

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JULY 23, 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: JULY 23, 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:** June 25, 2015 Open.....Appendix I  
June 25, 2015 Closed Minutes.....Handout
  
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 3-19**
  
- TREASURER – David McPeak**
  - Resolution 40-15 July Bill List.....Page 20
  - May Reports ..... Pages 21-22
  
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
- CLAIMS SERVICE – AmeriHealth Casualty Services**
  - Medical Savings Report .....Page 23
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report..... Pages 24-25
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
  - Resolution 41-15 Closed Session .....Page 26
  - 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: September 24, 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 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: July 23, 2015

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**2014 Audit Report as of December 31, 2014** (Pages 5-7) – A draft copy of the 2014 audit was sent to the Commissioners, Commission Treasurer, and Commission Attorney for their review. The report is valued as of 12/31/14. The Commission Auditor, Mr. Jim Miles, of Bowman & Company will attend the meeting to present the audit. A copy of the draft audit will be provided as a handout. We will be seeking approval of the 2014 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 37-15, Certification of Annual Audit Report for Period ending December 31, 2014 along with the Group Affidavit Form.

**Motion to approve Resolution 37-15 Certification of Annual Audit Report for Period Ending December 31, 2014**

**Corrective Action Plan for the 2014 Audit (Pages 8-10)** – Included in the agenda on pages 8-10 is the Corrective Action Plan for the CCIC 2014 Audit and Resolution Number 38-15. Although there were no current findings the Corrective Action Plan and the Resolution accepting the Corrective Action Plan is required by State Law.

**Motion to approve Resolution 38-15 authorizing the acceptance of Corrective Action Plan for the 2014 Camden County Insurance Commission Audit**

**Revised Risk Management Plan (Appendix II)** – Included in Appendix II of the agenda is an amended 2015 Risk Management Plan, Resolution 39-15. The applicable pages are included and the changes are highlighted in yellow. Page 11 of the plan was revised along with revisions to Addendum # 2 to reflect underinsured motorist coverage in addition to uninsured motorist coverage.

**Motion to approve Resolution 39-15, Revised Risk Management Plan**

**Certificate of Insurance Issuance Report (Pages 11-12)** – Attached on pages 11-12 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 6/19/15 to 7/16/15. There were 7 certificate of insurances issued during this period.

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

- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 13-15)** – The CEL met on June 25, 2015. A summary report of the meeting is included in the agenda on pages 13-15. The next CEL meeting is scheduled for September 24, 2015 at 1:00 PM.
- ❑ **CCIC Financial Fast Track (Page 16)** – Included in the agenda on page 16 is a copy of the Financial Fast Track Report for the month of May. As of **May 31, 2015** the report reflects the Commission has a surplus of **\$10,122,643**. 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 **\$2,102,175**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 17)** – Included in the agenda on page 17 is a copy of the CEL Financial Fast Track Report for the month of May. As of **May 31, 2015** the Fund has a surplus of **\$5,655,859**.
- ❑ **Claims Tracking Report (Page 18)** – Included in the agenda on page 18 is the Claims Activity Report as of June 30, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **OPRA Form (Page 19)** – The Fund office has revised the OPRA form used for all of the County Insurance Commissions. Attached on page 19 is a copy of the first page of the form which amends the contact person, e-mail address and fax number.
- ❑ **2016 Renewal Information** - Recently the NJCE FY 2016 Renewal Data Schedules were sent out to the member entities. If anyone has any questions or needs assistance they should contact Brad Stokes or Cathy Dodd. The updated documents should be returned by e-mail to Cathy Dodd no later than Friday, August 14, 2015.
- ❑ **2015 Notice of Award Publication** – PERMA has advertised the professional appointments for the Auditor, Actuary and Defense Panel in the Commission’s newspapers.
- ❑ **August Commission Meeting** – As a reminder it was agreed that there would not be a meeting in August. The Commission previously passed Resolution 14-15 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. The payments will be ratified at the September meeting. Our next meeting is scheduled for September 24, 2015 at 2:00 PM.

**Resolution No. 37-15**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2014**

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

**WHEREAS**, the Annual Report of Audit for the year 2014 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON JULY 23, 2015.

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Ross Angilella, Chairman

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

of the

**CAMDEN COUNTY INSURANCE COMMISSION**

We members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2014.

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

**GENERAL COMMENTS – RECOMMENDATIONS**

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(L.S.) Ross Angilella

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(L.S.) Anna Marie Wright

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(L.S.)

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STEVE WILLIAMS  
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

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

**CAMDEN COUNTY  
INSURANCE COMMISSION**

**CORRECTIVE ACTION PLAN**

**FOR**

**AUDIT YEAR ENDING**

**DECEMBER 31, 2014**



## **Financial Statement Finding**

No Current Year Findings.

**RESOLUTION NO. 38-15**

**RESOLUTION AUTHORIZING ACCEPTANCE OF THE CORRECTIVE  
ACTION PLAN FOR THE 2014 CAMDEN COUNTY INSURANCE  
COMMISSION AUDIT**

**WHEREAS**, Local Finance Notice 92-15 requires that a Corrective Action Plan be approved and filed with the Division of Local Services for the Commission Audit for the year ending December 31, 2014; and

**WHEREAS**, this plan has been prepared and distributed to the Commissioners of the Camden County Insurance Commission; now, therefore,

**BE IT RESOLVED**, by the Commissioners of the County of Camden that the Corrective Action Plan for the Audit Year ending December 31, 2014; be approved and filed with the Division of Local Government and Services of the State of New Jersey.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_

# Camden County Insurance Commission Certificate of Insurance Monthly Report

Friday, July 17, 2015

From 6/19/15 to 7/16/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b>CCIC</b>					
H- Camden County Technical School I- County of Camden	343 Berlin-Cross Keys Road Sicklerville, NJ 08081 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	705	Certificate holder is additional insured and loss payee 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)	6/23/2015	GL EX AU WC
			with respects to transporting campers of Camp Sunny Side from June 29, 2015 - July 31, 2015 making pick-ups at the following stops: Dept of Parks/Cherry Hill, Sterling H.S./Voorhees, Magnolia Municipal Bldg., Blenheim Fire Department and Camden County College/Blackwood.		
			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 NJ - DFD I- County of Camden	P.O. Box 716 Trenton, NJ 08625-0716 Attn: Jamala Goodman Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1038	Evidence of insurance. All operations usual to County Governmental Entity as respects a Social Services for Homeless Grant.	7/8/2015	CRIME
			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 NJ - DFD I- County of Camden	P.O. Box 716 Trenton, NJ 08625-0716 Attn: Jamala Goodman Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1038	Evidence of insurance. All operations usual to County Governmental Entity as respects a Social Services for Homeless Grant. (see page 2)	7/8/2015	OTH
			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		
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			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 NJ - DFD	P.O. Box 716 Trenton, NJ 08625-0716 Attn: Jamala Goodman	1038	Evidence of insurance. All operations usual to County Governmental Entity as respects a Social Services for Homeless Grant. (see page 2)	7/8/2015	GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102				
			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- Young Adolescents Learning Experience (Y.A.L.E.) School	10A Jennings Road Medford, NJ 08055	1543	Evidence of insurance. All operations usual to County Governmental Entity as respects to Y.A.L.E. School will be renting space from Camden County College's Blackwood Campus. CLD	6/22/2015	GL EX AU
I- Camden County College	PO Box 200 Blackwood, NJ 08021				
H- Department of Events and Community Outreach	1301 Park Blvd. Cherry Hill, NJ 08002	1547	Evidence of insurance. All operations usual to County Governmental Entity as respects the use of the Susquehanna Bank Center dressing rooms for artists performing at Wiggins Park 4th of July Celebration. (see page 2)	7/1/2015	GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102				
			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 = 7**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** June 25, 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 Secretary:** The Board of Fund Commissioners elected Commissioner John Kelly of Ocean County as Secretary.

**PERMA Staff Announcement:** After 30 years of service Mary Lou Doner, Vice President of Claims is retiring on July 1, 2015; PERMA is pleased to announce that Robyn Walcoff will join the operation as the Vice President of Claims.

**Commission Membership:** Executive Director reported that Camden County Insurance Commission and Gloucester County Insurance Commission are scheduled to renew their membership with the Fund as of January 1, 2016. Renewal documents will be sent to each respective County.

**Professional Contracts – Actuary:** Executive Director reported the Fund’s contract with The Actuarial Advantage will expire on 6/30/15. The Board of Fund Commissioners authorized the fund office to issue a Request for Price Quotes and report the responses received at the next meeting.

**December 31, 2014 Audit:** The Fund Auditor submitted and reviewed a draft financial audit for the period ending December 31, 2014. Fund Auditor noted there was no recommendations or findings and would prepare the final report for the next meeting. The Board adopted resolution 20-15 authorizing the fund office to file the draft audit and request an extension to submit the final report to the Department of Community Affairs.

**2016 Renewal:** As previously reported, the fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to underwriters. The fund office is working with the local Insurance Commissions and County members to roll out the process in June; the initial deadline to complete the general liability and property information is set for August and all remaining exposure data by September in order to present a budget by the October meeting.

**New Jersey Counties Excess Joint Insurance Fund– Joint Insurance Claims Committees Best Practices Workshop:** Ms. Michelle Leighton is coordinating a joint meeting of the Member Insurance Commissions of the NJCE JIF with a tentative date scheduled for October 6,

2015. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year's committee members to participate in the planning. Please hold the date of October 6<sup>th</sup> open for the workshop.

**Department of Banking & Insurance Examination:** Under the Statute and Regulations the DOBI may conduct an audit of joint insurance funds anytime within 5 years. The review includes but is not limited to an examination of the assets and liabilities, financial condition and method of conducting business of the fund. Executive Director reported the DOBI recently completed a review of the NJCE as of 12/31/13; the final report will be distributed when available.

**PERMA Office Location:** PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:

PERMA Risk Management Services  
9 Campus Drive, **Suite 216**  
Parsippany, NJ 07054-4412

**NJCE Financials:** The Financial Fast Track as of April 30, 2015 showed the fund's statutory surplus of \$5.6 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.

**Marketing Report:** Included in the agenda was a report by Mr. Frank Proctor on marketing updates as well as new business activities. Mr. Proctor reported the following:

- **Schools:** Seven schools from Burlington, Camden, Gloucester and Atlantic Counties were quoted for membership. Unfortunately, as in the past, the Fund was unable to be competitive with what is currently being offered through the New Jersey Schools Insurance Group.
- **Additional Counties:** Morris County already has a Commission set up within its Country structure; an initial meeting was held to determine potential membership in the Fund with positive feedback and could be quoted should the opportunity arise. Cape May County was quoted for membership a few years ago, but at the time was not competitive and is currently being reviewed to quote membership for a 1/1/16 date. Essex County was quoted for a 6/1/15 date, but was not competitive since the County currently has higher self-insured retentions in their current program.
- **Colleges:** Mr. Proctor reported on the prospective development of an underlying College JIF to bring the majority of NJ Community Colleges into the Fund by 1/1/16; enclosed separately from the agenda was a related presentation. Mr. Proctor reported that a majority of the State Community Colleges have workers' compensation coverage through the NJ Community College Pool while all other lines of coverage are through Borden Perlman - a brokerage firm in Mercer County. The intent would be to roll the current NJ Community College Pool into the NJCE program to allow colleges to obtain excess coverage through the NJCE. The Board of Fund Commissioners expressed support of this initiative.

**Safety National 2016 Excess Workers' Compensation Renewal:** Underwriting Manager presented a report on the renewal of Excess Workers' Compensation and Employers' Liability coverage through Safety National, which currently insures all counties (except Hudson) with an underlying retention of \$1,000,000.

Underwriting Manager reported Safety National has agreed to extend the same rate per \$100 of payroll to January 1, 2017 with the following adjustment effective January 1, 2016: Safety will require retention of \$1,150,000 for Workers' Compensation codes 7720 Police and 7710 Firemen. The Board of Fund Commissioners authorized the Underwriting Manager to secure an extension of the current rate per \$100 of payroll to 1/1/17 with the adjustments made to retentions for Workers' Compensation codes 7720 Police and 7710 Firemen.

**Risk Control:** Safety Consultant's report included the risk control activities from April through July 2015. Safety Consultant reported Brit has \$10,000 of grant money available to split and members may want to consider the purchase of body cameras for police personnel to reduce potential exposure. Commissioners expressed concerns of privacy, OPRA and records retentions with respect to body cameras; Safety Consultant was requested to provide a checklist of potential issues for each county to review with legal counsel and sheriff's department. Executive Director clarified the grant money can be split among members, but the NJCE does not set policy on County operations.

**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.

**Next Meeting:** The next scheduled meeting of the NJCE fund is September 24, 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 May 31, 2015					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,393,659	6,968,293	51,270,003	58,238,296
2.	CLAIM EXPENSES				
	Paid Claims	289,490	1,142,088	7,922,520	9,064,608
	Case Reserves	(186,765)	88,485	4,037,389	4,125,874
	IBNR	310,470	1,664,791	8,329,108	9,993,899
	Discounted Claim Value	2,634	108,515	(739,128)	(630,613)
	<b>TOTAL CLAIMS</b>	<b>415,829</b>	<b>3,003,880</b>	<b>19,549,889</b>	<b>22,553,769</b>
3.	EXPENSES				
	Excess Premiums	510,408	2,552,041	22,275,229	24,827,270
	Administrative	57,612	291,643	2,880,753	3,172,396
	<b>TOTAL EXPENSES</b>	<b>568,021</b>	<b>2,843,684</b>	<b>25,155,982</b>	<b>27,999,666</b>
4.	UNDERWRITING PROFIT (1-2-3)	409,809	1,120,730	6,564,132	7,684,862
5.	INVESTMENT INCOME	3,281	15,445	107,645	123,090
6.	PROFIT (4 + 5)	413,090	1,136,175	6,671,777	7,807,952
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	INVESTMENT IN JOINT VENTURE	0	123,725	1,978,450	2,102,175
9.	<b>SURPLUS (6 + 7 + 8)</b>	<b>413,090</b>	<b>1,259,900</b>	<b>8,862,743</b>	<b>10,122,643</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	(7,037)	67,970	(133,794)	(65,824)
	2011	15,057	126,297	876,962	1,003,259
	2012	9,742	(11,990)	1,312,373	1,300,383
	2013	105,781	436,714	3,664,078	4,100,792
	2014	78,276	(290,203)	3,143,123	2,852,920
	2015	211,272	931,112		931,112
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>413,090</b>	<b>1,259,900</b>	<b>8,862,742</b>	<b>10,122,642</b>
<b>TOTAL CASH</b>					
<b>15,044,113</b>					
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	10,600	42,779	2,581,166	2,623,945
	Case Reserves	(227)	(84,520)	162,735	78,215
	IBNR	(3,494)	(9,713)	61,061	51,348
	Discounted Claim Value	170	6,462	(11,470)	(5,008)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>7,049</b>	<b>(44,992)</b>	<b>2,793,492</b>	<b>2,748,500</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	8,377	55,137	1,784,746	1,839,883
	Case Reserves	(17,067)	(144,189)	505,962	361,773
	IBNR	(7,191)	(14,052)	106,190	92,138
	Discounted Claim Value	990	13,575	(32,521)	(18,946)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(14,891)</b>	<b>(89,529)</b>	<b>2,364,377</b>	<b>2,274,848</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	59,970	102,537	1,241,836	1,344,373
	Case Reserves	(52,972)	(49,848)	567,504	517,656
	IBNR	(19,596)	(59,583)	302,255	242,672
	Discounted Claim Value	3,169	14,338	(45,491)	(31,153)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(9,430)</b>	<b>7,445</b>	<b>2,066,104</b>	<b>2,073,549</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	39,550	142,742	1,255,786	1,398,528
	Case Reserves	(32,739)	(233,434)	1,196,054	962,620
	IBNR	(119,516)	(440,391)	2,741,100	2,300,709
	Discounted Claim Value	8,127	86,893	(225,646)	(138,753)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(104,579)</b>	<b>(444,191)</b>	<b>4,967,294</b>	<b>4,523,103</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	106,674	616,344	1,058,986	1,675,330
	Case Reserves	(94,875)	418,079	1,605,134	2,023,213
	IBNR	(109,956)	(915,440)	5,118,502	4,203,062
	Discounted Claim Value	21,308	158,144	(424,000)	(265,856)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(76,849)</b>	<b>277,126</b>	<b>7,358,622</b>	<b>7,635,748</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	64,320	182,548		182,548
	Case Reserves	11,116	182,397		182,397
	IBNR	570,224	3,103,970		3,103,970
	Discounted Claim Value	(31,130)	(170,895)		(170,895)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>614,530</b>	<b>3,298,020</b>	<b>0</b>	<b>3,298,020</b>
<b>COMBINED TOTAL CLAIMS</b>					
<b>415,829      3,003,880      19,549,889      22,553,769</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.



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2015		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,822,623	9,113,115	54,944,240	64,057,355
2.	CLAIM EXPENSES				
	Paid Claims	2,616	377,226	411,505	788,731
	Case Reserves	302,106	465,852	683,536	1,149,386
	IBNR	64,254	790,384	8,429,959	9,220,343
	Discounted Claim Value	(28,119)	62,452	(1,189,781)	(1,127,328)
	<b>TOTAL CLAIMS</b>	<b>340,857</b>	<b>1,695,915</b>	<b>8,335,219</b>	<b>10,031,133</b>
3.	EXPENSES				
	Excess Premiums	1,371,824	6,438,526	36,749,433	43,187,959
	Administrative	132,138	659,373	4,081,008	4,740,381
	<b>TOTAL EXPENSES</b>	<b>1,503,963</b>	<b>7,097,899</b>	<b>40,830,441</b>	<b>47,928,340</b>
4.	UNDERWRITING PROFIT (1-2-3)	(22,197)	319,301	5,778,580	6,097,882
5.	INVESTMENT INCOME	2,808	12,983	152,545	165,528
6.	STATUTORY PROFIT (4+5)	(19,389)	332,284	5,931,125	6,263,410
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(19,389)	332,284	5,323,574	5,655,859
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	22,524	83,131	680,166	763,297
	2011	46,964	176,647	994,756	1,171,403
	2012	(187,638)	(171,172)	822,655	651,483
	2013	8,382	35,993	1,310,706	1,346,699
	2014	30,668	(254,754)	1,515,291	1,260,537
	2015	59,711	462,439		462,439
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(19,389)</b>	<b>332,284</b>	<b>5,323,574</b>	<b>5,655,858</b>
	<b>TOTAL CASH</b>				<b>10,779,863</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	1,696	12,597	142,195	154,792
	Case Reserves	(1,700)	(15,422)	24,085	8,663
	IBNR	(23,558)	(96,345)	463,719	367,374
	Discounted Claim Value	1,255	17,142	(41,484)	(24,342)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(22,307)</b>	<b>(82,028)</b>	<b>588,515</b>	<b>506,487</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	(1)	(1,659)	2,671	1,012
	IBNR	(51,207)	(214,615)	1,113,232	898,617
	Discounted Claim Value	4,632	41,587	(121,623)	(80,036)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(46,576)</b>	<b>(174,687)</b>	<b>1,138,377</b>	<b>963,690</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	11	251,087	125,213	376,300
	Case Reserves	239,990	32,737	653,695	686,432
	IBNR	(45,647)	(176,708)	1,521,091	1,344,383
	Discounted Claim Value	(6,229)	66,580	(240,518)	(173,938)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>188,125</b>	<b>173,697</b>	<b>2,059,481</b>	<b>2,233,178</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	0	0	0
	Case Reserves	64,713	64,713	2,025	66,738
	IBNR	(74,440)	(177,115)	2,322,975	2,145,860
	Discounted Claim Value	1,983	79,639	(311,625)	(231,986)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(7,744)</b>	<b>(32,764)</b>	<b>2,013,375</b>	<b>1,980,611</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	909	113,542	0	113,542
	Case Reserves	(902)	135,471	1,058	136,529
	IBNR	(38,786)	(84,968)	3,008,942	2,923,974
	Discounted Claim Value	8,954	94,551	(474,530)	(379,979)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(29,825)</b>	<b>258,596</b>	<b>2,535,470</b>	<b>2,794,066</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	0	0		0
	Case Reserves	6	250,012		250,012
	IBNR	297,893	1,540,136		1,540,136
	Discounted Claim Value	(38,715)	(237,047)		(237,047)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>259,184</b>	<b>1,553,100</b>	<b>0</b>	<b>1,553,100</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>340,857</b>	<b>1,695,915</b>	<b>8,335,218</b>	<b>10,031,133</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  
CLAIM ACTIVITY REPORT**

AS OF	June 30, 2015							
<b>COVERAGE LINE - PROPERTY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	0	0	0	0	0	0	0	0
June-15	0	0	0	0	0	1		1
NET CHGE	0	0	0	0	0	1		1
Limited Reserves								\$190
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	\$0	\$0	\$0	\$0	\$90	\$0		\$90
June-15	\$0	\$0	\$0	\$0	\$90	\$100		\$190
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$100		\$100
Ltd Incurred	\$46,480	\$33,320	\$0	\$14,727	\$83,445	\$854		\$178,826
<b>COVERAGE LINE - GENERAL LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	0	6	16	29	30	10		91
June-15	0	6	8	22	26	11		73
NET CHGE	0	0	-8	-7	-4	1		-18
Limited Reserves								\$2,187
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	\$18,924	\$61,712	\$38,527	\$32,861	\$10,926	\$1,000		\$163,951
June-15	\$18,924	\$61,214	\$37,873	\$29,607	\$10,926	\$1,100		\$159,644
NET CHGE	\$0	(\$498)	(\$654)	(\$3,254)	\$0	\$100		(\$4,306)
Ltd Incurred	\$521,519	\$298,522	\$251,410	\$45,255	\$14,771	\$14,771		\$1,146,249
<b>COVERAGE LINE - AUTO LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	0	1	0	0	4	3		8
June-15	0	1	0	0	4	5		10
NET CHGE	0	0	0	0	0	2		2
Limited Reserves								\$1,060
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	\$5,242	\$1,657	\$0	\$0	\$2,900	\$201		\$10,000
June-15	\$5,242	\$1,657	\$0	\$0	\$2,900	\$801		\$10,600
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$600		\$600
Ltd Incurred	\$118,676	\$27,835	\$50,000	\$1,000	\$9,690	\$1,301		\$208,502
<b>COVERAGE LINE - WORKERS COMP.</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	4	13	18	25	41	13		114
June-15	4	11	19	26	41	26		127
NET CHGE	0	-2	1	1	0	13		13
Limited Reserves								\$19,385
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	\$54,048	\$298,405	\$479,129	\$586,835	\$875,931	\$102,917		\$2,397,266
June-15	\$53,612	\$230,132	\$469,656	\$597,467	\$868,765	\$242,209		\$2,461,841
NET CHGE	(\$436)	(\$68,273)	(\$9,473)	\$10,632	(\$7,166)	\$139,291		\$64,576
Ltd Incurred	\$2,026,473	\$1,785,855	\$1,800,178	\$1,704,416	\$1,778,136	\$354,619		\$9,449,677
<b>TOTAL ALL LINES COMBINED</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	4	20	34	54	75	26		213
June-15	4	18	27	48	71	43		211
NET CHGE	0	-2	-7	-6	-4	17		-2
Limited Reserves								\$12,475
Year	2010	2011	2012	2013	2014	2015		TOTAL
May-15	\$78,215	\$361,774	\$517,656	\$619,696	\$889,847	\$104,118		\$2,571,306
June-15	\$77,779	\$293,003	\$507,529	\$627,074	\$882,681	\$244,210		\$2,632,276
NET CHGE	(\$436)	(\$68,771)	(\$10,127)	\$7,378	(\$7,166)	\$140,091		\$60,969
Ltd Incurred	\$2,713,148	\$2,145,533	\$2,101,588	\$1,765,399	\$1,886,043	\$371,544		\$10,983,254

- Burlington Co. Com
- Camden Co. Com.
- Cumberland Co. Com.
- Gloucester Co. Com.
- N.J. Counties Excess
- Salem Co. Com
- Mercer Co. Ins. Fund Com.
- Atlantic Co. Ins. Com

**PLEASE SELECT ONE FUND PER FORM BY PLACING CHECK MARK  
NEXT TO THE JOINT INSURANCE FUND OR COMMISSION  
OPEN PUBLIC RECORDS ACT REQUEST FORM**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

**Phone No: 201-881-7632 Fax No: 856-830-1448**

**Email: opra@permainc.com**

**PERMA: Attn: Bradford C. Stokes**

**Important Notice**

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

**Requestor Information – Please Print**

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_

E-mail Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ FAX \_\_\_\_\_

Preferred Delivery: Pick Up \_\_\_\_\_ US Mail \_\_\_\_\_ On-Site Inspect \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**If you are requesting records containing personal information, please circle one:** Under penalty of N.J.S.A. 2C:28-3, I certify that I **HAVE / HAVE NOT** been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Payment Information**

Maximum Authorization Cost \$ \_\_\_\_\_

Select Payment Method

Cash      Check      Money Order

Fees: Letter size pages - \$0.05 per page  
 Legal size pages - \$0.07 per page  
 Other materials (CD, DVD, etc) – actual cost of materials

Delivery: Delivery / postage fees additional depending upon delivery type.

Extras: Special service charge dependent upon request.

**Record Request Information:** Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

AGENCY USE ONLY

AGENCY USE ONLY

AGENCY USE ONLY

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 40-15**

**JULY 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**

<b>000328</b>			
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	174.13
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	214.50
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	100.95
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	6,080.25
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	1,304.98
000328	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/2015	5,261.61
			<b>13,136.42</b>
<b>000329</b>			
000329	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2015 - CCPD	11,317.00
000329	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2015	18,250.00
			<b>29,567.00</b>
<b>000330</b>			
000330	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 06/2015	2.52
000330	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 07/2015	14,583.37
			<b>14,585.89</b>
<b>000331</b>			
000331	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/2015 - CCPD	528.00
000331	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/2015 - CCIC	305.33
			<b>833.33</b>
<b>000332</b>			
000332	COURIER-POST	ACCT: CHL-091698 - 07/13/15 - AWARD	12.60
000332	COURIER-POST	ACCT: CHL-091698 - 07/10/15 - AWARD NOT	27.00
			<b>39.60</b>
		TOTAL PAYMENTS FY 2015	58,162.24

**TOTAL PAYMENTS ALL FUND YEARS \$ 58,162.24**

\_\_\_\_\_  
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: May</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	154,827.42	2,080,231.01	657,770.35	3,026,943.75	10,357,110.29	1,733,013.16	(2,531,820.41)	15,478,075.57
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	4,779.75	0.00	0.00	0.00	4,779.75
Invest Pymnts	30.79	359.88	113.80	597.22	2,106.64	0.00	70.12	3,278.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	30.79	359.88	113.80	597.22	2,106.64	0.00	70.12	3,278.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	30.79	359.88	113.80	5,376.97	2,106.64	0.00	70.12	8,058.20
EXPENSES								
Claims Transfers	848.52	16,586.47	750.00	188,953.10	0.00	0.00	0.00	207,138.09
Expenses	0.00	0.00	0.00	0.00	11,317.00	0.00	48,752.41	60,069.41
Other *	0.00	0.00	0.00	58,879.67	111,973.59	0.00	0.00	170,853.26
TOTAL	848.52	16,586.47	750.00	247,832.77	123,290.59	0.00	48,752.41	438,060.76
<b>END BALANCE</b>	<b>154,009.69</b>	<b>2,064,004.42</b>	<b>657,134.15</b>	<b>2,784,487.95</b>	<b>10,235,926.34</b>	<b>1,733,013.16</b>	<b>(2,580,502.70)</b>	<b>15,048,073.01</b>

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>CAMDEN COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	May			
<b>CURRENT FUND YEAR</b>	2015			
	<b>Description:</b>	<b>Ins Comm</b>	<b>Workers Comp</b>	<b>Liability Claims</b>
	<b>ID Number:</b>	<b>General A/C</b>	<b>Claims</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>\$15,478,075.84</b>	<b>15356874.24 -</b>	<b>56,697.55</b>	<b>177899.15</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</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	\$3,278.46	\$3,214.88	\$19.97	\$43.61
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	\$3,278.46	\$3,214.88	\$19.97	\$43.61
9 Deposits - Purchases	\$367,764.21	\$4,779.75	\$324,608.80	\$38,375.66
10 (Withdrawals - Sales)	-\$801,045.22	-\$535,027.46	-\$247,832.77	-\$18,184.99
Ending Cash & Investment Balance	\$15,048,073.29	\$14,829,841.41	\$20,098.45	\$198,133.43
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$185,447.43	\$60,069.41	\$106,487.18	\$18,890.84
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$15,233,520.72	<b>\$14,889,910.82</b>	<b>\$126,585.63</b>	<b>\$217,024.27</b>



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

<b>2015</b>							
Month	Provider Billed Amount	Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	CSI's Network Fee	Net Savings
January	107,325.41	\$101,585.89	\$49,731.26	\$51,854.63	51.05%	\$10,370.93	\$41,483.70
February	123,401.99	\$118,654.30	\$58,583.24	\$60,071.06	50.63%	\$12,014.21	\$48,056.85
March	114,534.02	\$106,969.62	\$55,787.41	\$51,534.44	48.18%	\$10,306.89	\$41,227.55
April	84,807.74	\$81,751.94	\$37,620.99	\$44,092.95	53.98%	\$8,826.19	\$35,266.76
May	99,025.05	\$95,120.02	\$52,243.32	\$42,876.70	45.08%	\$8,575.34	\$34,301.36
June	130,609.30	\$124,418.73	\$60,704.03	\$63,714.70	51.21%	\$12,742.94	\$50,971.76
July							
August							
September							
October							
November							
December							
<b>Totals:</b>							
<b>Total Bills Received</b>		<b>1030</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:** July 14, 2015

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**June - August 2015**

### RISK CONTROL ACTIVITIES

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

- **June 17:** Attended the CCIC Safety Committee meeting in Blackwood
- **June 25:** Attended the CCIC meeting in Blackwood.

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

- **July 15:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **July 16:** Plan to conduct an Ergonomics Work Station review at the Camden County Board of Social Services.
- **July 23:** Plan to attend the CCIC meeting in Blackwood.
- **August 4:** Plan to attend the CCIC Claims Committee meeting in Blackwood.
- **August 18:** One session of Defensive Driving training is scheduled for CCIC-CCMUA.
- **August 19:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **August 26:** One session of Defensive Driving training is scheduled for CCIC-CCMUA.

#### **SAFETY DIRECTOR'S BULLETINS**

- Preventing Heat-Related Illnesses– June 17



**CEL MEDIA LIBRARY**

The following CCIC Agencies utilized the CEL Media Library in:

<b>2014</b>		
<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
July	CCMUA	2

**2015** – No videos rented.

**RESOLUTION NO. 41-15**

**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: 4027, 1235, 1384, 0614, 0851, 0743, 1650**

**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 – June 25, 2015  
DiPiero Center. 512 Lakeland Road  
Conference Center, 7<sup>th</sup> Floor  
Blackwood, NJ 08102  
2:00 PM**

Meeting was called to order by Ross Angilella, Vice 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	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Steve Andrick</b> <b>Huguette Atherton</b> ( <i>via teleconference</i> ) <b>Paulette Kelly</b> ( <i>via teleconference</i> )
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Conner Strong & Buckelew  
**Michelle Leighton**

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura J. Paffenroth, Esq.</b>
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Treasurer

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Bonnie Riddlefino</b>
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**ALSO PRESENT:**

Lou DiAngelo, Camden County  
Jim Kickham, PERMA Risk Management Services  
Joseph Hrubash, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services, (*via teleconference*)

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MAY 28, 2015**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF MAY 28, 2015**

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on June 17<sup>th</sup> and discussed a variety of topics, including an upcoming defensive driver training which was requested and scheduled for this summer. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton reported the Claims Committee met 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:**

**CERTIFICATE OF INSURANCE ISSUANCE REPORT** – Included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 5/20/15 to 6/18/15. There were 6 certificate of insurances issued during this period.

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

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF)** – Executive Director advised the CEL met prior to the Commission meeting. The Executive Director provided a verbal summary of that meeting. The CEL is scheduled to meet again on September 24, 2015 at 1:00 PM.

**CCIC FINANCIAL FAST TRACK** – Included in the agenda was a copy of the Financial Fast Track Report for the month of April. As of April 30, 2015 the report reflects the Commission had a surplus of \$9,716,088. Please note “Investment in Joint Venture” was the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is \$2,102,024.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director advised included in the agenda were copies of the CEL Financial Fast Track Reports for the months of March and April. As of April 30, 2015 the Fund had a surplus of \$5,675,248.

**NEW CLAIMS TRACKING REPORT** – Executive Director reported there is a new claim tracking report. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the new report with the Commission.

**WELCOME ROBYN WALCOFF** – Executive Director reported Mary Lou Doner, Vice President of Claims for the NJ Counties Excess JIF (NJCEL) will be retiring on July 1st. Robyn Walcoff, currently a Claim Consultant for Conner Strong & Buckelew, will succeed Mary Lou Doner. Robyn Walcoff earned a law degree from George Washington University Law School and has over ten years of claims experience beginning with the law firm of White and Williams. From there, Robyn joined the ACE Insurance Company as Claims Representative specializing in complex liability claims before moving over to Conner Strong & Buckelew as a Claims Consultant. In that capacity, she was responsible for public entity claims involving the NJCEL and is experienced in both Title 59 and New Jersey Workers’ Compensation.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP** – Michelle Leighton is coordinating a joint meeting of the Member Insurance Commissions of the CELJIF. The tentative date is scheduled for October 6, 2015. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year’s committee members to participate in the planning. Please hold the date of October 6<sup>th</sup> open for the workshop.

**ZURICH ENVIRONMENTAL EMERGENCY RESPONSE** – Zurich made Environmental Emergency Response available at no additional cost to member entities that purchased Pollution Liability Insurance through the NJCEL’s ancillary insurance program. Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials. Included in the agenda was a brochure for more information. In the event of a spill: (1) please login in to the site at <http://www.spillcenter.com/zurich> and (2) choose “Report a Pollution Event” from the menu or call 888 SPILLHELP (888-774-5543). (3) User Name: MLeighton Password: NJCEL. A separate claim report must be made in addition to the call for spill help that can be made by calling Zurich’s claim reporting facility at 1-800-987-3373, Fax 1-866-255-2962 or email at [USZ\\_Zurich\\_Environmental@zurichna.com](mailto:USZ_Zurich_Environmental@zurichna.com) and [claimsteamc@connerstrong.com](mailto:claimsteamc@connerstrong.com). Please note that all Environmental claims must be reported immediately. Below is the pertinent policy information for the Pollution Liability Insurance.

New Jersey Counties Excess Joint Insurance Fund  
Line of Coverage: Pollution Liability  
Policy Number: ZRE554295500  
Policy Period: 1/1/2013 – 1/1/2016

**2016 RENEWAL APPLICATIONS** – The CEL Fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to the underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The Executive Director will work with the County and the Member Entities to roll out the new process. Also the Conner Strong & Buckelew Claim’s

Department will work with the CEL Underwriting Manager to collect loss information and historical loss data for the renewal.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Commissioner Attorney reported the June Bill list was reviewed by the Treasurer and is in order.

**MOTION TO APPROVE RESOLUTION 35-15 JUNE BILL LIST IN THE AMOUNT OF \$58,670.17**

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

Executive Director advised the monthly Treasurer's report was also included in the agenda.

**ATTORNEY:** Nothing to report.

**CLAIM SERVICE:** Mr. Andrick reviewed the Medical Savings Report for the month of May which was included in the agenda. Mr. Andrick advised the total billed for the month of May was \$99,025.05 and the total paid was \$52,243.32 with a savings of \$42,876.70 or 45.08%. Mr. Andrick advised the net savings was \$34,301.36 and the network utilization was 93.40%. Mr. Andrick advised that concluded his report unless anyone had anyone had questions.

**SAFETY DIRECTOR:** Mr. Prince reviewed the May – June 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince reported in the Appendix of the Agenda was two loss control reports, one for the Camden County Department of Public Safety and one for the Camden County Parks Department. Mr. Prince will continue to work with the County to complete all requested Loss Control Visits and then 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 Williams
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion: Commissioner Williams  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

**CLOSED SESSION:** Commissioner Angilella read Resolution 36-15, 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 36-15 FOR CLOSED SESSION**

Motion: Commissioner Wright  
Second: Commissioner Williams  
Vote: 3 Ayes, 0 Nays

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Wright  
Second: Commissioner Williams  
Vote: 3 Ayes, 0 Nays

Commissioner 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
1354	\$ 22,413.00
1388	\$ 58,587.00
0531	\$ 43,372.80
0947	\$ 34,056.00
0260	\$ 28,823.68

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

Commissioner Angilella advised the next meeting was scheduled for Thursday, July 23, 2015 at 2:00 PM.

**MOTION TO ADJOURN:**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

**MEETING ADJOURNED: 2:43 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary



## **APPENDIX II**

## RESOLUTION NO. 39-15

### Camden County Insurance Commission Amending Plan of Risk Management (Amended July 13, 2015)

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/15 the 2015 Plan of Risk Management is hereby amended as follows:

- 1.) The perils or liability to be insured against.
  - a.) The Insurance Commission insures the following perils or liability:
    - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - General Liability including Law Enforcement Liability and Employee Benefits Liability.
    - Automobile Liability including PIP and Uninsured/Underinsured Motorists Coverage.
    - Property, Auto Physical Damage and Boiler & Machinery.
  - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
    - Excess Workers' Compensation including Employers Liability
    - Excess General Liability including law enforcement liability
    - Excess Auto Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/School Board Legal/EPL
    - Crime
    - Pollution Liability
    - Medical Professional and General Liability
    - Excess Medical Professional and General Liability

- entities, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. Losses shall also be adjusted subject to a \$100,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.
- “Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County” For Property Damage: subject to a deductible of 1% of the value, per the Schedule of Values on file with the company as of the date of loss, for those Buildings where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. The 1% Time Element deductible does not apply Extra Expense. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible.
- 
- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the Special Flood Hazard Area (SFHA) The Special Flood Hazard Area deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event

Adopted by the Governing Body this **July 23, 2015**  
Camden County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest:  
\_\_\_\_\_  
Secretary

## ADDENDUM II

**2015 Risk Management Plan**  
**Addendum #2**  
**New Jersey Uninsured and Underinsured Motorists Coverage**

With respects to coverage provided by this Addendum, the provisions of Policy #CP0513640 – Coverage forms CA 00 01 12 93, IL 00 17 11 98, IL 00 21 07 02, IL 02080702 apply unless modified by this Addendum.

This Addendum is effective **July 13, 2015.**

Limit of Insurance:

Bodily Injury:	\$15,000 per person \$30,000 per accident
Property Damage:	\$ 5,000 per accident

**A. Coverage**

1. **We will pay all sums the insured is legally entitled to recover as compensatory damages from the owner or driver of an **uninsured and underinsured motor vehicle**. The damages must result from bodily injury sustained by the insured, or **property damage** caused by an accident. The owner's or driver's liability for these damages must result from the ownership, maintenance or use of an **uninsured and underinsured motor vehicle**.**
  
2. **With respect to damages resulting from an occurrence with an **underinsured motor vehicle**, we will pay under this coverage only if a. or b. applies:**
  - a. **The limit of any applicable liability bonds or policies have been exhausted by judgments or payments ; or**
  - b. **A tentative settlement has been made between an insured and the insurer of an underinsured motor vehicle and we:**
    - (1) **Have been given prompt written notice of such tentative settlement; and**
    - (2) **Advanced payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification.**
  
3. Any judgment for damages arising out of a suit brought without **our** written consent is not binding on **us**.

**B. Who is An Insured**

If the Named Insured is designated in the General Endorsements (SNS Gen **01-01** (04/10) and SNS GEN **01-06** (04-10) of Policy #CP0513640 as:

1. An individual, then the following are insured:
  - i. The Named Insured and any family members.
  - ii. Anyone else **occupying** a covered auto or a temporary substitute for a covered auto. The covered auto must be out of service because of its breakdown, repair, servicing, loss or destruction.
  - iii. Anyone for damages he or she is entitled to recovery because of bodily injury sustained by another insured.
  
2. A partnership, limited liability company, corporation or any other form of organization, then the following are insureds:

- i. Anyone **occupying** a covered auto or a temporary substitute for a covered auto. The covered auto must be out of service because of its breakdown, repair, servicing, loss or destruction.
- ii. Anyone for damages he or she is entitled to recover because of bodily injury sustained by another insured.

#### C. Exclusions

This insurance does not apply to any of the following:

1. With respect to an **uninsured and underinsured motor vehicle**, any claim settled without our consent.
2. Damages for pain, suffering and inconvenience resulting from bodily injury caused by an accident involving an **uninsured and underinsured motor vehicle** unless the injured person has a legal right to recover damages for such pain, suffering and inconvenience under the New Jersey Automobile Reparation Reform Act. The injured person's legal right to recover damages for pain, suffering and inconvenience under the New Jersey Automobile Reparation Reform Act will be determined by the liability tort limitation, if any, applicable to that person.
3. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
4. The direct or indirect benefit of any insurer of property.
5. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
6. **Property damage** for which the Insured had been or is entitled to be compensated by other property or physical damage insurance.
7. The first \$500 of the amount of **property damage** to the property of each insured as the result of any one accident.
8. **Property damage** caused by a hit-and-run vehicle.
9. Punitive or exemplary damages.
10. Bodily injury or **property damage** sustained by an Insured who is an owner of a motor vehicle:
  - i. Insured under a basic automobile insurance policy issued in accordance with New Jersey law or regulation; or
  - ii. Required to be insured in accordance with New Jersey law or regulation, but not insured for this coverage or any similar coverage.

However, this exclusion does not apply to an individual Named Insured, and such Named Insured's spouse, unless the individual Named Insured or such Named Insured's spouse are **occupying**, at the time of an accident, a motor vehicle described in Subparagraph a. or b. under Item B Who is An Insured.

#### D. Limit of Insurance

1. Regardless of the number of covered autos, insureds, premiums paid, claims made or vehicles involved in the accident, the Limit of Insurance shown in this Addendum for Uninsured Motorists Coverage is the most we will pay for all damages resulting from any one accident with an **uninsured and underinsured motor vehicle**.
  - i. However, subject to our maximum limit of Insurance for this coverage, if:
    1. An insured is not the individual named insured under this Coverage;
    2. That Insured is an individual named insured under one or more other policies providing similar coverage; and
    3. All such other policies have a limit of insurance for similar coverage which is less than the Limit of Insurance for this coverage; then the most **we** will pay for all damages resulting from any one accident with an **uninsured and underinsured motor vehicle** shall not exceed the highest applicable limit of insurance under any coverage from or

policy providing coverage to that insured as an individual named insured.

- ii. However, subject to our maximum Limit of Insurance for this coverage, if;
  1. An insured is not the individual named insured under this Addendum or any other policy;
  2. That insured is insured as a **family member** under one or more other policies providing similar coverage; and
  3. All such other policies have a limit of insurance for similar coverage which is less than the Limit of Insurance for this coverage;

Then the most **we** will pay for all damages resulting from any one accident with an **uninsured and underinsured motor vehicle** shall not exceed the highest applicable limit of insurance under any coverage form or policy provide coverage to that Insured as a **family member**.

2. With respect to damages resulting from an accident involving an **uninsured and underinsured motor vehicle**, **we** will not make a duplicate payment under this Coverage for any element of loss for which payment has been made by or for anyone who is legally responsible.
3. No one will be entitled to receive duplicate payments for the same elements of loss under this Addendum and any Liability Coverage Form or Endorsement within Policy #CP0513640.

**We** will not pay for element of loss if a person is entitled to receive payment for the same elements of loss under any personal injury protect benefits.

#### E. Conditions

All "Other Insurance" Conditions stated in Policy #CP0513640 are deleted in their entirety and replaced with the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

1. The maximum recovery under all coverage forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any coverage form or policy provided coverage on either a primary or excess basis.

However, if an Insured is:

- i. An individual named insured under one or more policies providing similar coverage; and
- ii. Not **occupying** a vehicle owned by that individual named insured;

then any recovery for damages for bodily injury or **property damage** for that insured may equal but not exceed the highest applicable limit for any one vehicle under any coverage form or policy provided coverage to that insured as an individual named insured.

However, if an insured is:

- i. Insured as a family member under one or more policies providing similar coverage;  
and
- ii. Not an individual named insured under this or any other Policy;



then any recovery for damages for bodily injury or **property damage** for that insured may equal but not exceed the highest applicable limit for any one vehicle under any coverage form or Policy provided coverage to that insured as a **family member**.

2. Any insurance provide with respect to a vehicle the Named Insured does not own shall be excess over any other collectible uninsured motorist's insurance providing coverage on a primary basis.
3. If the coverage under this Addendum is provided:
  - i. On a primary basis, **we** will pay only **our** share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that **our** limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.
  - ii. On an excess basis, **we** will pay **only** our share of the loss that must be paid under insurance providing coverage on an excess basis. **Our** share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

#### F. Duties In The Event of Accident

All provisions as stated in Policy #CP0513640 and the following:

1. Promptly notify the policy if a hit-and-run driver is involved; and
2. Promptly send **us** copies of the legal papers if a suit is brought.
3. **A person seeking coverage under this Addendum must also promptly notify us, in writing, of a tentative settlement between the insured and the insurer of an underinsured motor vehicle, and allow us to advance payment to that insured in an amount equal to the tentative settlement within 30 days after receipt of notification to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle**

#### G. Transfer of Rights of Recovery Against Others To Us

If **we** make any payment and the insured recovers from another party, the insured shall hold the proceeds in trust for us and pay us back the amount we have paid. **Our rights do not apply under this provision with respect to damages caused by an occurrence with an underinsured motor vehicle if we:**

- a. **Have been given prompt notice in writing of a tentative settlement between an insured and the insurer of an underinsured motor vehicle; and**
- b. **Fail to advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification**

**If we advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification:**

- (1) **That payment will be separate from any amount the insured is entitled to recover Under the provisions of this endorsement; and**
- (2) **We also have a right to recover the advanced payment**

#### H. Arbitration

1. If **we** and an insured disagree whether the insured is legally entitled to recover damages from the owner or driver of an uninsured **and underinsured** motor vehicle or do not agree as to the amount of damages that are recoverable by that insured, then the matter may be arbitrated. However, disputes concerning coverage under this Addendum may not be arbitrated. Either party may make a written demand for

arbitration. In this event each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expense it incurs and bear the expenses of the third arbitrator equally.

2. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

G. Additional Definitions

1. **Family member** means a person related to an individual Named Insured by blood, marriage, or adoption who is a resident of such Named Insured's household, including a ward or foster child.
2. **Insured/we/us/our** means Gloucester County Insurance Commission
3. **Occupying** means in, upon, getting in, on, or out off.
4. **Property damage** means damage to a covered auto, or to any property of an insured while contained in a covered auto.

**Underinsured motor vehicle** means the following:

i. With respect to an **insured** who:

1. Is not the individual named insured under this Addendum; and
2. Is an individual named insured under one or more other policies providing similar coverage

**Underinsured motor vehicle** means a land motor vehicle or trailer of any type to which a liability bond or Policy applies at the time of an **occurrence** but its limit of liability is less than the highest applicable limit of liability under any coverage form or Policy providing coverage to that **insured** as an individual named insured

i. With respect to an **insured** who:

3. Is not the individual named insured under this Policy or any other Policy; and
4. Is insured as a **family member** under one or more other policies providing similar coverage,

**Underinsured motor vehicle** means a land motor vehicle **trailer** any type to which a liability bond or Policy applies at the time of an **occurrence** but its limit for liability is less than the highest applicable limit of liability under any coverage form or Policy providing coverage **insured** as a **family member**

with respect to any other **insured** who is not described in paragraphs i. or ii. above, underinsured motor vehicle means a land motor vehicle or trailer of any type to which a liability bond or policy applies at the time of an occurrence but its limit of liability is less than the limit of insurance for this coverage.

however, an **underinsured motor vehicle** does not include any vehicle:

5. Owned or operated by a self-insurer under any applicable motor vehicle law;
6. Owned by any governmental unit or agency
7. Operated on rails or crawler treads;
8. Designed for use mainly off public roads while not on public roads; or
9. While located for use as a residence or premises
10. Owned by or furnished or available for the regular use of the named Insured or, if the Named insured is an individual, any **family member**.

5. **Uninsured motor vehicle** means a land motor vehicles or trailer:
- i. For which no liability bond or policy applies as the time of an accident;
  - ii. For which an insuring or bonding company denies coverage or is or becomes insolvent; or
  - iii. That, with respect to damages for bodily injury only, is as hit-and-run vehicle whose operator or owner cannot be indentified and that hits, or causes an accident resulting in bodily injury without hitting:
    1. An individual Named Insured or any family member;
    2. A vehicle that the Named Insured or any family member, if the Named Insured is an individual, and occupying; or
    3. a covered auto.

However, uninsured motor vehicle does not include any vehicle:

- i. Owned by or furnished or available for the regular use of the Named Insured or any family member, if the Named Insured is an individual;
- ii. Owned or operated by a self –insured under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law;
- iii. Owned by any government unit or agency;
- iv. Insured under a basic automobile insurance policy issued in accordance with New Jersey law or regulation;
- v. Operated on rails or crawler treads;
- vi. Designed for use mainly off public roads while not on public roads;
- vii. Whiled located for use as a residence or premises.