

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 24, 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: SEPTEMBER 24, 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:** July 23, 2015 Open.....Appendix I
July 23, 2015 Closed Minutes.....Handout

- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-15**

- TREASURER – David McPeak**
 - Resolution 43-15 August Bill ListPage 16
 - Resolution 44-15 September Bill List..... Pages 17-18
 - June & July Reports..... Pages 19-22

- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**

- CLAIMS SERVICE – AmeriHealth Casualty Services**
 - Medical Savings ReportPage 23

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 24-25

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 45-15 Closed SessionPage 26
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: October 22, 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: September 24, 2015

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 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 7/17/15 to 9/17/15. There were 15 certificate of insurances issued during this period.
 - Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF)** – The CEL met prior to the Commission Meeting. The Executive Director will provide a verbal summary of the meeting. The CEL is scheduled to meet again on October 22, 2015 at 1:00 PM.
- CCIC Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 are copies of the Financial Fast Track Report for the months of June & July. As of **July 31, 2015** the report reflects the Commission has a surplus of **\$10,208,850**. 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 **\$1,988,366**.
- NJ CEL Property and Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11 - 12 are copies of the CEL Financial Fast Track Report for the months of June & July. As of **July 31, 2015** the Fund has a surplus of **\$5,345,387**.
- Claims Tracking Report (Page 13)** – Included in the agenda on page 13 is the Claims Activity Report as of August 31, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- 2015 Property & Casualty Assessments** – The third and final assessment payments for 2015 were due on September 15, 2015. The statement of accounts were e-mailed on August 28, 2015 to the member entities. The statement included a credit for the reconciliation of the 2015 Ancillary coverages. The policy premiums for the Ancillary coverages came in less than the 2015 budget amounts. Payments can be made to the Camden County Insurance Commission and sent to the Treasurer, David McPeak.

- ❑ **2016 Renewal Applications and Updated Exposure Information** – The 2016 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. As of today there are still some members who have not completed their renewal applications and updated their exposure information. It is imperative that this information be forwarded as soon as possible otherwise it will hold up the budgeting process.

- ❑ **NJCEJIF Membership** – Camden County’s 3 year membership in the CEL JIF is expiring. The CEL has mailed out the applicable resolution to the County Administrator for execution. Ms. Paffenroth has advised the County will list this for the October Freeholder meeting.

- ❑ **Entity Membership in the Insurance Commission** – The three year membership for the Camden County Insurance Commission is also due to expire. The Executive Director will be mailing the applicable Indemnity and Trust Agreement to the member entities for execution. Each member entity will need to pass a resolution authorizing its participation in the Camden County Insurance Commission.

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop (Pages 14-15)** – As a reminder the fourth annual Joint Insurance Claims Committees Best Practices Workshop will be held Tuesday, October 6, 2015. The Workshop will be held at the Conner Strong & Buckelew office in Marlton, NJ. A copy of the agenda for the workshop is included in the agenda on pages 14-15. An e-mail invitation was sent on September 18, 2015. If you are interested in attending please contact Eileen Haines at ehaines@connerstrong.com, 856-552-6804. Lunch will be provided at a fair market price per person for those attendees who wish to pay for their lunch. The price for lunch per person will be made available in advance of the Workshop.

Camden County Insurance Commission Certificate of Insurance Monthly Report

Thursday, September 17, 2015

From 7/17/15/15 to 9/17/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CCIC</u>					
H- Burlington County Board of Chosen Freeholders I- Camden County College	49 Rancocas Rd., PO Box 6000 Southampton, NJ 08060 PO Box 200 Blackwood, NJ 08021	225	Certificate holder is additional insured where obligated by virtue of a7/22/2015 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 with regards to any work performed by the named insured. CLD	8/5/2015	GL EX AU
H- Konica Minolta Premier Finance I- Camden County College	1310 Madrid St., Ste. 101 Marshall, MN 56258 PO Box 200 Blackwood, NJ 08021	336	Certificate holder is included as loss payee pursuant to the terms, 9/9/2015 GL EX PR conditions, limitations and exclusions of the JIF Casualty Insurance.	9/9/2015	GL EX PR
H- Hale Trailer Brake & Wheel, Inc. I- County of Camden	PO Box 1400 Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	752	Policy with respect to the leased Konica Minolta BIZHUB Pro 951. 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 as respects to rental of the following trailers:	8/5/2015	GL EX PR
			Trailer 12947 Year 2001 MILLER Office Trailer Serial# 32-9754 Value \$7,200		
			Trailer 12728 Year 2000 MOBILE Office Trailer Serial# 00040484 Value \$6,500		
			Trailer 10410 Year 1999 MILLER Office Trailer Serial# 32-889 Value 6,979		
			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- County of Gloucester, Board of Chosen Freeholders, It's Department I- County of Camden	P.O. Box 337 Woodbury, NJ 08096 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	821	Certificate holder is additional insured where obligated by virtue of a7/23/2015 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 with respects to the Shared Service Agreement for the provision of a Juvenile Detention Facility.	8/5/2015	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		

<p>H- The Buccini/Pollin Group I- County of Camden</p>	<p>322 A Street, Suite 300 Wilmington, DE 19801 1096 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Evidence of insurance. All operations usual to County 7/30/2015 GL EX AU WC Governmental Entity as respects to lease agreements for: 5 Executive Campus, Cherry Hill NJ, 6 Executive Campus, Cherry Hill NJ Evidence of insurance. All operations usual to County Governmental Entity as respects to Lease agreements for: 5 Executive Campus Cherry Hill NJ, 6 Executive Campus Cherry Hill NJ (SEE PAGE 2)</p>
<p>H- TD Bank, National Association I- Camden County Improvement Authority</p>	<p>1701 Route 70 East Cherry Hill, NJ 08034 1113 Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043</p>	<p>Evidence of insurance. All operations usual to County 8/6/2015 GL EX AU WC Governmental Entity as respects the Camden Baseball Stadium Project – Series 2015 Bond. (see page 2)</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- Delaware River Port Authority I- County of Camden</p>	<p>DPRA - One Port Center 2 Riverside Dr. Camden, NJ 1126 08101-1949 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Certificate holder is additional insured where obligated by virtue of a 8/24/2015 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 as respects to the project "Pearl Street Bulkhead Rebuilding/Replacement".</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- Waterford Township School District I- County of Camden</p>	<p>1106 Old White Horse Pike Waterford, NJ 08089 1303 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Certificate holder, the State of NJ, NJ Department of Education, NJ 9/14/2015 GL EX AU WC Schools Development Authority, and NJ Economic Development Authority 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 as respects the Waterford Elementary School Project.</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- New Jersey Department of Health I- County of Camden	Division of HIV, STD, and TB Services PO Box 363 Trenton, NJ 08625 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1317	Evidence of insurance. All operations usual to County Governmental Entity as respects a grant. (see page 2)	7/30/2015 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- NJ Council for the Humanities I- Camden County College	28 West State Street, 6th Floor Trenton, NJ 08608 PO Box 200 Blackwood, NJ 08021	1384	Certificate holder is additional insured where obligated by virtue of a8/3/2015GL 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 as respects Grant Application 2015-21.	
H- Burlington County Board of Freeholders I- Camden County College	Insurance and Risk 49 Rancocas Rd, Box 6000 Mt. Holly, NJ 08060 PO Box 200 Blackwood, NJ 08021	1553	Evidence of insurance. All operations usual to County Governmental Entity. Camden County College has a \$5,000 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.	7/23/2015 GL, AU, EX, MM
H- DiggerlandUSA I- County of Camden	100 Pinedge Lane West Berlin, NJ 08091 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1555	Certificate holder is additional insured where obligated by virtue of a7/27/2015 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 as respects the Touch a Truck Event on September 12, 2015.	
			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- Live Nation/Susquehanna Bank Center I- County of Camden	One Harbour Blvd. Camden, NJ 08103 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1572	Evidence of Insurance. All operations usual to County Governmental8/28/2015 GL EX AU WC Entity as respects to the Camden County Fall Job Fair on October 28, 2015.(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	
H- Pennsauken Public Schools I- County of Camden	1695 Hylton Road Pennsauken, NJ 08110 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1583	Evidence of insurance. All operations usual to County Governmental9/11/2015 GL EX AU WC Entity as respects to use of parking lot during the Papal Event, September 25th to September 28th. (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	

H- Department of State – State Council on the Arts PO Box 306, 225 W. State Street
Trenton, NJ 08625
I- Camden County College PO Box 200 Blackwood, NJ 08021

1584 Certificate holder is additional insured where obligated by virtue of a9/17/2015 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 as respects the GOS/GPS grant to the Camden County Cultural and Heritage Commission at Camden County College from the State Council on the Arts.

Total # of Holders = 15

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2015				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,352,495	8,320,788	51,270,003	59,590,791
2. CLAIM EXPENSES				
Paid Claims	209,012	1,351,100	7,922,520	9,273,620
Case Reserves	(3,671)	84,814	4,037,389	4,122,203
IBNR	769,281	2,434,072	8,329,108	10,763,180
Discounted Claim Value	4,247	112,763	(739,128)	(626,365)
TOTAL CLAIMS	978,869	3,982,749	19,549,889	23,532,638
3. EXPENSES				
Excess Premiums	478,186	3,030,227	22,275,229	25,305,456
Administrative	62,539	354,182	2,880,753	3,234,935
TOTAL EXPENSES	540,725	3,384,409	25,155,982	28,540,391
4. UNDERWRITING PROFIT (1-2-3)	(167,100)	953,630	6,564,132	7,517,762
5. INVESTMENT INCOME	3,197	18,642	107,645	126,287
6. PROFIT (4 + 5)	(163,903)	972,272	6,671,777	7,644,049
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. INVESTMENT IN JOINT VENTURE	2,703	126,428	1,978,450	2,104,878
9. SURPLUS (6 + 7 + 8)	(161,200)	1,098,700	8,862,743	9,961,443
SURPLUS (DEFICITS) BY FUND YEAR				
2010	19,880	87,849	(133,794)	(45,945)
2011	35,821	162,118	876,962	1,039,080
2012	(72,151)	(84,141)	1,312,373	1,228,232
2013	(192,864)	243,850	3,664,078	3,907,928
2014	79,635	(210,569)	3,143,123	2,932,554
2015	(31,520)	899,592		899,592
TOTAL SURPLUS (DEFICITS)	(161,200)	1,098,700	8,862,742	9,961,442
TOTAL CASH				15,332,321
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	436	43,215	2,581,166	2,624,381
Case Reserves	(436)	(84,956)	162,735	77,779
IBNR	10,454	741	61,061	61,802
Discounted Claim Value	(401)	6,061	(11,470)	(5,409)
TOTAL FY 2010 CLAIMS	10,053	(34,939)	2,793,492	2,758,553
FUND YEAR 2011				
Paid Claims	22,421	77,558	1,784,746	1,862,304
Case Reserves	(68,771)	(212,960)	505,962	293,002
IBNR	54,453	40,401	106,190	146,591
Discounted Claim Value	724	14,298	(32,521)	(18,223)
TOTAL FY 2011 CLAIMS	8,827	(80,702)	2,364,377	2,283,675
FUND YEAR 2012				
Paid Claims	13,968	116,505	1,241,836	1,358,341
Case Reserves	(10,127)	(59,975)	567,504	507,529
IBNR	12,840	(46,743)	302,255	255,512
Discounted Claim Value	259	14,598	(45,491)	(30,893)
TOTAL FY 2012 CLAIMS	16,939	24,385	2,066,104	2,090,489
FUND YEAR 2013				
Paid Claims	19,174	161,916	1,255,786	1,417,702
Case Reserves	32,841	(200,593)	1,196,054	995,461
IBNR	172,921	(267,470)	2,741,100	2,473,630
Discounted Claim Value	(5,862)	81,031	(225,646)	(144,615)
TOTAL FY 2013 CLAIMS	219,074	(225,117)	4,967,294	4,742,177
FUND YEAR 2014				
Paid Claims	63,655	680,000	1,058,986	1,738,986
Case Reserves	(101,285)	316,794	1,605,134	1,921,928
IBNR	(93,314)	(1,008,754)	5,118,502	4,109,748
Discounted Claim Value	10,818	168,961	(424,000)	(255,039)
TOTAL FY 2014 CLAIMS	(120,126)	157,001	7,358,622	7,515,623
FUND YEAR 2015				
Paid Claims	89,358	271,906		271,906
Case Reserves	144,107	326,504		326,504
IBNR	611,928	3,715,898		3,715,898
Discounted Claim Value	(1,291)	(172,187)		(172,187)
TOTAL FY 2015 CLAIMS	844,101	4,142,121	0	4,142,121
COMBINED TOTAL CLAIMS	978,869	3,982,749	19,549,889	23,532,638

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 July 31, 2015				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,386,798	9,707,585	51,270,003	60,977,588
2. CLAIM EXPENSES				
Paid Claims	219,655	1,570,755	7,922,520	9,493,275
Case Reserves	137,986	222,800	4,037,389	4,260,189
IBNR	154,604	2,588,676	8,329,108	10,917,784
Discounted Claim Value	(48,088)	64,675	(739,128)	(674,453)
TOTAL CLAIMS	464,157	4,446,906	19,549,889	23,996,795
3. EXPENSES				
Excess Premiums	505,038	3,535,265	22,275,229	25,810,494
Administrative	57,352	411,534	2,880,753	3,292,287
TOTAL EXPENSES	562,390	3,946,799	25,155,982	29,102,781
4. UNDERWRITING PROFIT (1-2-3)	360,251	1,313,880	6,564,132	7,878,012
5. INVESTMENT INCOME	3,668	22,310	107,645	129,955
6. PROFIT (4 + 5)	363,918	1,336,190	6,671,777	8,007,967
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. INVESTMENT IN JOINT VENTURE	(116,512)	9,916	1,978,450	1,988,366
9. SURPLUS (6 + 7 + 8)	247,407	1,346,107	8,862,743	10,208,850
SURPLUS (DEFICITS) BY FUND YEAR				
2010	(11,698)	76,151	(133,794)	(57,643)
2011	(81,424)	80,694	876,962	957,656
2012	(49,890)	(134,031)	1,312,373	1,178,342
2013	43,014	286,864	3,664,078	3,950,942
2014	122,497	(88,072)	3,143,123	3,055,051
2015	224,909	1,124,502		1,124,502
TOTAL SURPLUS (DEFICITS)	247,407	1,346,107	8,862,742	10,208,849
TOTAL CASH				16,897,098
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	309	43,524	2,581,166	2,624,690
Case Reserves	19,355	(65,600)	162,735	97,135
IBNR	(4,439)	(3,698)	61,061	57,363
Discounted Claim Value	(578)	5,483	(11,470)	(5,987)
TOTAL FY 2010 CLAIMS	14,647	(20,292)	2,793,492	2,773,200
FUND YEAR 2011				
Paid Claims	16,846	94,405	1,784,746	1,879,151
Case Reserves	47,059	(165,901)	505,962	340,061
IBNR	(11,930)	28,471	106,190	134,661
Discounted Claim Value	(1,900)	12,398	(32,521)	(20,123)
TOTAL FY 2011 CLAIMS	50,075	(30,627)	2,364,377	2,333,750
FUND YEAR 2012				
Paid Claims	(13,919)	102,586	1,241,836	1,344,422
Case Reserves	14,055	(45,920)	567,504	521,584
IBNR	(20,159)	(66,902)	302,255	235,353
Discounted Claim Value	277	14,875	(45,491)	(30,616)
TOTAL FY 2012 CLAIMS	(19,746)	4,639	2,066,104	2,070,743
FUND YEAR 2013				
Paid Claims	30,486	192,403	1,255,786	1,448,189
Case Reserves	24,497	(176,096)	1,196,054	1,019,958
IBNR	(129,636)	(397,107)	2,741,100	2,343,993
Discounted Claim Value	7,445	88,475	(225,646)	(137,171)
TOTAL FY 2013 CLAIMS	(67,208)	(292,325)	4,967,294	4,674,969
FUND YEAR 2014				
Paid Claims	66,964	746,963	1,058,986	1,805,949
Case Reserves	(34,188)	282,606	1,605,134	1,887,740
IBNR	(145,138)	(1,153,892)	5,118,502	3,964,610
Discounted Claim Value	10,576	179,537	(424,000)	(244,463)
TOTAL FY 2014 CLAIMS	(101,787)	55,214	7,358,622	7,413,836
FUND YEAR 2015				
Paid Claims	118,969	390,875		390,875
Case Reserves	67,208	393,712		393,712
IBNR	465,906	4,181,804		4,181,804
Discounted Claim Value	(63,906)	(236,093)		(236,093)
TOTAL FY 2015 CLAIMS	588,177	4,730,298	0	4,730,298
COMBINED TOTAL CLAIMS	464,157	4,446,906	19,549,889	23,996,795

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 June 30, 2015					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,599,967	10,713,083	54,944,240	65,657,323
2.	CLAIM EXPENSES				
	Paid Claims	52,826	430,053	411,505	841,558
	Case Reserves	1,077,399	1,543,251	683,536	2,226,785
	IBNR	(418,688)	371,697	8,429,959	8,801,656
	Discounted Claim Value	(48,343)	14,109	(1,189,781)	(1,175,671)
	TOTAL CLAIMS	663,195	2,359,110	8,335,219	10,694,328
3.	EXPENSES				
	Excess Premiums	1,285,323	7,723,849	36,749,433	44,473,282
	Administrative	135,500	794,873	4,081,008	4,875,881
	TOTAL EXPENSES	1,420,823	8,518,722	40,830,441	49,349,163
4.	UNDERWRITING PROFIT (1-2-3)	(484,050)	(164,749)	5,778,580	5,613,832
5.	INVESTMENT INCOME	2,345	15,328	152,545	167,873
6.	STATUTORY PROFIT (4+5)	(481,705)	(149,421)	5,931,125	5,781,705
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(481,705)	(149,421)	5,323,574	5,174,154
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(18,403)	64,728	680,166	744,894
	2011	(97,001)	79,646	994,756	1,074,402
	2012	(230,099)	(401,272)	822,655	421,383
	2013	(82,434)	(46,441)	1,310,706	1,264,265
	2014	24,809	(229,944)	1,515,291	1,285,347
	2015	(78,578)	383,862		383,862
	TOTAL SURPLUS (DEFICITS)	(481,705)	(149,421)	5,323,574	5,174,153
	TOTAL CASH				9,397,774
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,696	14,293	142,195	156,488
	Case Reserves	(1,696)	(17,118)	24,085	6,967
	IBNR	19,170	(77,175)	463,719	386,544
	Discounted Claim Value	(587)	16,555	(41,484)	(24,929)
	TOTAL FY 2010 CLAIMS	18,583	(63,445)	588,515	525,070
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	256,761	255,102	2,671	257,773
	IBNR	(150,487)	(365,102)	1,113,232	748,130
	Discounted Claim Value	(8,951)	32,637	(121,623)	(88,986)
	TOTAL FY 2011 CLAIMS	97,323	(77,363)	1,138,377	1,061,014
FUND YEAR 2012					
	Paid Claims	50,559	301,646	125,213	426,859
	Case Reserves	257,807	290,544	653,695	944,239
	IBNR	(65,483)	(242,190)	1,521,091	1,278,901
	Discounted Claim Value	(12,379)	54,201	(240,518)	(186,317)
	TOTAL FY 2012 CLAIMS	230,504	404,201	2,059,481	2,463,682
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	349,101	413,814	2,025	415,839
	IBNR	(261,699)	(438,814)	2,322,975	1,884,161
	Discounted Claim Value	(4,439)	75,200	(311,625)	(236,425)
	TOTAL FY 2013 CLAIMS	82,964	50,200	2,013,375	2,063,575
FUND YEAR 2014					
	Paid Claims	571	114,113	0	114,113
	Case Reserves	139,418	274,889	1,058	275,947
	IBNR	(179,034)	(264,002)	3,008,942	2,744,940
	Discounted Claim Value	12,436	106,987	(474,530)	(367,543)
	TOTAL FY 2014 CLAIMS	(26,609)	231,987	2,535,470	2,767,457
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	76,008	326,020		326,020
	IBNR	218,844	1,758,980		1,758,980
	Discounted Claim Value	(34,423)	(271,470)		(271,470)
	TOTAL FY 2015 CLAIMS	260,430	1,813,530	0	1,813,530
	COMBINED TOTAL CLAIMS	663,195	2,359,110	8,335,218	10,694,328

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 July 31, 2015					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,714,218	12,427,300	54,944,240	67,371,540
2.	CLAIM EXPENSES				
	Paid Claims	10,850	440,903	411,505	852,408
	Case Reserves	30,571	1,573,822	683,536	2,257,356
	IBNR	105,505	477,202	8,429,959	8,907,161
	Discounted Claim Value	(15,831)	(1,722)	(1,189,781)	(1,191,502)
	TOTAL CLAIMS	131,095	2,490,205	8,335,219	10,825,423
3.	EXPENSES				
	Excess Premiums	1,284,416	9,008,265	36,749,433	45,757,698
	Administrative	129,583	924,456	4,081,008	5,005,464
	TOTAL EXPENSES	1,413,999	9,932,721	40,830,441	50,763,162
4.	UNDERWRITING PROFIT (1-2-3)	169,123	4,374	5,778,580	5,782,955
5.	INVESTMENT INCOME	2,110	17,438	152,545	169,983
6.	STATUTORY PROFIT (4+5)	171,234	21,812	5,931,125	5,952,938
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	171,234	21,812	5,323,574	5,345,387
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	23,027	87,755	680,166	767,921
	2011	27,702	107,347	994,756	1,102,103
	2012	34,823	(366,448)	822,655	456,207
	2013	4,342	(42,099)	1,310,706	1,268,607
	2014	53,442	(176,503)	1,515,291	1,338,788
	2015	27,898	411,760		411,760
	TOTAL SURPLUS (DEFICITS)	171,234	21,812	5,323,574	5,345,386
	TOTAL CASH				9,256,526
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,696	15,989	142,195	158,184
	Case Reserves	(1,697)	(18,815)	24,085	5,270
	IBNR	(24,123)	(101,298)	463,719	362,421
	Discounted Claim Value	1,270	17,825	(41,484)	(23,659)
	TOTAL FY 2010 CLAIMS	(22,854)	(86,299)	588,515	502,216
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	4,000	259,102	2,671	261,773
	IBNR	(34,310)	(399,412)	1,113,232	713,820
	Discounted Claim Value	2,918	35,555	(121,623)	(86,068)
	TOTAL FY 2011 CLAIMS	(27,392)	(104,755)	1,138,377	1,033,622
FUND YEAR 2012					
	Paid Claims	550	302,196	125,213	427,409
	Case Reserves	(549)	289,995	653,695	943,690
	IBNR	(40,388)	(282,579)	1,521,091	1,238,512
	Discounted Claim Value	5,946	60,147	(240,518)	(180,371)
	TOTAL FY 2012 CLAIMS	(34,442)	369,760	2,059,481	2,429,241
FUND YEAR 2013					
	Paid Claims	7,334	7,334	0	7,334
	Case Reserves	39,022	452,835	2,025	454,860
	IBNR	(49,601)	(488,415)	2,322,975	1,834,560
	Discounted Claim Value	1,805	77,005	(311,625)	(234,620)
	TOTAL FY 2013 CLAIMS	(1,441)	48,759	2,013,375	2,062,134
FUND YEAR 2014					
	Paid Claims	1,270	115,383	0	115,383
	Case Reserves	(10,217)	264,671	1,058	265,729
	IBNR	(28,778)	(292,780)	3,008,942	2,716,162
	Discounted Claim Value	9,050	116,037	(474,530)	(358,493)
	TOTAL FY 2014 CLAIMS	(28,676)	203,311	2,535,470	2,738,781
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	13	326,033		326,033
	IBNR	282,706	2,041,686		2,041,686
	Discounted Claim Value	(36,819)	(308,289)		(308,289)
	TOTAL FY 2015 CLAIMS	245,900	2,059,430	0	2,059,430
	COMBINED TOTAL CLAIMS	131,095	2,490,205	8,335,218	10,825,423

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		August 31, 2015							
COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	0	0	0	0	0	0	0	
	August-15	0	0	0	0	0	2	2	
NET CHGE		0	0	0	0	0	2	2	
Limited Reserves								\$145	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	\$0	\$0	\$0	\$0	\$90	\$0	\$90	
	August-15	\$0	\$0	\$0	\$0	\$90	\$200	\$290	
NET CHGE		\$0	\$0	\$0	\$0	\$0	\$200	\$200	
Ltd Incurred		\$46,480	\$33,320	\$0	\$14,727	\$83,445	\$12,089	\$190,062	
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	0	5	7	26	27	9	74	
	August-15	0	4	7	20	20	14	65	
NET CHGE		0	-1	0	-6	-7	5	-9	
Limited Reserves								\$2,473	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	\$18,924	\$52,710	\$56,595	\$30,732	\$10,126	\$1,150	\$170,237	
	August-15	\$18,924	\$52,610	\$49,889	\$27,832	\$9,826	\$1,650	\$160,731	
NET CHGE		\$0	(\$100)	(\$6,706)	(\$2,900)	(\$300)	\$500	(\$9,506)	
Ltd Incurred		\$521,519	\$298,322	\$270,317	\$46,413	\$13,671	\$13,671	\$1,163,913	
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	0	1	0	0	4	7	12	
	August-15	0	1	0	0	3	7	11	
NET CHGE		0	0	0	0	-1	0	-1	
Limited Reserves								\$809	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	\$5,242	\$1,657	\$0	\$0	\$2,900	\$1,600	\$11,399	
	August-15	\$5,242	\$1,657	\$0	\$0	\$400	\$1,600	\$8,899	
NET CHGE		\$0	\$0	\$0	\$0	(\$2,500)	\$0	(\$2,500)	
Ltd Incurred		\$118,676	\$27,835	\$50,000	\$1,000	\$7,190	\$4,179	\$208,881	
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	5	12	19	27	40	25	128	
	August-15	5	10	17	27	41	31	131	
NET CHGE		0	-2	-2	0	1	6	3	
Limited Reserves								\$18,749	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	\$72,968	\$285,695	\$464,989	\$583,927	\$836,221	\$257,081	\$2,500,881	
	August-15	\$72,662	\$231,501	\$427,665	\$579,679	\$835,409	\$309,265	\$2,456,180	
NET CHGE		(\$306)	(\$54,194)	(\$37,324)	(\$4,248)	(\$812)	\$52,184	(\$44,701)	
Ltd Incurred		\$2,046,137	\$1,823,372	\$1,783,500	\$1,714,245	\$1,802,395	\$495,895	\$9,665,543	
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	5	18	26	53	71	41	214	
	August-15	5	15	24	47	64	54	209	
NET CHGE		0	-3	-2	-6	-7	13	-5	
Limited Reserves								\$12,565	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	July-15	\$97,134	\$340,062	\$521,584	\$614,659	\$849,337	\$259,831	\$2,682,607	
	August-15	\$96,828	\$285,768	\$477,554	\$607,511	\$845,725	\$312,715	\$2,626,100	
NET CHGE		(\$306)	(\$54,294)	(\$44,030)	(\$7,148)	(\$3,612)	\$52,884	(\$56,507)	
Ltd Incurred		\$2,732,812	\$2,182,850	\$2,103,816	\$1,776,386	\$1,906,701	\$525,834	\$11,228,399	

LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
OCTOBER 6, 2015
AGENDA

8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

Michelle M. Leighton, AIC, *Vice President, Senior Claim Consultant, Conner Strong & Buckelew*

9:05 – 9:15

Past Successes and Future Initiatives

Joseph P. Hrubash, *Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

9:15 – 10:15

A Team Approach to Managing Risks in Jails

Howard L. Goldberg, Esquire, *First Assistant County Counsel, County of Camden*

Danielle Batchelor, Esquire, *Claim Consultant, Conner Strong & Buckelew*

Glenn A. Prince, *Public Sector Associate Director, J. A. Montgomery Risk Control*

10:15 – 10:30

Break

10:30 – 11:15

An Overview of Managed Care for Workers' Compensation and Current Trends in Workers' Compensation Pharmacy

Jennifer M. Dragoun, M.D., *Vice President & Chief Medical Officer, AmeriHealth Casualty*

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PERMA

LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
OCTOBER 6, 2015
AGENDA

11:15 – 12:00

Cyber Liability – Network Security and Privacy

Shiraz Saeed, Product Specialist – Cyber Liability, Financial Lines, AIG Property Casualty

12:00 – 12:30

***Small Group Break-Out Session: Alternative Approaches for
Enhancing the Partnership with your Third Party
Administrator***

*Charity D. Richart, AIC, AIS, Senior Associate Claim Consultant,
Conner Strong & Buckelew*

*Ashley M. Madormo, Associate Claim Consultant, Conner
Strong & Buckelew*

Break-out groups will strategize on best practices and develop collaborative solutions to enhance communication protocols and better define service expectations.

12:30 – 1:30

Q&A, Lunch & Networking

2

PERMA

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 43-15

AUGUST 2015

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

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

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2014

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000333			
000333	BOWMAN & COMPANY LLP	AUDITOR FEE FOR FY 2014 - 8/15/2015	9,500.00
			9,500.00
		TOTAL PAYMENTS FY 2014	9,500.00

FUND YEAR 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000334			
000334	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/17/15	4,211.65
000334	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 08/17/15	388.19
000334	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/10/15	279.46
000334	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/10/15	39.00
000334	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/10/15	156.00
			5,074.30
000335			
000335	ZELLER & WIELICZKO, LLP	LEGAL SERV FOR ANCILLARY COV - 6/30/2015	264.20
			264.20
000336			
000336	COMPSERVICES, INC.	CLAIMS ADMIN - 08/2015 - CCPD	11,317.00
000336	COMPSERVICES, INC.	CLAIMS ADMIN - 08/2015	18,250.00
			29,567.00
000337			
000337	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 07/2015	2.96
000337	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2015	14,583.37
			14,586.33
000338			
000338	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2015 - CCPD	528.00
000338	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2015 - CCIC	305.33
			833.33
		TOTAL PAYMENTS FY 2015	50,325.16

TOTAL PAYMENTS ALL FUND YEARS \$ 59,825.16

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 BILLS LIST

Resolution No.: 44-15

SEPTEMBER 2015

WHEREAS, the Treasurer has certified that funding is available to pay the following bills; now, therefore,

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

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000339			
000339	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND2015 INSTALLMENT	1,901,426.86
			1,901,426.86
000340			
000340	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2015	261.71
000340	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2015	301.14
000340	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2015	5,499.50
000340	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2015	78.00
			6,140.35
000341			
000341	ZELLER & WIELICZKO, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/15	152.96
			152.96
000342			
000342	SELECTIVE INSURANE COMPANY OF	VOIDED	-87,252.00
			-87,252.00
000343			
000343	COMP SERVICES, INC.	CLAIMS ADMIN - 09/2015 - CCPD	11,317.00
000343	COMP SERVICES, INC.	CLAIMS ADMIN - 09/2015	18,250.00
			29,567.00
000344			
000344	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2015	6.28
000344	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2015	14,583.37
			14,589.65
000345			
000345	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 09/2015 - PD	528.00
000345	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 09/2015	305.33
			833.33
000346			
000346	SELECTIVE INSURANE COMPANY OF	FLOOD INSURANCE FOR CCMUA - 9/16/2015	26,746.00
			26,746.00
000347			
000347	SELECTIVE INSURANE COMPANY OF	FLOOD INSURANCE FOR CCMUA - 09/16/2015	20,150.00
			20,150.00
000348			
000348	SELECTIVE INSURANE COMPANY OF	FLOOD INSURANCE FOR CCMUA - 09/16/2015	22,368.00
			22,368.00
000349			
000349	SELECTIVE INSURANE COMPANY OF	FLOOD INSURANCE FOR CCMUA - 09/16/2015	17,988.00
			17,988.00

TOTAL PAYMENTS FY 2015

2,039,962.15

TOTAL PAYMENTS ALL FUND YEARS \$ 2,039,962.15

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

Current Fund Year: 2015								
Month Ending: June								
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	TOTAL
OPEN BALANCE	154,206.47	2,065,952.25	657,696.38	2,791,261.68	10,235,925.23	1,721,983.02	(2,578,951.97)	15,048,073.06
RECEIPTS								
Assessments	18,554.24	68,509.03	11,138.31	60,009.74	0.00	413,807.78	25,328.91	597,348.01
Refunds	0.00	0.00	2,194.50	(1,700.85)	0.00	0.00	0.00	493.65
Invest Pymnts	30.29	352.75	112.29	549.23	2,079.54	0.00	69.22	3,193.32
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	30.29	352.75	112.29	549.23	2,079.54	0.00	69.22	3,193.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	18,584.53	68,861.78	13,445.10	58,858.12	2,079.54	413,807.78	25,398.13	601,034.98
EXPENSES								
Claims Transfers	1,850.00	4,764.48	0.00	119,745.59	0.00	0.00	0.00	126,360.07
Expenses	0.00	0.00	0.00	0.00	11,845.00	0.00	46,825.17	58,670.17
Other *	0.00	0.00	0.00	37,130.74	63,958.48	0.00	0.00	101,089.22
TOTAL	1,850.00	4,764.48	0.00	156,876.33	75,803.48	0.00	46,825.17	286,119.46
END BALANCE	170,941.00	2,130,049.55	671,141.48	2,693,243.47	10,162,201.29	2,135,790.80	(2,600,379.01)	15,362,988.58

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

Current Fund Year: 2015								
Month Ending: July								
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	TOTAL
OPEN BALANCE	170,941.00	2,130,049.55	671,141.48	2,693,243.47	10,162,201.29	2,135,790.80	(2,600,379.01)	15,362,988.58
RECEIPTS								
Assessments	1,093.30	138,151.62	43,287.93	610,469.72	0.00	961,182.93	128,749.30	1,882,934.80
Refunds	0.00	9.23	2,267.46	33,893.17	0.00	0.00	0.00	36,169.86
Invest Pymnts	38.02	417.32	131.49	518.24	2,386.48	0.00	172.28	3,663.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	38.02	417.32	131.49	518.24	2,386.48	0.00	172.28	3,663.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,131.32	138,578.17	45,686.88	644,881.13	2,386.48	961,182.93	128,921.58	1,922,768.49
EXPENSES								
Claims Transfers	14,715.11	11,614.11	0.00	112,037.16	0.00	0.00	0.00	138,366.38
Expenses	0.00	0.00	0.00	0.00	11,845.00	0.00	46,317.24	58,162.24
Other *	0.00	0.00	0.00	82,552.72	101,456.72	0.00	25.00	184,034.44
TOTAL	14,715.11	11,614.11	0.00	194,589.88	113,301.72	0.00	46,342.24	380,563.06
END BALANCE	157,357.21	2,257,013.61	716,828.36	3,143,534.72	10,051,286.05	3,096,973.73	(2,517,799.67)	16,905,194.01

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
CAMDEN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2015			
	Description:	Ins Comm	Workers Comp	Liability
		General A/C	Claims	Claims
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$15,048,073.29	14829841.41	20098.45	198133.43
Opening Interest Accrual Balance	\$0.00	0	0	0
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	\$3,193.34	\$3,129.00	\$22.44	\$41.90
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	\$3,193.34	\$3,129.00	\$22.44	\$41.90
9 Deposits - Purchases	\$732,542.86	\$597,841.66	\$130,234.42	\$4,466.78
10 (Withdrawals - Sales)	-\$420,820.66	-\$257,329.85	-\$156,876.33	-\$6,614.48
Ending Cash & Investment Balance	\$15,362,988.83	\$15,173,482.22	-\$6,521.02	\$196,027.63
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$152,078.25	\$58,670.17	\$86,843.08	\$6,565.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$15,515,067.08	\$15,232,152.39	\$80,322.06	\$202,592.63

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
CAMDEN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
CURRENT FUND YEAR	2015			
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$15,362,988.83	15173482.22	-6521.02	196027.63
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,663.82	\$3,597.27	\$22.54
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$3,663.82	\$3,597.27	\$22.54
9	Deposits - Purchases	\$2,212,231.55	\$1,938,474.01	\$246,160.32
10	(Withdrawals - Sales)	-\$673,689.95	-\$433,376.50	-\$213,984.23
	Ending Cash & Investment Balance	\$16,905,194.25	\$16,682,177.00	\$25,677.61
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$178,402.31	\$58,162.24	\$100,287.91
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$17,083,596.56	\$16,740,339.24	\$125,965.52
				\$217,291.80



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

2015								
Month	Provider Billed Amount	Usual 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	99,025.05	\$95,120.02	\$52,243.32	\$42,876.70	45.08%	\$8,575.34	\$34,301.36	93.40%
June	130,609.30	\$124,418.73	\$60,704.03	\$63,714.70	51.21%	\$12,742.94	\$50,971.76	97.00%
July	77,501.02	\$74,986.23	\$42,106.89	\$32,879.34	43.85%	\$6,575.87	\$26,303.47	94.00%
August	179,514.94	\$140,740.66	\$92,098.49	\$48,642.17	34.56%	\$9,728.43	\$38,913.74	93.40%
September								
October								
November								
December								
Totals:								
Total Bills Received		1330						

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: September 16, 2015

July - September 2015 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 15:** Attended the CCIC Safety Committee meeting in Blackwood.
- **July 16:** Conducted an Ergonomics Work Station review at the Camden County Board of Social Services.
- **July 23:** Attended the CCIC meeting in Blackwood.
- **August 18:** One session of Defensive Driving training was conducted for CCIC-CCMUA.
- **August 19:** Attended the CCIC Safety Committee meeting in Blackwood.
- **August 10 & 25:** Conducted loss control surveys of various playgrounds maintained by the Camden County Parks Department.
- **August 26:** One session of Defensive Driving training was conducted for CCIC-CCMUA.
- **August 19:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **September 1:** Attended the CCIC Claims Committee meeting in Blackwood.
- **September 2:** Attended a meeting with the CCIC PD Chief of Staff.
- **September 2:** One session of Forklift Certification training was conducted for CCIC-CCMUA.
- **September 9:** One session of Defensive Driving training was conducted for CCIC-CCMUA.

- **September 16:** Attended the CCIC Safety Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 24:** Plan to attend the CCIC meeting in Blackwood.

CEL MEDIA LIBRARY

The following CCIC Agencies utilized the CEL Media Library in:

2014	AGENCY	# of Videos
MONTH		
July	CCMUA	2

2015 – No videos rented.

RESOLUTION NO. 45-15

**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:1366, 1411, 1434,1232, 0740, 0682, 1436, 3915, 1056, 1360, 1444, 6243, 3083, 0263, 0099, 0056

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:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – July 23, 2015
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD 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	Present

FUND PROFESSIONALS PRESENT:

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

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP Jim Miles
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group
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ALSO PRESENT:

Lou DiAngelo, Camden County
Chris Orlando, Camden County
Marge DellaVecchia, Camden County Municipal Utility Authority (via telephone)
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services (via telephone)
Rachel Chwastek, PERMA Risk Management Services
Robyn Walcoff, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JUNE 25, 2015

MOTION TO APPROVE OPEN & CLOSED MINUTES OF JUNE 25, 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 July 15th and discussed a variety of topics, and is scheduled to meet again on August 16th. Mr. Prince advised he will discuss the Committee in more detail in his Safety Director's report, asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on July 7th, 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:

2014 AUDIT REPORT AS OF DECEMBER 31, 2014: 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 presented the audit. A copy of the draft audit was provided as a handout. 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

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

CORRECTIVE ACTION PLAN FOR THE 2014 AUDIT: Included in the agenda was 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 CCIC AUDIT

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

REVISED RISK MANAGEMENT PLAN: Included in the agenda was an amended 2015 Risk Management Plan, Resolution 39-15. The applicable pages were included and the changes were 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

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

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 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

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director advised the CEL met on June 25, 2015. A summary report of the meeting is included in the agenda. 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 May. As of May 31, 2015 the report reflects the Commission had 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 – Executive Director advised included in the agenda was 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 – Executive Director reported included in the agenda was the Claims Activity Report as of June 30, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the new report with the Commission.

OPRA FORM – The Fund office has revised the OPRA form used for all of the County Insurance Commissions. Included in the agenda was 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 NJCEL 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 for the award of contracts for the Auditor and Actuary and a resolution authorizing an agreement pursuant to a publicly advertised request for proposals for the legal 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.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Commission Attorney reported the July Bill list was reviewed by the Treasurer and is in order.

MOTION TO APPROVE RESOLUTION 40-15 JULY BILL LIST IN THE AMOUNT OF \$58,162.24

Motion:	Chairman Angilella
Second:	Commissioner Wright
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: Ms. Hall reviewed the Medical Savings Report for the month of June which was included in the agenda. Ms. Hall advised the total billed for the month of June was \$130,609.30 and the total paid was \$60,704.03 with a savings of \$63,714.70 or 51.21%. Ms. Hall advised the net savings was \$50,971.76 and network utilization was 96%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the June – August 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince reported they had received requests for defensive driving and is currently coordinating those training courses, to be held at the CCMUA. On July 16th, a work station assessment for an employee at the Board of Social Services, which was accommodated and recommendations were made. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO OPEN MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Angilella read Resolution 41-15, 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 41-15 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: 3 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
6401	\$ 52,500.00
0851	\$ 45,396.00
4027	\$ 27,572.31
1235	\$ 36,720.00
1384	\$ 39,320.00
0614	\$ 20,747.68
0743	\$ 57,055.20
1650	\$ 11,150.00

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

Chairman Angilella advised the next meeting was scheduled for Thursday, September 24, 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