

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, MAY 28, 2015**

**CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
BOARD ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ 08102  
2:00 PM**

**To attend the meeting via teleconference please dial 1- 866-921-5493  
and enter passcode 6364276#**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Advertising the notice in the Courier Post;**
- II. Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk and the Regional Emergency Training Center**

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: MAY 28, 2015  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
CONFERENCE ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ  
2:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** April 23, 2015 Open.....Appendix I  
April 23, 2015 Closed Minutes.....Handout
  
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 3-13**
  
- TREASURER – David McPeak**
  - Resolution 29-15 & 30-15 May Bill Lists ..... Pages 14-15
  - March Reports ..... Pages 16-17
  
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  - Resolution 31-15 ..... Pages 18-20
  
- CLAIMS SERVICE – AmeriHealth Casualty Services**
  - Medical Savings Report .....Page 21
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Page 22
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
  - Resolution 32-15 Closed Session .....Page 23
  - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

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- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: June 25, 2015 Camden County College Regional  
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 2:00 PM**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: May 28, 2015

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **Certificate of Insurance Issuance Report (Pages 5-8)** – Attached on pages 5-8 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 4/16/15 to 5/19/15. There were 15 certificate of insurances issued during this period.

❑ **Motion to approve the certificate of insurance report**

❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 9-10)** – The CEL met on April 23, 2015. A summary report of the meeting is included in the agenda on pages 9-10. The next CEL meeting is scheduled for June 25, 2015 at 1:00 PM.

❑ **CCIC Financial Fast Tracks (Pages 11-12)** – Included in the agenda on pages 11-12 are copies of the Financial Fast Track Reports for the months of February & March. As of March 31, 2015 the report reflects the Commission has a surplus of **\$9,530,795**. Please note on line 8 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is **\$2,133,600**.

❑ **NJ CEL Property and Casualty Financial Fast Track** – The CEL Financial Fast Track was not available for the meeting and will appear in next month’s agenda.

❑ **On Line Driving Training Course (Page 13)** – Attached on page 13 is a copy of a letter from Mr. McHale, Safety Director, advising Mr. DiAngelo is requesting 250 usages of online National Safety Counsel Defensive Driver Course offered through SafeServe.com for 2015. The cost for 250 usages per year is \$5,250. The Commission has approved this expense in 2013 and 2014 and we are asking the Commission to consider approving this expense again for 2015.

❑ **Motion to approve the Online Defensive Driver Training Course for 250 usages for a cost of \$5,250**

❑ **2015 Property & Casualty Assessments** – The second assessment payment was due on May 15, 2015. The Treasurer will provide an update of the payments received.

- ❑ **PERMA Change of Address** – On June 1<sup>st</sup> the PERMA Parsippany will be moving to the second floor of the building they now occupy. Below is the new address. The only change in the address is the suite number. The telephone number and e-mail address will not change for any of the PERMA team.

PERMA  
9 Campus Drive, **Suite 216**  
Parsippany, NJ 07054

- ❑ **Defense Panel RFP** – The Commission Attorney will provide an update on the Defense Panel RFP during her report.

## Camden County Insurance Commission Certificate of Insurance Monthly Report

Wednesday, May 20, 2015

From 4/16/2015 to 5/19/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CCIC</u></b>					
H- Camden County Workforce Investment Board I- Camden County College	Attn: Theo Primas, Prog. Evaluator 1111 Marklress Rd, Suite 101 Cherry Hill, NJ 08003 PO Box 200 Blackwood, NJ 08021	268	Certificate holder the State of New Jersey and the County of Camden are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.  Evidence of Insurance. Camden County College has a \$0 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL-\$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.	5/15/2015	GL, AU, EX, MM
H- Camden City Board of Education I- County of Camden	Jerrohia Riggs School 1656 Kaighn Ave. Camden, NJ 08103 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	573	Evidence of insurance as respects to use of parking lot on May 23, 4/22/2015 2015 from 8:00am to 12:30 pm for County Memorial Day Ceremony. All operations usual to County Governmental Entity. (See page 2)  Company E: XS Worker Compensation             Statutory x \$1,000,000 XS Employers Liability             \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392		GL EX AU WC
H- State of New Jersey, and Div of Family I- County of Camden	Department of Human Services Development Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	887	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)  Company E: XS Worker Compensation             Statutory x \$1,000,000 XS Employers Liability             \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392	a5/6/2015	GL EX AU WC

<p>H- Camden County Dept. of Health and Human Services I- County of Camden</p>	<p>520 Market Street Camden, NJ 08102 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>1094</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects the 2015 Human Services Grant. (SEE PAGE 2)</p> <p>5/15/2015 GL EX AU WC</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
<p>H- NJ Motor Vehicle Commission I- County of Camden</p>	<p>225 E. State Street Trenton, NJ 08666 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>1112</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity. (SEE PAGE 2)</p> <p>4/24/2015 GL EX AU WC</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
<p>H- Consolidated Rail Corporation (Conrail) I- Pollution Control Financing Authority of Camden</p>	<p>1000 Howard Blvd, Suite 432 Mt. Laurel, NJ 08054 9600 River Road Pennsauken, NJ 08110</p>	<p>1477</p>	<p>Evidence of insurance as respects all operations usual to County Governmental Entity.</p> <p>4/24/2015 GL EX AU WC</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
<p>H- Camden City Parking Authority I- County of Camden</p>	<p>10 Delaware Avenue Camden, NJ 08102 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>1503</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects to single day use of parking lot for Bring Your Daughters and Sons to Work Day on Thursday, April 23, 2015. ( See page 2)</p> <p>4/21/2015 GL EX AU WC</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
<p>H- Gloucester Terminals, LLC I- County of Camden</p>	<p>101 S King Street Gloucester City, NJ 08030 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>1507</p>	<p>Certificate holder is additional insured where obligated by virtue of written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)</p> <p>a4/22/2015 GL EX AU WC</p> <p>as respects the use of the building for training for the Sheriff's Department.</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>

H- PSE&G I- County of Camden	300 New Albany Rd Moorestown, NJ 08057 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1513	Certificate holder is additional insured where obligated by virtue of a 5/1/2015 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)  as respects hanging banners on PSE&G poles.  Company E: XS Worker Compensation      Statutory x \$1,000,000 XS Employers Liability              \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- State of New Jersey, Department of Human Services I- County of Camden	and Div of Family Development  Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1514	Evidence of insurance. All operations usual to County Governmental Entity. CLD      5/6/2015 CRIME
H- Camden County College I- County of Camden	200 N. Broadway Camden, NJ 08102 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1516	ertificate holder is additional insured where obligated by virtue of a 5/7/2015 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)  as respects the use their computer lab at the college.  Company E: XS Worker Compensation      Statutory x \$1,000,000 XS Employers Liability              \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- NJ Department of Transportation I- Camden County Municipal Utilities Authority	Division of Support Services      1520 1035 Parkway Avenue Ewing Township, NJ 08618-2309 Attn: Raymond Carbone 1645 Ferry Avenue Camden, NJ 08104		Evidence of insurance. All operations usual to County Governmental Entity. Camden County Municipal Utilities has a \$750,000 SIR on WC. The program stated above is excess of the Camden County Municipal Utilities SIR.      5/13/2015 GL EX AU WC  Company E: XS Worker Compensation      Statutory x \$1,000,000 XS Employers Liability              \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- Barnes & Noble College Booksellers, LLC I- Camden County College	120 Mountain View Boulevard Basking Ridge, NJ 07920 USA PO Box 200 Blackwood, NJ 08021	1521	Certificate holder is additional insured where obligated by virtue of a 5/13/2015 GL EX AU written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.
H- Princeton Healthcare System I- Camden County College	One Plainsboro Road Plainsboro, NJ 08536 Attention: Legal Affairs Department PO Box 200 Blackwood, NJ 08021	1522	Certificate holder is additional insured where obligated by virtue of a 5/13/2015 GL EX AU written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the

limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.

H- Camden County Dept. of Health and Human Services  
I- County of Camden

520 Market Street Camden, NJ 08102 1523  
Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102

Evidence of insurance. All operations usual to County 5/15/2015 GL EX AU WC  
Governmental Entity as respects the 2015 Human Services Grant.  
(see page 2)

Company E: XS Worker Compensation Statutory x \$1,000,000  
XS Employers Liability \$5,000,000 x \$1,000,000  
Policy Term 1/1/15 to 1/1/16 Policy # SP4052392

**Total # of Holders =** 15



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive – Suite 16  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** April 23, 2015  
**To:** Executive Committee  
Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**NJCE Chairman:** Chairman Michael Smith announced he would be leaving Burlington County to pursue another opportunity. Mr. Smith said he was impressed with the formation of the NJCE and wished his colleagues continued success. The Board of Fund Commissioners elected Commissioner Ross Angilella as Chairman and tabled the Secretary election until the next meeting.

**Auditor Quotations:** The fund office solicited quotations from four Auditing firms for the position of Auditor to conduct the December 31, 2014 Audit. Bowman & Company, LLP was the single firm to respond with a proposal of \$12,750. The Board of Fund Commissioners approved the appointment of Bowman & Company LLP to conduct the December 31, 2014 audit for the submitted fee.

**Litigation Management:** Fund Attorney reported that a sub-committee met on April 17, 2015 to review responses to a Request for Proposals for Litigation Management. The Board of Fund Commissioners adopted a resolution authorizing the need for closed session to discuss contract negotiations. The Board of Fund Commissioners adopted a resolution authorizing the appointment of the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the submitted fee proposal.

**2015 Risk Management Plan Amendment:** Included in the agenda was a revised Risk Management Plan with the following summary of changes: the Excess Earthquake and Excess Flood limits have been more clearly delineated in the Property sub-limits. The Excess Flood/Earthquake policy has been outlined. The deductible of \$100,000 which applies to a single occurrence involving multiple entities for Flood and Earthquake has been defined. And the definition of the 100 year flood zone has been updated to read Special Flood Hazard Area – SFHA. There has been no change to limits or terms. The Board of Fund Commissioner adopted a resolution amending the 2015 Risk Management Plan as presented.

**2016 Renewal:** Executive Director reported the fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The fund office is working with the local Insurance Commissions and County members to roll out the process in May; the initial data to be collected

will be the general liability, property and workers compensation information. The balance of the renewal applications, such as, the Public Officials/Employment Practices, Crime, Employed Lawyers, Cyber, Medical Malpractice, etc. need to be completed within 90-120 days of renewal based on the carrier. The new collection procedure is in line with the fund's initiate to present a budget at the October meeting for adoption in November.

**Claims Status/Other Claim Matters:** The Board of Fund Commissioners adopted a resolution authorizing the need for closed session; AmeriHealth Casualty Services discussed claims with large open reserves during Closed Session.

**Financial Disclosure Forms:** Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for online filing will be implemented again this year and the deadline to file is April 30<sup>th</sup>. The fund office has contacted each commissioner and professional that is required to file.

**NJCE Financials:** The Financial Fast Track as of February 28, 2015 showed the fund's statutory surplus of \$5.8 million.

**NJCE Website:** The fund's website, [www.njce.org](http://www.njce.org), continues to be updated on an as-needed basis with fund information.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from February – May 2015.

**Next Meeting:** The next scheduled meeting of the NJCE fund is June 25, 2015 at 1:00PM at the Camden County Emergency Training Center. If a meeting is scheduled in the interim then a notice will be sent to members, advertised and posted on the fund's website.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,393,659	2,787,317	51,270,003	54,057,320	
2. CLAIM EXPENSES					
Paid Claims	179,728	426,070	7,915,833	8,341,903	
Case Reserves	(60,406)	465,420	4,037,389	4,502,809	
IBNR	428,196	(603,295)	8,329,108	7,725,813	
Discounted Claim Value	8,488	202,829	(739,128)	(536,299)	
<b>TOTAL CLAIMS</b>	<b>556,006</b>	<b>491,024</b>	<b>19,543,202</b>	<b>20,034,226</b>	
3. EXPENSES					
Excess Premiums	510,408	1,020,816	22,275,229	23,296,045	
Administrative	57,223	118,268	2,880,696	2,998,964	
<b>TOTAL EXPENSES</b>	<b>567,631</b>	<b>1,139,084</b>	<b>25,155,925</b>	<b>26,295,009</b>	
4. UNDERWRITING PROFIT (1-2-3)	270,022	1,157,209	6,570,876	7,728,085	
5. INVESTMENT INCOME	2,969	6,447	107,645	114,092	
6. PROFIT (4 + 5)	272,991	1,163,656	6,678,521	7,842,177	
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516	
8. INVESTMENT IN JOINT VENTURE	107,205	155,301	1,978,299	2,133,600	
<b>9. SURPLUS (6 + 7 + 8)</b>	<b>380,196</b>	<b>1,318,957</b>	<b>8,869,336</b>	<b>10,188,293</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
2010	19,657	32,144	(133,794)	(101,650)	
2011	40,344	70,814	876,962	947,776	
2012	(19,285)	164,463	1,312,373	1,476,836	
2013	308,611	895,515	3,664,078	4,559,593	
2014	(65,791)	(49,624)	3,149,717	3,100,093	
2015	96,659	205,644		205,644	
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>380,196</b>	<b>1,318,957</b>	<b>8,869,336</b>	<b>10,188,293</b>	
<b>TOTAL CASH</b>				<b>11,609,893</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
Paid Claims	1,401	9,296	2,581,166	2,590,462	
Case Reserves	(1,401)	(7,796)	162,735	154,939	
IBNR	(2,618)	(6,707)	61,061	54,354	
Discounted Claim Value	328	2,966	(11,470)	(8,504)	
<b>TOTAL FY 2010 CLAIMS</b>	<b>(2,290)</b>	<b>(2,241)</b>	<b>2,793,492</b>	<b>2,791,251</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	8,860	17,721	1,784,746	1,802,467	
Case Reserves	(8,624)	(63,766)	505,962	442,196	
IBNR	(17,487)	6,503	106,190	112,693	
Discounted Claim Value	1,355	8,761	(32,521)	(23,760)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>(15,896)</b>	<b>(30,780)</b>	<b>2,364,377</b>	<b>2,333,597</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	8,840	23,363	1,241,836	1,265,199	
Case Reserves	27,793	30,392	567,504	597,896	
IBNR	(14,155)	(238,585)	302,255	63,670	
Discounted Claim Value	(259)	17,901	(45,491)	(27,590)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>22,219</b>	<b>(166,929)</b>	<b>2,066,104</b>	<b>1,899,175</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	7,138	28,124	1,255,786	1,283,910	
Case Reserves	6,628	(8,455)	1,196,054	1,187,599	
IBNR	(319,915)	(993,176)	2,741,100	1,747,924	
Discounted Claim Value	16,866	99,379	(225,646)	(126,267)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>(289,283)</b>	<b>(874,128)</b>	<b>4,967,294</b>	<b>4,093,166</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	131,534	323,849	1,052,299	1,376,148	
Case Reserves	(124,007)	452,952	1,605,134	2,058,086	
IBNR	49,187	(874,002)	5,118,502	4,244,500	
Discounted Claim Value	14,893	137,139	(424,000)	(286,861)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>71,607</b>	<b>39,938</b>	<b>7,351,935</b>	<b>7,391,873</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	21,954	23,716		23,716	
Case Reserves	39,205	62,094		62,094	
IBNR	733,184	1,502,672		1,502,672	
Discounted Claim Value	(24,696)	(63,318)		(63,318)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>769,647</b>	<b>1,525,164</b>	<b>0</b>	<b>1,525,164</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>556,006</b>	<b>491,024</b>	<b>19,543,202</b>	<b>20,034,226</b>	

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF March 31, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,393,659	4,180,976	51,270,003	55,450,979	
2. CLAIM EXPENSES					
Paid Claims	234,122	660,192	7,915,833	8,576,025	
Case Reserves	(329,513)	135,908	4,037,389	4,173,297	
IBNR	1,646,678	1,043,383	8,329,108	9,372,491	
Discounted Claim Value	(66,459)	136,370	(739,128)	(602,758)	
<b>TOTAL CLAIMS</b>	<b>1,484,829</b>	<b>1,975,853</b>	<b>19,543,202</b>	<b>21,519,055</b>	
3. EXPENSES					
Excess Premiums	510,408	1,531,225	22,275,229	23,806,454	
Administrative	58,438	176,706	2,880,696	3,057,402	
<b>TOTAL EXPENSES</b>	<b>568,846</b>	<b>1,707,931</b>	<b>25,155,925</b>	<b>26,863,856</b>	
4. UNDERWRITING PROFIT (1-2-3)	(660,016)	497,192	6,570,876	7,068,068	
5. INVESTMENT INCOME	2,519	8,966	107,645	116,611	
6. PROFIT (4 + 5)	(657,498)	506,158	6,678,521	7,184,679	
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516	
8. INVESTMENT IN JOINT VENTURE	0	155,301	1,978,299	2,133,600	
9. SURPLUS (6 + 7 + 8)	(657,498)	661,459	8,869,336	9,530,795	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
2010	48,517	80,661	(133,794)	(53,133)	
2011	52,655	123,469	876,962	1,000,431	
2012	(179,875)	(15,412)	1,312,373	1,296,961	
2013	(712,376)	183,139	3,664,078	3,847,217	
2014	(190,079)	(239,703)	3,149,717	2,910,014	
2015	323,661	529,305		529,305	
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(657,498)</b>	<b>661,459</b>	<b>8,869,336</b>	<b>9,530,795</b>	
<b>TOTAL CASH</b>				<b>11,666,932</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
Paid Claims	260	9,556	2,581,166	2,590,722	
Case Reserves	(55,248)	(63,044)	162,735	99,691	
IBNR	4,195	(2,512)	61,061	58,549	
Discounted Claim Value	2,289	5,255	(11,470)	(6,215)	
<b>TOTAL FY 2010 CLAIMS</b>	<b>(48,504)</b>	<b>(50,745)</b>	<b>2,793,492</b>	<b>2,742,747</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	11,525	29,246	1,784,746	1,813,992	
Case Reserves	(61,481)	(125,247)	505,962	380,715	
IBNR	(5,503)	1,000	106,190	107,190	
Discounted Claim Value	2,952	11,713	(32,521)	(20,808)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>(52,507)</b>	<b>(83,287)</b>	<b>2,364,377</b>	<b>2,281,090</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	12,907	36,271	1,241,836	1,278,107	
Case Reserves	(45,642)	(15,251)	567,504	552,253	
IBNR	219,663	(18,922)	302,255	283,333	
Discounted Claim Value	(6,852)	11,049	(45,491)	(34,442)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>180,076</b>	<b>13,146</b>	<b>2,066,104</b>	<b>2,079,250</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	57,775	85,899	1,255,786	1,341,685	
Case Reserves	(109,901)	(118,356)	1,196,054	1,077,698	
IBNR	797,843	(195,333)	2,741,100	2,545,767	
Discounted Claim Value	(32,388)	66,991	(225,646)	(158,655)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>713,329</b>	<b>(160,799)</b>	<b>4,967,294</b>	<b>4,806,495</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	109,920	433,769	1,052,299	1,486,068	
Case Reserves	(70,676)	382,276	1,605,134	1,987,410	
IBNR	154,470	(719,532)	5,118,502	4,398,970	
Discounted Claim Value	(2,430)	134,709	(424,000)	(289,291)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>191,283</b>	<b>231,221</b>	<b>7,351,935</b>	<b>7,583,156</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	41,735	65,451		65,451	
Case Reserves	13,436	75,530		75,530	
IBNR	476,010	1,978,683		1,978,683	
Discounted Claim Value	(30,029)	(93,347)		(93,347)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>501,152</b>	<b>2,026,316</b>	<b>0</b>	<b>2,026,316</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>1,484,829</b>	<b>1,975,853</b>	<b>19,543,202</b>	<b>21,519,055</b>	

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

FROM: David McHale, Safety Director  
TO: Brad Stokes, Executive Director  
DATE: May 13, 2015  
SUBJECT: Online Defensive Driver Training

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Mr. Stokes,

Camden County Insurance & Risk Manager, Lou D'Angelo has requested for 2015, 250 of the online National Safety Council Defensive Driver Course offered through SafeServe.com.

Benefits of providing the course to the Commission online:

- No one has to travel from their work location to attend the training
- Employees can start and stop the course as needed / course doesn't have to be completed in one sitting
- Upon completion of the course, employees are eligible for a 2 point reduction off their license and become eligible for mandatory insurance rate reductions of up to 10% for three years
- Notification of course completion is automatically sent to NJ DMV
- Providing this course helps address the Commissions fleet auto liability and workers' compensation exposures

SafetyService.com pricing for the course is \$21.00 dollars per course usage. The Commission would need 250 usages at a cost of \$5,250.00 dollars.

Please let me know if you have any questions.

Regards,

David McHale CSP, CPCU  
Public Sector Director  
JA Montgomery Risk Control  
732-736-5213 office

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 29-15

MAY 2015

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

**BE IT RESOLVED** that the Camden County Insurance Fund Commission, hereby authorizes the Commission 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 Commission.

<b>000318</b>			
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/12/15	1,056.22
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/12/15	295.01
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/7/15	3,262.37
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/12/15	2,586.86
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/16/15	6,025.03
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/16/15	61.30
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/7/15	65.53
000318	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/7/15	157.53
			<b>13,509.85</b>
<b>000319</b>			
000319	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2015 - CCPD	11,317.00
000319	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2015	18,250.00
			<b>29,567.00</b>
<b>000320</b>			
000320	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2015	2.45
000320	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2015	14,583.37
			<b>14,585.82</b>
<b>000321</b>			
000321	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - MAR-MAY 2015 - CCPD	1,319.00
000321	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - MAR-MAY 2015	762.74
			<b>2,081.74</b>
		TOTAL PAYMENTS FY 2015	59,744.41

**TOTAL PAYMENTS ALL FUND YEARS \$ 59,744.41**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION  
SUPPLEMENTAL BILLS LIST**

**Resolution No. 30-15**

**MAY 2015**

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

**BE IT RESOLVED** that the Camden County Insurance Fund Commission, hereby authorizes the Commission 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 Commission.

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000322</b>			
000322	PARACLYTE TRAINING CONSULTANTS	RISK MNGMNT FOR POLICE ADMIN - 3/10/15	325.00
			<b>325.00</b>
	TOTAL PAYMENTS FY 2015	325.00	

**TOTAL PAYMENTS ALL FUND YEARS \$ 325.00**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

<b>Current Fund Year: 2015</b>								
<b>Month Ending: March</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Com</b>	<b>CCPD</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	128,773.80	1,835,337.43	588,896.17	1,179,682.57	10,538,673.17	(178,561.96)	(2,707,234.22)	11,385,566.96
RECEIPTS								
Assessments	9,856.80	59,863.89	5,199.60	693.20	0.00	173,256.87	14,461.98	263,332.34
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	22.76	274.89	88.18	255.40	1,822.57	0.00	52.68	2,516.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	22.76	274.89	88.18	255.40	1,822.57	0.00	52.68	2,516.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	(10,212.45)	(10,212.45)
<b>TOTAL</b>	<b>9,879.56</b>	<b>60,138.78</b>	<b>5,287.78</b>	<b>948.60</b>	<b>1,822.57</b>	<b>173,256.87</b>	<b>4,302.21</b>	<b>255,636.37</b>
EXPENSES								
Claims Transfers	0.00	5,431.64	379.00	138,165.48	0.00	0.00	0.00	143,976.12
Expenses	0.00	0.00	0.00	0.00	11,317.00	0.00	35,708.37	47,025.37
Other *	0.00	0.00	0.00	62,707.28	57,052.21	0.00	0.00	119,759.49
<b>TOTAL</b>	<b>0.00</b>	<b>5,431.64</b>	<b>379.00</b>	<b>200,872.76</b>	<b>68,369.21</b>	<b>0.00</b>	<b>35,708.37</b>	<b>310,760.98</b>
<b>END BALANCE</b>	<b>138,653.36</b>	<b>1,890,044.57</b>	<b>593,804.95</b>	<b>979,758.41</b>	<b>10,472,126.53</b>	<b>(5,305.09)</b>	<b>(2,738,640.38)</b>	<b>11,330,442.35</b>



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
CAMDEN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	March			
CURRENT FUND YEAR	2015			
	<b>Description:</b>	<b>Ins Comm</b>	<b>Workers Comp</b>	<b>Liability</b>
		<b>General A/C</b>	<b>Claims</b>	<b>Claims</b>
	<b>ID Number:</b>			
	<b>Maturity (Yrs)</b>			
	<b>Purchase Yield:</b>			
	<b>TOTAL for All</b>			
	<b>Accts &amp; instruments</b>			
<b>Opening Cash &amp; Investment Balance</b>	<b>\$ 11,385,567.24</b>	<b>\$ 11,220,164.12</b>	<b>-\$ 32,965.37</b>	<b>\$ 198,368.49</b>
<b>Opening Interest Accrual Balance</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,516.45	\$2,457.10	\$16.80	\$42.55
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$2,516.45	\$2,457.10	\$16.80	\$42.55
9 Deposits - Purchases	\$486,466.62	\$253,119.89	\$231,863.78	\$1,482.95
10 (Withdrawals - Sales)	-\$544,107.71	-\$337,424.31	-\$200,872.76	-\$5,810.64
Ending Cash & Investment Balance	\$11,330,442.60	\$11,138,316.80	-\$1,957.55	\$194,083.35
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$169,890.56	\$47,025.37	\$118,331.65	\$4,533.54
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$11,500,333.16	\$11,185,342.17	\$116,374.10	\$198,616.89

**RESOLUTION NO. 31-15**

**AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY  
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN  
COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR  
INCLUSION IN DEFENSE PANEL AND FOR THE PROVISION OF  
SPECIAL/CONFLICTS COUNSEL SERVICES**

**WHEREAS**, there exists a need for legal services for the Camden County Insurance Fund Commission (the “Commission”) in the event that the Office of County of Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict of interest or other appropriate reason; and

**WHEREAS**, in response to a publicly advertised request for proposals for such services, 22 proposals were received; and

**WHEREAS**, the Evaluation Committee for this Request For Proposals has reviewed the responses and recommended that contracts be awarded to the 21 firms listed herein at the rates set forth in their respective proposals, such rates subject to further negotiation as may be deemed in the best interests of the Commission and upon agreement with the firms listed herein; and

**WHEREAS**, funds for this purpose shall be encumbered to a maximum not to exceed the Commission’s temporary and/or permanent 2015 and 2016 budgets for this purpose as services are utilized pursuant to N.J.A.C. 5:30-5.5(b)(2); and

**WHEREAS**, these contracts are awarded pursuant to a publicly advertised request for proposals and N.J.S.A. 40A:11-5(1)(a)(i) and in accordance with the Commission’s Request For Proposal Policy; and

**WHEREAS**, the term of the contracts authorized herein shall commence on or about June 1, 2015 through May 31, 2016; now, therefore,

**BE IT RESOLVED**, by the Camden County Insurance Fund Commission that, contingent upon the funding as described herein, the proper Commission officials be and are hereby authorized to execute all documents necessary to affect the contracts described herein with the law firms listed herein for inclusion in the Commission’s defense panel for Worker’s Compensation, General Litigation and Special/Conflicts Counsel Services in the event that the office of County Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict or other appropriate reason at the rates as described herein:

Zeller & Wieliczko, LLP  
Woodcrest Pavilion  
Ten Melrose Avenue  
Suite 400  
Cherry Hill, NJ 08003

Cooper Levenson, P.A.  
1125 Atlantic Avenue  
Atlantic City, NJ 08401

Capehart Scatchard  
Laurel Corporate Center  
8000 Midlantic Drive, Suite 300 S  
Mt. Laurel, NJ 08054

Stahl & DeLaurentis, P.C.  
1103 Laurel Oak Road, Suite 103  
Voorhees, NJ 08043

Brown & Connery, LLP  
360 Haddon Avenue  
P.O. Box 539  
Westmont, New Jersey 08108

Freeman, Huber, Sacks, Brennan &  
Fingerman  
20 Tanner Street  
P.O. Box 10  
Haddonfield, New Jersey 08033-0009

Weber Gallagher Simpson Stapleton  
Fires & Newby LLP  
1101 North Kings Highway, Suite 405  
Cherry Hill, NJ 08034

Pietras Saracino Smith & Meeks, LLP  
2060 Fairfax Avenue  
Cherry Hill, NJ 08003

Jean Chetney, Esquire  
18 North Main Street  
Woodstown, NJ 08098

Sweeney & Sheehan, P.C.  
216 Haddon Ave., Suite 500  
Westmont, NJ 08108

Schaff & Young, P.C.  
One South Broad Street, Suite 1650  
Philadelphia, PA 19107

Ruderman & Glickman, P.C.  
675 Morris Avenue, Suite 100  
Springfield, NJ 07081

Parker McCay  
9000 Midlantic Drive, Suite 300  
P.O. Box 5054  
Mount Laurel, NJ 08054-1539

Long Marmero & Associates, LLP  
44 Euclid Street  
Woodbury, NJ 08096

Weir & Partners LLP  
The Liberty View Building, Suite 420  
457 Haddonfield Road  
Cherry Hill, NJ 08002

DeCotiis, Fitzpatrick & Cole, LLP  
Glenpointe Centre West  
500 Frank W. Burr Blvd. Suite 31  
Teaneck, NJ 07666

Archer & Greiner P.C.  
One Centennial Square  
Haddonfield, NJ 08033

Saponaro & Sitzler  
The Newbold House  
27 Cedar Street  
Mount Holly, NJ 08060

Madden & Madden, P.A.  
108 Kings Highway East, Suite 200  
Haddonfield, NJ 08033

Shimberg & Friel, P.C.  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034

Birchmeier & Powell, LLC  
1891 State Highway 50, PO Box 582  
Tuckahoe, NJ 08250

and

**BE IT FURTHER RESOLVED**, that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

**ADOPTED: 5-28-15**

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**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

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**STEVEN WILLIAMS, VICE-CHAIRMAN**



**MEDICAL SAVINGS REPORT BY MONTH**  
**CAMDEN COUNTY INSURANCE COMMISSION**

2015								
Month	Provider Billed Amount	Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	CSI's Network Fee	Net Savings	Network Utilization
January	107,325.41	\$101,585.89	\$49,731.26	\$51,854.63	51.05%	\$10,370.93	\$41,483.70	92.50%
February	123,401.99	\$118,654.30	\$58,583.24	\$60,071.06	50.63%	\$12,014.21	\$48,056.85	96.40%
March	114,534.02	\$106,969.62	\$55,787.41	\$51,534.44	48.18%	\$10,306.89	\$41,227.55	96.70%
April	84,807.74	\$81,751.94	\$37,620.99	\$44,092.95	53.98%	\$8,826.19	\$35,266.76	86%
May								
June								
July								
August								
September								
October								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>671</b>						

What Are UCR Charges?

" Usual, Customary and Reasonable (UCR) rates are established based on the geographic region.

**CAMDEN COUNTY INSURANCE COMMISSION**

**SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** May 20, 2015

**April – June 2015**

**RISK CONTROL ACTIVITIES**

**MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED**

- **April 23:** Attended the CCIC meeting in Blackwood.
- **April 29:** Attended a CCIC 911 Client meeting.
- **May 1:** Conducted loss control surveys of the Newton Lake Park and the Lees Lane Park.
- **May 5:** Attended the CCIC Claims Committee meeting in Blackwood.
- **May 11:** Conducted a loss control survey of the CCIC 911 Public Safety.
- **May 12:** Attended a pre-construction meeting at the CCIC 911 Public Safety.
- **May 20:** Attended the CCIC Safety Committee meeting in Blackwood

**UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

- **May 28:** Plan to attend the CCIC meeting in Blackwood.
- **June 2:** Plan to attend the CCIC Claims Committee meeting in Blackwood.
- **June 17:** Plan to attend the CCIC Safety Committee meeting in Blackwood.

The following CCIC Agencies utilized the CEL Media Library in:

<b>2014</b>	<b>AGENCY</b>	<b># of Videos</b>
<b>MONTH</b>		
July	CCMUA	2
<b>2015 – No videos rented.</b>		

**RESOLUTION NO. 32-15**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
RESOLUTION FOR CLOSED SESSION**

**WHEREAS**, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

**WHEREAS**, this public body is of the opinion that such circumstances presently exist; now, therefore,

**BE IT RESOLVED** by the Camden County Insurance Fund Commission, County of Camden, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

**CONTRACTS:**

**LITIGATION: 1097, 1401, 0969, 1392, 1289**

**PERSONNEL:**

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

**ADOPTED:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**



**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 23, 2015  
Camden County College Regional Emergency Training Center  
Conference Room  
Blackwood, NJ 08102  
2:00 PM**

Meeting was called to order by Ross Angilella, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Ross G. Angilella	Present
Anna Marie Wright	Present
Steve Williams	Absent

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Steve Andrick</b> <b>Huguette Atherton</b> ( <i>via teleconference</i> ) <b>Paulette Kelly</b> ( <i>via teleconference</i> )
	Conner Strong & Buckelew <b>Michelle Leighton</b> ( <i>via teleconference</i> )
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	<b>Laura J. Paffenroth, Esq.</b>
Treasurer	
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Bonnie Ridolfino</b> <b>Jenna Quatronne</b> ( <i>via teleconference</i> )

**ALSO PRESENT:**

Marge DellaVecchia, Camden County Municipal Utility Authority  
Lou DiAngelo, Camden County  
Sharon Faber, Camden County Board of Social Services  
Karl McConnell, Camden County College, *(via teleconference)*  
Joseph Hrubash, PERMA Risk Management Services  
Rachel Chwastek PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 26, 2015 AND APRIL 2, 2015**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF FEBRUARY 26, 2015 AND APRIL 2, 2015**

Motion:	Commissioner Wright
Second:	Chairman Angilella
Vote:	2 Ayes, 0 Nays

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on April 15<sup>th</sup> and discussed a variety of topics, including upcoming training opportunities. They also reminded the public works individuals who are responsible for working the Camden County hazardous waste days to ensure they have their proper Personal Protective Equipment. The Safety Committee also discussed with the supervisor of parks reminding him this is national playground safety week and to review their inspection program for all county playgrounds. Also, there will be future loss control visits beginning May 1<sup>st</sup> for all Camden County playgrounds. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton reported the Claims Committee met on April 7<sup>th</sup> and reviewed the claims that would be presented during closed session. Ms. Leighton asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR REPORT:**

**2015 Risk Management Plan** – Included in the agenda was an amended 2015 Risk Management Plan. The changes were highlighted in yellow.

The Underwriter reviewed the changes with the Commission. Mr. Scioli advised the wording that was changed was regarding the description flood zones. Flood zones are now described as special flood hazard area. Mr. Scioli advised that is the only change.

Chairman Angilella called for a motion to adopt the amendment to the Risk Management Plan.

**MOTION TO ADOPT RESOLUTION 21-15, AMENDMENT TO 2015 RISK MANAGEMENT PLAN**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

**CERTIFICATE OF INSURANCE ISSUANCE REPORT** – Included in the agenda was the certificate of insurance issuance report from the CEL listing those certificates issued for the period of 2/20/15 to 4/15/15. There were 12 certificate of insurances issued during this period.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Motion: Commissioner Wright  
Second: Chairman Angilella  
Vote: 2 Ayes, 0 Nays

**2015 ACTUARY REQUEST FOR QUOTES** – As reported at the last meeting, the Commission received three quotes for actuarial services. To enable the Fund Attorney and Executive Director more time to review the submittals and negotiate pricing, the decision was tabled. After discussions and clarifications from two of the vendors, the lowest responsible firm to quote was from Actuarial Advantage. These negotiations saved the Commission over \$5,000.

**MOTION TO APPOINT ACTUARIAL ADVANTAGE FOR ACTUARIAL SERVICES FOR A FEE OF \$10,000**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF)** – The CEL held their Reorganization Meeting on February 26, 2015 and adopted the respective resolutions to conduct business. Mr. Proctor provided a marketing report advising the 2015 focus would be on the Counties of Essex, Monmouth, Bergen, Cape May and Middlesex. A summary report of that meeting was included in the agenda. The CEL also met prior to the Commission meeting. A summary report of that meeting will appear in the next agenda. Executive Director highlighted some of the items discussed. The next CEL meeting is scheduled for June 25, 2015 at 1:00 PM.

**CCIC FINANCIAL FAST TRACK** – The CCIC Financial Fast Track was distributed at the meeting. As of January 31, 2015 the Commission had a surplus of \$9,495,818. Executive Director referred to line 8 of the report “Investment in Joint Venture” and indicated \$2,026,395 was the CCIC’s share of the CEL JIF equity

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Included in the agenda were copies of the CEL Financial Fast Track Reports for the months of January and February. As of February 28, 2015 the Fund has a surplus of \$5,802,522.

**2015 PROPERTY & CASUALTY ASSESSMENTS** – Executive Director advised the second Property & Casualty Assessment payment were due on May 15, 2015. Payments should be sent to the Commission Treasurer, David McPeak.

**2015 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES** – Executive Director reported on April 7, 2015 the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the PERMA office for assistance.

**LEGAL DEFENSE PANEL CONTRACTS** – The Commission Attorney advised she had prepared and issued the RFP for the Defense Attorneys with responses due on Tuesday, May 12, 2015 at 11:00AM. Commission Attorney advised she would review and prepare a memo of recommendation for the next meeting.

**2014 AUDIT** – The auditor is in the process of preparing the 2014 Fund Year Audit. When the audit is completed, Mr. Jim Miles of Bowman & Company would be asked to attend the meeting to review his report with the Commission.

Executive Director advised that concluded his report unless anyone had questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Chairman Angilella reported the March and April Bills Lists were included in the agenda.

**MOTION TO APPROVE RESOLUTION 22-15 MARCH BILL LIST IN THE AMOUNT OF \$47,025.37 AND RESOLUTION 23-15 APRIL BILL LIST IN THE AMOUNT OF \$60,378.65**

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Chairman Angilella advised the monthly Treasurer's report was also included in the agenda.

**ATTORNEY:** Commission Attorney stated she did not have anything else to report at this time.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for the month of March which was included in the agenda. Ms. Hall advised the total billed for the month of March was \$114,534.02 and the total paid was \$55,787.41 with a savings of \$51,534.44 or 48.18%. Ms. Hall advised the net savings was \$41,227.55 and the network utilization was 96.70%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

**SAFETY DIRECTOR:** Mr. Prince reviewed the February – May 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince noted they've been working with the CCMUA to update their safety manual policies. They've also established a Camden County Police

Chief ad hoc meeting that will meet quarterly. Mr. Prince advised that concluded his report unless anyone had anyone had questions.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion: Commissioner Wright  
Second: Chairman Angilella  
Vote: 2 Ayes, 0 Nays

Seeing no members of the public wishing to speak Chairman Angilella asked for a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion: Commissioner Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

**CLOSED SESSION:** Chairman Angilella read Resolution 24-15, Resolution for Closed Session , and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 24-15 FOR CLOSED SESSION**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Wright  
Second: Chairman Angilella  
Vote: 2 Ayes, 0 Nays

Chairman Angilella advised he would make a motion to approve the PARS/SARS discussed during closed session.

**MOTION TO APPROVE THE FOLLOWING PARS/SARS**

CLAIM #	AMOUNT
1558	\$ 29,780.60
1383	\$ 65,451.40
1385	\$ 44,912.70
1246	\$ 55,036.76
0924	\$ 10,296.00
0852	\$ 25,585.00
0481	\$ 15,952.00
1337	\$ 66,590.00

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

Chairman Angilella advised the next meeting was scheduled for Thursday, May 28, 2015 at 2:00 PM

**MOTION TO ADJOURN:**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 2 Ayes, 0 Nays

**MEETING ADJOURNED: 2:43 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary