00
	WC	2,722,647.74	108,561.16	0.00	2,831,208.90	2,831,208.90	0.00	(0.00)	0.00
	<b>Total</b>	<b>4,862,230.69</b>	<b>326,621.36</b>	<b>0.00</b>	<b>5,188,852.05</b>	<b>5,187,098.53</b>	<b>1,753.52</b>	<b>1,753.52</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>14,552,426.23</b>	<b>566,938.61</b>	<b>12,903.75</b>	<b>15,106,461.09</b>	<b>15,105,429.67</b>	<b>1,031.42</b>	<b>(536.81)</b>	<b>1,568.23</b>

SEPTEMBER								
Item	Date	Check Run	Voids	Refunds	Adjustments		Totals	Comment
1	9/5/2014	112,026.47				✔	112,026.47	
2	9/10/2014	224,165.32				✔	224,165.32	
3	9/10/2014	26,794.92				✔	26,794.92	
4	9/17/2014	5,967.18				✔	5,967.18	
5	9/17/2014	31,614.42				✔	31,614.42	
6	9/28/2014	62,471.85				✔	62,471.85	
7	9/28/2014	28,209.76				✔	28,209.76	
8	10/1/2014	12,674.15				✔	12,674.15	
9	10/1/2014	63,014.54				✔	63,014.54	
10	9/2/2014			(1,697.57)		✔	(1,697.57)	
11	9/10/2014			(1,171.50)		✔	(1,171.50)	
12	9/25/2014			(10,034.68)		✔	(10,034.68)	
13						✔	-	
14						✔	-	
15						✔	-	
16						✔	-	
17						✔	-	
18						✔	-	
19						✔	-	
20						✔	-	
21						✔	-	
22						✔	-	
23						✔	-	
24						✔	-	
25						✔	-	
26						✔	-	
27						✔	-	
28						✔	-	
29						✔	-	
30						✔	-	
	Total	566,938.61	-	(12,903.75)	-	✔	554,034.86	Treas. Report
	Monthly Rpt	565,497.38		(13,030.75)			552,466.63	TPA Report
	Variance	1,441.23	-	127.00	-		1,568.23	

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

Current Fund Year: 2014 Month Ending: September										
	Prop	Liab	Auto	WC	POL/EPL	MEL	EJIF	Cont	Admin	TOTAL
OPEN BALANCE	1,129,062.23	3,973,666.28	1,307,821.55	8,561,036.60	(19,880.42)	878,041.75	(1,281.15)	0.00	2,124,265.50	17,952,732.34
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	10,266.02	1,171.50	0.00	1,466.23	0.00	0.00	0.00	0.00	0.00	12,903.75
Invest Pymnts	541.59	3,367.89	1,041.64	6,576.40	1.64	581.37	56.75	0.00	1,752.02	13,919.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	541.59	3,367.89	1,041.64	6,576.40	1.64	581.37	56.75	0.00	1,752.02	13,919.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>10,807.61</b>	<b>4,539.39</b>	<b>1,041.64</b>	<b>8,042.63</b>	<b>1.64</b>	<b>581.37</b>	<b>56.75</b>	<b>0.00</b>	<b>1,752.02</b>	<b>26,823.05</b>
EXPENSES										
Claims Transfers	51,934.37	243,950.37	9,393.76	261,660.11	0.00	0.00	0.00	0.00	0.00	566,938.61
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,197.51	80,197.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>51,934.37</b>	<b>243,950.37</b>	<b>9,393.76</b>	<b>261,660.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>80,197.51</b>	<b>647,136.12</b>
<b>END BALANCE</b>	<b>1,087,935.47</b>	<b>3,734,255.30</b>	<b>1,299,469.43</b>	<b>8,307,419.12</b>	<b>(19,878.78)</b>	<b>878,623.12</b>	<b>(1,224.40)</b>	<b>0.00</b>	<b>2,045,820.01</b>	<b>17,332,419.27</b>

<b>Report Month:</b>	<b>September</b>		
			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	September						
CURRENT FUND YEAR	2014						
	Description:	#1- NJCM	#2-Investnts	#3-Treasuries	#4-Clearing	#5-Exp.	#6-WC Claim
	ID Number:	74136	571-202-535	147-097	641-007-280	641-006-594	425-9982572
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$17,952,732.38	\$ 58.98	\$ 6,767,617.32	\$ 5,033,520.53	\$ 6,152,094.11	\$ 1,500.00	-2188.51
Opening Interest Accrual Balance	\$27,287.77	0	1896.12	25391.65	0	0	0
1 Interest Accrued and/or Interest Cost	\$5,375.00	\$0.00	\$0.00	\$5,375.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$18,519.30	\$0.00	(\$230.70)	\$18,750.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$4,600.00)	\$0.00	\$0.00	(\$4,600.00)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$775.00	\$0.00	\$0.00	\$775.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$678,789.87	\$0.00	\$18,750.00	\$0.00	\$12,903.75	\$80,197.51	\$261,660.11
10 (Withdrawals - Sales)	(\$1,313,022.24)	\$0.00	\$0.00	(\$18,750.00)	(\$647,136.12)	(\$80,197.51)	(\$261,660.11)
Ending Cash & Investment Balance	\$17,332,419.31	\$58.98	\$6,786,136.62	\$5,028,920.53	\$5,517,861.74	\$1,500.00	(\$2,188.51)
Ending Interest Accrual Balance	\$14,143.47	\$0.00	\$2,126.82	\$12,016.65	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$282,708.97	\$0.00	\$0.00	\$0.00	\$75,688.69	\$5,432.83	\$104,256.39
(Less Deposits in Transit)	(\$77,497.07)	\$0.00	\$0.00	\$0.00	(\$1,808.38)	\$0.00	(\$63,014.54)
Balance per Bank	\$17,537,631.21	\$58.98	\$6,786,136.62	\$5,028,920.53	\$5,591,742.05	\$6,932.83	\$39,053.34
Bank Balance		\$58.98	\$6,786,136.62	\$5,028,920.00	\$5,591,743.85	\$6,930.43	\$38,956.69
Difference		(\$0.00)	\$0.00	\$0.53	(\$1.80)	\$2.40	\$96.65

ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00 .00	.00	0.0
DEBT OBLIGATIONS							
6 - 12 MONTHS							
2,000,000	3136FP-DY-0 FED NATL MTG ASSN 1.875% 09/09/2015 DTD 09/09/10 CALLABLE 03/09/2011	2,291.66	2,031,760.00 1,995,000.00	36,760.00	101.588 1,999,000.00	40.40	1.9
	TOTAL 6 - 12 MONTHS	2,291.66	2,031,760.00 1,995,000.00	36,760.00	1,999,000.00	40.40	1.9
1 - 2 YEARS							
1,000,000	3134G4-TE-8 FHLMC .7% 07/28/2016 DTD 01/28/2014 CALLABLE 07/28/2014	1,224.99	999,920.00 1,000,000.00	80.00-	99.992 1,000,000.00	19.88	.7
	TOTAL 1 - 2 YEARS	1,224.99	999,920.00 1,000,000.00	80.00-	1,000,000.00	19.88	0.7



PORTFOLIO APPRAISAL  
AS OF 09/30/14

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ACCOUNT NO. 65-P139-01-0

CAMDEN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
GREATER THAN 2 YEARS							
2,000,000	3134G4-SZ-2 FHLMC 1% 04/28/2017 DTD 01/28/2014 CALLABLE 01/28/2016	8,500.00	1,997,240.00 2,000,000.00	2,760.00-	99.862 2,000,000.00	39.72	1.0
	TOTAL GREATER THAN 2 YEARS	8,500.00	1,997,240.00 2,000,000.00	2,760.00-	2,000,000.00	39.72	1.0
	TOTAL DEBT OBLIGATIONS	12,016.65	5,028,920.00 4,995,000.00	33,920.00	4,999,000.00	100.00	1.3
	NET ASSETS	12,016.65	5,028,920.00 4,995,000.00	33,920.00	4,999,000.00	100.00	1.3
	TOTAL SECURITIES CURRENTLY HELD		5,040,936.65				

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

**TO:** Municipal Fund Commissioners  
**FROM:** J. A. Montgomery Risk Control, JIF Safety Director  
**DATE:** October 01, 2014

**Service Team:**

Joanne Hall, Safety Director <a href="mailto:jhall@jamontgomery.com">jhall@jamontgomery.com</a> Office: 732-736-5286 Cell: 908-278-2792	Melissa Wade, Administrative Assistant <a href="mailto:mwade@jamontgomery.com">mwade@jamontgomery.com</a> Office: 856-552-6850 Fax: 856-552-6851
John Saville, Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Tim Sheehan, Consultant <a href="mailto:tsheehan@jamontgomery.com">tsheehan@jamontgomery.com</a> 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	

**SEPTEMBER 2014 ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Bellmawr – Conducted a Loss Control Visit – September 18
- Township of Berlin – Conducted a Loss Control Visit & Attended Safety Committee Meeting – September 17
- Borough of Brooklawn – Attended Safety Committee Meeting – September 17
- Borough of Hi-Nella – Conducted a Loss Control Visit – September 15
- Borough of Laurel Springs – Conducted a Loss Control Visit– September 2
- Borough of Lindenwold – Conducted a Loss Control Visit– September 22
- Borough of Magnolia – Conducted a Loss Control Visit – September 13
- Borough of Oaklyn – Conducted a Loss Control Visit & Attended Safety Committee Meeting – September 15
- Borough of Somerdale – Conducted a Loss Control Visit – September 22

**JIF MEETINGS ATTENDED**

- Camden JIF – Fund Commissioner Meeting – September 22
- Camden JIF – Claims Meeting – September 19
- DPW – Roundtable – PEOSHA – Regulatory Update Training – September 18

**UPCOMING JIF MEETINGS**

- Camden JIF – Executive Safety Committee Meeting – December 4

**SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Best Practices for Backing Fire Apparatus into the Station– September 5
- Leaf Collection Time– September 22

**MEL VIDEO LIBRARY**

The following members utilized the MEL Video Library during September.

<u>Municipality</u>	<u># of Videos</u>
Berlin Borough	1
Brooklawn Borough	4
Winslow Township	1

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

Listed below are upcoming MSI training programs scheduled for October, November & December 2014. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time. ***Members are reminded to log on to the [www.njmel.org](http://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
10/1/14	5	Borough of Pitman	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm
10/2/14	5	Deptford Twp MUA	CSE-Permit Required w/Classroom Demo	7:30 - 11:30 am
10/3/14	5	Township of Willingboro #2	LOTO	1:00 - 3:00 pm
10/6/14	5	Borough of Collingswood	LOTO	8:00 - 10:00 am
10/7/14	5	Township of Westampton #2 (Donna Ryan)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/14	5	Pennsauken SA #2	Ladder Safety / Walking & Working Surfaces	8:30 - 10:30 am
10/8/14	5	Pennsauken SA #2	BBP	10:45 - 11:45 am
10/10/14	5	Township of Monroe #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/14/14	5	City of Burlington #2	Ladder Safety / Walking & Working Surfaces	8:00 - 10:00 am
10/14/14	5	City of Burlington #2	Leaf Collection Safety	10:15 - 11:45 am
10/15/14	5	Township of Willingboro #2	PPE	1:00 - 3:00 pm
10/15/14	5	Township of Deptford #3	Hearing Conservation	8:30 - 9:30 am

Date	Terr.	Location	Topic	Time
10/15/14	5	Township of Deptford #3	BBP	9:45 - 10:45 am
10/16/14	5	Township of Delran	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/17/14	5	Borough of Medford Lakes #1	Heavy Equipment Safety	8:30 - 11:30 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	8:15 - 10:15 am
10/22/14	5	Evesham MUA	Ladder Safety / Walking Working Surfaces	10:30 - 12:30 pm
10/22/14	5	Township of Willingboro #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/23/14	5	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/24/14	5	Monroe Twp. MUA #1	Jetter Safety Awareness	8:00 - 10:00 am
10/24/14	5	Monroe Twp. MUA #1	PPE	10:15 - 12:15 pm
10/27/14	5	Township of Bordentown	Flagger / Work Zone Safety	8:00 - 12:00 pm
10/29/14	5	Pennsauken SA #2	Fall Protection Awareness	8:30 - 10:30 am
10/30/14	5	Township of Delran	Hoists, Cranes & Rigging Safety	8:00 - 10:00 am
10/30/14	5	Township of Delran	BBP	10:15 - 11:15 am
10/31/14	5	Cherry Hill Fire Dept. #6	Forklift Operator Evaluation Train-the-Trainer	8:30 - 11:30 am
10/31/14	5	Township of Evesham #4	LOTO	8:00 - 10:00 am
10/31/14	5	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	8:15 - 10:15 am
11/12/14	5	Evesham MUA	Hearing Protection	10:30 - 11:30 am
11/12/14	5	Evesham MUA	Fall Protection Awareness	12:15 - 2:15 pm
11/12/14	5	Evesham MUA	Hearing Protection	2:30 - 3:30 pm
11/19/14	5	Pennsauken SA #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
12/5/14	5	Franklin Township	DDC-6	8:00 - 2:30 pm w/lunch brk
12/8/14	5	Borough of Glassboro #1	Snow Plow / Snow Removal Safety	12:30 - 2:30 pm

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

# Fast Track to Safety

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

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

### Full Day Sessions Includes:

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

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### 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



# CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

## Certificate Of Insurance Monthly Report

Friday, September 19, 2014

From 8/20/2014 To 9/18/2014

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<b><u>CAMDEN JIF</u></b>				
H- Cherry Hill Center, LLC I- Township of Cherry Hill	2000 Route 38 #514 Cherry Hill, NJ 08002 820 Mercer Street Cherry Hill, NJ 08002	1564	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry Hill's \$50,000 SIR on WC. Certificate holder, PREIT Svcs., LLC, Exception PREIT Assoc., L.P., & PR Cherry Hill STW, LLC are amended to be included as "additional insured" the person(s) or organization (s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property at the Cherry Hill Mall, located at 2000 Route 38, Cherry Hill, NJ 08002, by the Cherry Hill Township Police Department for a training exercise on 10/19/14.	9/15/2014
H- State of New Jersey I- Parking Authority of the City of Camden	Department of Corrections 1035 parkway Ave. Trenton, 1717 NJ 08625 10 Delaware Avenue Camden, NJ 08103		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of lot 13 block 79 located at Delaware Ave. & Elm St., Camden, NJ 08102.	9/15/2014 GL EX AU WC
H- Burlington County Emergency I- Cherry Hill Township Fire District #13	Services Training Center PO Box 6000 Westampton, NJ 08060 1100 Markkress Rd. Cherry Hill, NJ 08003	3643	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of facilities for training drills by the Cherry Hill Fire District #13 in October 2014.	9/4/2014 GL EX AU WC
H- DELAWARE RIVER PORT AUTHORITY I- Borough of Collingswood	One Port Center 2 Riverside Drive Camden, NJ 08101 678 Haddon Avenue Collingswood, NJ 08108	6630	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions,	8/27/2014 GL EX AU OTH

			limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) regarding the Collingswood Farmers Market held from May through November 2014.	
H- Evesham Fire Rescue District 1 I- Borough of Medford Lakes	984 Tuckerton Road PO Box 276 Evesham, NJ 08053 6935 Cabin Circle Drive Medford Lakes, NJ 08055		Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of Fire Prevention Trailer for Fire Prevention week. During the week of 10/07/14.	9/10/2014 GL EX AU WC
H- Pine Hill Board of Education I- Borough of Pine Hill	1003 Turnerville Road Pine Hill, NJ 08021 45 W. Seventh Avenue Pine Hill, NJ 08021	10157	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property at Overbrook High School, located at 1200 Turnersville Rd, Pine Hill, NJ 08021, for the following Borough events on December 31, 2014: New Year's Eve Fireworks,	9/3/2014 GL EX AU WC
H- Collingswood Board of Education I- Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	10339	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the parking lots at James A. Garfield School, located at 400 Haddon Ave., & Mark Newbie School, located at 2 W. Browning Rd, for parking vehicles for the Collingswood Pop Up Gala on 09/06/14.	8/29/2014 GL EX AU WC
H- Borough of Barrington I- Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007 229 Trenton Avenue Barrington, NJ 08007	12250	Evidence of insurance as respects to Statutory Bond coverage for Kristy Emmett - Tax Collector / Treasurer / Utilities Collector, effective 01/01/14.	9/5/2014 BOND
H- Oaklyn Board of Education I- Borough of Oaklyn	C/O Collingswood BOE 200 Lees Avenue Collingswood, NJ 08108 500 White Horse Pike Oaklyn, NJ 08107	14290	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions,	9/5/2014 GL EX AU WC



limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of fields Oaklyn BOE's field by the Borough's Field Hockey club during 2014.

H- Macy's Inc. Exception	2000 Route 38, Suite 200 Cherry Hill, NJ 08002	17179	Camden JIF & MEL JIF limits are in excess of the Twp. of Cherry 9/12/2014
I- Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08002		Hill's \$50,000 SIR on WC. Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property by the Cherry Hill Township Police Department for a training exercise on 10/19/14. Exception
H- Borough of Lawnside I- Borough of Lawnside	4 Douglas Ave. Lawnside, NJ 08045 4 E Douglas Ave. Lawnside, NJ 08045	19519	Evidence of insurance as respects to Statutory Bond coverage for Kathleen Andress as Tax Collector / Treasurer, effective 07/01/14. 9/17/2014 BOND
H- Samuel Devedjian I- Borough of Collingswood	201 E. Browning Rd. Collingswood, NJ 08108 678 Haddon Avenue Collingswood, NJ 08108	20940	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of his property for the Collingswood Pop Up Gala on 9/6/14. 9/4/2014 GL EX AU WC

**Total # of Holders = 12**



**CSG BILL REVIEW SERVICES**

**CAMDEN JIF**

**WC Medical Savings By Month**

**2014**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
January 2014	\$313,842.58	\$173,763.93	\$140,078.65	44.63%
February 2014	\$301,354.89	\$147,300.87	\$154,054.02	51.12%
March 2014	\$139,693.09	\$64,352.28	\$75,340.81	53.93%
April 2014	\$120,314.37	\$48,082.20	\$72,232.17	60.04%
May 2014	\$109,283.49	\$57,751.38	\$51,532.11	47.15%
June 2014	\$199,135.95	\$95,196.60	\$103,939.35	52.20%
July 2014	\$312,060.73	\$186,927.88	\$125,132.85	40.10%
August 2014	\$192,252.10	\$91,488.91	\$100,763.19	52.41%
September 2014	\$149,688.45	\$59,651.92	\$90,036.53	60.15%
October 2014				
November 2014				
December 2014				
<b>TOTAL 2014</b>	<b>\$1,837,625.65</b>	<b>\$924,515.97</b>	<b>\$ 913,109.68</b>	<b>49.69%</b>

<b>Monthly PPO Statistics</b>		<b>YTD PPO Statistics</b>	
Bills	161	Bills	1,460
PPO Bills	142	PPO Bills	1,302
PPO Penetration	88.20%	PPO Penetration	89.18%

**2013**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Savings</b>	<b>% of Savings</b>
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%
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>



**CSG BILL REVIEW SERVICES**

**CAMDEN JIF**

**WC Medical Savings By Month**

**2012**

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

**2011**

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

# ***APPENDIX I – MINUTES***

**September 22, 2014 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 22, 2014  
BOROUGH OF BELLMAWR 5:15 PM**

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

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

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

**EXECUTIVE COMMITTEE ALTERNATES:**

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Ethel Kemp, Camden Parking Authority  
Dave Taraschi, Audubon Borough  
John Foley, Cherry Hill Fire District  
Eleanor Kelly, Borough of Runnemede

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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

**WELCOME:** Commissioner DiAngelo welcomed everyone to the Borough of Bellmawr.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF AUGUST 25, 2014.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF AUGUST 25, 2014:**

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR:**

**2015 Renewal Applications – Online Underwriting Database -** Executive Director said the new online underwriting database was launched the first week of August. They system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training session conducted in July, there were 3 webinars held after the logins were issued. Members were asked to review their underwriting data by September 15.

Executive Director said there have been some growing pains with the start of the new program. A majority of the members have completed their renewal applications by the deadline. We are working with a few other members to assist them with finishing their applications. Executive Director said if you have any last minute information to enter into Exigis please do so as soon as possible as the system will be locked down within the next few days. Executive Director thanked Karen Read and Rachel Chwastek who have been working on overdrive with the renewals as well as the members and risk managers.

**Membership Renewals –** Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents have been sent out. We have received resolutions from

Runnemedede and Woodlynne. Executive Director requested the remaining towns send in their resolutions as well as the renewal agreements and requested the risk managers assistance with this information.

**2015 RFQ for Professional Services** – Executive Director said the RFQ’s were advertised and were received by the Fund office on July 15<sup>th</sup>. The Contracts Committee met last week; a report will be made at the meeting. Executive Director said we do have competition in two of the positions for actuary and managed care. The Contracts Committee met last week in Barrington. Commissioner DiAngelo the Chair of the Committee reported on the meeting.

Commissioner DiAngelo said the Contracts Committee met to review the submissions and based on our scoring the committee selected Consolidated Services Group as the Managed Care provider for Fund Years 2015, 2016 and 2017. The committee selected Actuarial Advantage as the Actuary for Fund Years 2015, 2016 and 2017. Executive Director said the official appointments will not be made until the January meeting as in the past.

**2015 Budget** – Executive Director said the Executive Committee has scheduled a meeting for October 14, 2014 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2015 Budget. Executive Director said the initial review is fairly positive. We have received the loss funds from the actuary and although it is still a moving target we are confident that the numbers will be good. Executive Director said one area that is moving is the on the EPL POL front. The Underwriting Manager will report on this coverage.

Mr. Hrubash said as you know four years ago the MEL got out of the primary EPL/POL business in 2010 in preparation of 2011. The actuary projected that the loss funds were going to increase from \$14 million to \$17 million - maybe even as high as \$20 million, so the MEL chose to get out and have the JIF’s purchase coverage in the commercial market. XL came back and wrote coverage for all of the JIFs at a premium of \$13 million, so four years ago we started out with somewhat of a discount and we were able to negotiate four years at a flat rate. However, the losses have now spiked and there was a large spike in the last quarter for 2013 and the second quarter of 2014. We are anticipating a base increase for every member and also XL has also looked at what they call special interest members which are members with very high loss ratios and they may have even higher price increases and possibly a change in their deductible. Mr. Hrubash said the discussions with XL were still overall good and does not feel this will affect the budget objective be we will know in time to set the budget parameters.

Executive Director said there may be four or five members of this fund that may be affected by either higher deductibles or higher premiums due to their high loss ratios. We should have this information by the October meeting.

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

**Career Survival for Police Officers Seminar** - Executive Director said at last month’s meeting the Commissioners approved a course for police officers with one to five years of service. The brochure and registration information that was sent to all police departments was included in the agenda packet. Two sessions will be scheduled.

**Safety Expo** – Executive Director said for the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on September 26<sup>th</sup>

at the Camden County Emergency Services Training Center and November 7<sup>th</sup> at the Middlesex County Fire Academy. A notice was mailed to all members with information. Executive Director encouraged members to attend the Expo.

**Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting. The Residual Claims Fund amended 2014 Budget and the proposed 2015 Budget was introduced a copy of both were enclosed in Appendix II of the agenda packet. The public hearing on the RCF budget will be held on October 15, 2014 at 10:30 am at the Forsgate Country Club.

Commissioner Wolk said the RCF reviewed the RFQ proposals and said committees, amended the 2014 budget to accept the acceptance of the 2010 fund year into the RCF and also reviewed and introduced the 2015 budget.

**EJIF** – The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ. Enclosed in the agenda packet was a copy of Commissioner Wolk's report on the meeting. The attached budget was introduced and will be adopted at the October 15<sup>th</sup> meeting.

Commissioner Wolk said the EJIF reviewed the RFQ proposals and said committees, reviewed and introduced the proposed the 2015 Budget for an increase of 1.8% and also recommended and approved the dividend release in the amount of \$475,000, which is an increase of \$25,000 from last year.

**MEL** – The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ. Enclosed in the agenda packet was a copy of Commissioner Wolk's report on the meeting. The MEL's 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ.

Commissioner Wolk said the MEL reviewed RFQ proposals, revised and proposed the 2015 Budget for an increase of 1.6% and also approved \$15,000 to update and maintain the MEL library. The next meeting of all three funds will be on October 15, 2014.

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

Executive Director said the Financial Fast Track shows a Surplus of \$4.5 million which is an increase of a little over \$128,000 from last month. Last year this time we were at about \$4.7 million. On the Claims Management Report it shows the actuarial target of 30.43% and we are at 21.77%, as we continue to trend favorably. The Lost Time Frequency had dropped to 1.5 down from 1.65 last month which is an improvement and very good spot to be in. We currently have 17 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we have 100% compliance for the second straight year now. Executive Director said we thank all the members and the risk managers in getting the 100% compliance.

Executive Director's Report Made Part of Minutes.



**TREASURER:**

**Approving Payment of Resolution 14-22 September 2014 Bills List**

<b>TOTAL 2014</b>	\$80,197.51
<b>TOTAL</b>	<b>\$80,197.51</b>

**Confirmation of August 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	\$55,132.85
<b>2011</b>	\$48,118.60
<b>2012</b>	\$68,404.51
<b>2013</b>	\$103,821.80
<b>2014</b>	\$86,437.93
<b>TOTAL</b>	<b>\$361,915.69</b>

**MOTION TO APPROVE RESOLUTION 14-22 VOUCHER PAYMENTS FOR SEPTEMBER 2014:**

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

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

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed recording devices for all police vehicles effective March 1, 2015. Mr. Nardi said these recording devices are mandatory for the new police cars. As we are aware these recordings have sometimes assisted in law enforcement and other times have hurt in defense cases. We have been hurt in many instances with malfunction devices in defense of some of our cases. As municipalities go out and looking at the technology and having to equip the cars we should be aware that what is being utilized is somewhat reliable and cost effective. The procedures that are going to be put in place and the administrative guidelines are still to be adopted by the Attorney Generals office. It is important that our police departments know how to use the equipment properly and if it is operating properly.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said the Fast Track for Safety was included in the agenda packet. Mr. Saville said 39 attended the PEOSHA Update in Clementon on September 18<sup>th</sup> and there were 13 members that did not send anyone. Justin Bakers from the PEOSHA Consultation department spoke about inspections procedures, types of violations and how they calculate the penalties. Participation in regional training counts towards your final score on our SIP program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager said the holding report for the period 7/23/14 to 8/19/14 is included in the agenda with 11 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

Mr. McNamara said on behalf of CSG thanked the Board on their reappointment and looks forward to working with the Fund the next few years and beyond. Managed Care Provider reviewed the enclosed report and said that as of August 2014, there was a savings of 52% for the month and a total of 49% for the year saving the Fund just over \$800,000 this year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion: Commissioner Wolk  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** Commissioner Shannon thanked CSG and Mr. McNamara for getting the urgent care facilities added to our workers compensation panel. Mr. McNamara said he will send an updated list of county wide panel urgent care facilities, hours and locations so that all of the members have the best possible options for their urgent care.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 5:50PM**

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

*APPENDIX II*

**RCF, MEL & EJIF MEETINGS**



## Municipal Excess Liability Residual Claims Fund

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

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

From: Commissioner Joseph Wolk

**Re: *RCF October Meeting Report***

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2014 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended 2014 Budget, which reflected the transfer of Fund year 2010 from the local JIFs as of 6/30/14.

2015 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2015 Budget. Under the conditions of the Fund, the 2015 expenses cannot be charged directly to the contingency reserve established in the 2014 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2015 expenses.

Claims Committee: The Claims Review Committee submitted the minutes of its September 3, 2014 meeting and the committee met again before the RCF Board October meeting.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday January 7, 2015 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

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



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 3, 2014

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

**From:** Chairman Joseph Wolk

**Subject:** September MEL Report

**Claims RFQ Responses:** Board of Fund Commissioners accepted the MEL/RCF Claims Committees recommendation to award renewal contract to Qual-Lynx for excess workers' compensation (one year with option to renew for 2 additional years) and POL/EPL, Qual-Lynx for Managed Care (one year with option to renew for 2 additional years) and CB Botta & Associates for Excess Liability. A second RFQ has been issued for Excess Property Claims.

**Rules & Contract Review Committee:** The Committee met on October 3, 2014 to review the 2015 proposed budget, rate structure and responses to requests for qualifications for the contract terms 2015-2017. Committee recommended awarding contracts to current vendors at the Fund's reorganization meeting.

**2015 Rate Table & Budget** – Board of Fund Commissioners introduced a 2015 Rate Table and a 2015 Budget - reflecting an overall increase of 1.6% when applying the 2014 exposures and limits against the 2015 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 19, 2014 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

**Sandy Update:** Fund Attorney said \$40 million has been paid out in SuperStorm Sandy claims. Eighteen claims remain open. The MEL is now moving forward with the mediation, in accordance with MEL's Risk Management Plan. Any matter not resolved in this mediation process will move to binding arbitration, also in accordance with the MEL's Risk Management Plan. Fund Attorney said members that completed their claims filing process will not be able to pursue additional recovery from FEMA until all members have settled their claim.

**Coverage Committee:** The Coverage Committee met on October 14<sup>th</sup>. Board accepted the Coverage Committee's recommendation to purchase coverage for "use of drones" at an additional premium of \$1,500. Board also approved an endorsement for the Borough of Watchung for a "donation of services" agreement it is entering into with a company in its town.

**Emergency Restoration Vendors:** Last year, the MEL started a review of procedures concerning contracting for emergency restoration services. Commissioner Rheinhardt chaired a committee of the Morris JIF that is finalizing a white paper on the legal requirements to secure these services which will be distributed upon completion.

The Board adopted a Resolution implementing the provisions of “Dealing with Emergencies & Insurance” and a Resolution authorizing the second release of an RFQ for Emergency Contractors. Initial RFQ did not identify New Jersey registration as Public Works Contractor in the criteria.

**Legislative Committee:** A meeting of the Legislative Committee has been scheduled for Wednesday November 19, 2014 at 11AM in the States Boardroom - Sheraton Atlantic City Convention Center Hotel, Atlantic City.

**Elected Officials Training:** This year’s elected officials training program which will focus on Employment Practices. A session is scheduled on Tuesday, November 18th at 3:45 in the Golden Nugget and on Wednesday, November 19th at the League of Municipalities Conference for 3:45PM Atlantic City Convention Center Room 302.

Marc Pfeiffer will also be conducting four sessions on “Understanding & Mitigating Cyber & Digital Technology Risks”.

**Residual Claims Fund September Report:** Commissioner Cottman submitted his report on the RCF September budget introduction meeting. Public hearing on the RCF budgets was held just prior to MEL Meeting. Board adopted amendments to its 2014 budget and adopted a 2015 budget.

**Claims Committee:** The Claims Review Committee met in September and is also scheduled to meet immediately following the Board meeting today.



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

MUNICIPALITIES/PREMIUMS			RATING BASE					
					2014	2015	CHANGE \$	CHANGE%
AL/GL	CLAIMS	Layer:						
		0 EX 500K	(1)	(1)	-	-	-	
		100K EX 400K	(1)	(1)	0.1672	0.18	0.0084	5.0%
		150K EX 350K	(1)	(1)	0.3400	0.3570	0.0170	5.0%
		200K EX 300K	(1)	(1)	0.5000	0.5250	0.0250	5.0%
		250K EX 250K	(1)	(1)	0.6600	0.6930	0.0330	5.0%
		300K EX 200K	(1)	(1)	0.9200	0.9660	0.0460	5.0%
		1.25MIL EX 500K	(1)	(1)	0.7600	0.7980	0.0380	5.0%
LFC		Clash Coverage/LFC	(1)	(1)	0.1004	0.0874	(0.0131)	-13.0%
AL/GL	PREMIUMS	3.25 MIL EX 1.75 MIL	(1)	(1)	1.0381	1.0830	0.0449	4.3%
					SUBJECT TO MINIMUM PREMIUMS			
AL/GL	OPTIONAL EXCESS							
		2 MIL EX 5 MIL	(1)	(1)	0.1698	0.1698	-	0.0%
		5 MIL EX 5 MIL	(1)	(1)	0.3424	0.3424	-	0.0%
		10 MIL EX 5 MIL	(1)	(1)	0.5122	0.5122	-	0.0%
		15 MIL EX 5 MIL	(1)	(1)	0.6061	0.6061	-	0.0%
					SUBJECT TO MINIMUM PREMIUMS			
POL	OPTIONAL EXCESS							
		1MIL EX 2MIL	(1)	(1)	0.0555	0.0589	0.0033	6.0%
		2MIL EX 2MIL	(1)	(1)	0.0921	0.0976	0.0055	6.0%
		3MIL EX 2MIL	(1)	(1)	0.1184	0.1255	0.0071	6.0%
		4MIL EX 2MIL	(1)	(1)	0.1397	0.1481	0.0084	6.0%
		8MIL EX 2MIL	(1)	(1)	0.2795	0.2962	0.0167	6.0%
WC	CLAIMS	Layer:						
					FY2014	FY2015		
		1800K EX 200K	(3)	(3)	0.00525	0.00517	(0.0001)	-1.5%
		1750K EX 250K	(3)	(3)	0.00453	0.00446	(0.0001)	-1.5%
		1,700K x 300K			0.00376	0.00370	(0.0001)	-1.6%
		1650K EX 350K			0.00331	0.00326	(0.0001)	-1.5%
		1600Kx400			0.00306	0.00301	(0.0000)	-1.6%
		1550Kx450			0.00272	0.00268	(0.0000)	-1.5%
		1500k EX 500k			0.00236	0.00232	(0.0000)	-1.7%
		1450k EX 550k						
		1400k EX 600k			0.00120	0.00120	-	0.0%
		1350k EX 650k						
		1300k EX 700k						
		1250k EX 750k			0.00138	0.00136	(0.0000)	-1.4%
	PREMIUM		(3)	(3)	0.001072	0.000989	(0.0001)	-7.7%
PROPERTY	CLAIMS	Property 200K EX 50K	(4)	(4)	0.0209	0.0209	-	0.0%
	PREMIUM	Excess Property	(4)	(4)	0.0608	0.0644	0.0037	6.1%
		Boiler and Machinery	(4)	(4)	0.0053	0.0056	0.0003	6.0%
		Faithful Performance Bor	(2)	(2)	6.3405	6.3405	-	0.0%
					0.0548	0.0548		
EXPENSE FACTOR					0.0965	0.0965	-	0.0%
MSI					26.01	26.01	-	0.0%
		(1) Rate per capita (2010 Census)						
		(2) Rate per employee						
		(3) Rate per \$100 payroll						
		(4) Rate per \$100 value						
		DATA FOR SP EXPOSURES DISTRIBUTION						
		SPECIAL EXPOSURES:						
		WATER UTILITY			0.01120	0.01120	-	0.00%
		ELECTRIC UTILITY(1) Payroll to 1MIL			0.01955	0.01955	-	0.00%
		ELECTRIC UTILITY(2) Payroll over 1MIL			0.00200	0.00200	-	0.00%
		50K EX 150K			0.00%			
		300K EX 200K			67.85%			
		500K EX 500K			32.15%			
					100.00%			



**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: October 15, 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

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**2015 BUDGET** - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2015. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2015 and to certify annual assessments, based upon the adopted 2015 budget for member Joint Insurance Funds was approved.

**EJIF DIVIDEND** - The request for approval of the EJIF's \$475,000 dividend was filed with the State on October 15, 2014. We await their approval.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for November 19, 2014 at the Sheraton Hotel, across from the AC convention center at 12 noon.

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