

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 27, 2017**

**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 27, 2017
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 22, 2017 Open.....Appendix I
 June 22, 2017 Closed.....Handout

- CORRESPONDENCE - NONE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 2-13**

- TREASURER – David McPeak**
 Resolution **38-17** July Bill List -Dividend.....Page 14
 Resolution **39-17** July Bill List Pages 15-16
 May Monthly Treasurer Reports Pages 17-18

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 Medical Savings ReportPage 19

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report..... Pages 20-23

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 Resolution **40-17** Closed Session.....Page 24
 Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A.
 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: September 28, 2017 Camden County College
Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ
08102, 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 27, 2017

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 4-7)** – Attached on pages 4-7 is the certificate of issuance report from the CEL listing the certificates issued for the period of 6/1/17 to 6/30/17. There were 13 certificate of insurances issued during this period.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **CCIC 2013 Dividend (Page 8)** – As previously reported, a \$1,000,000 dividend is available to the members of the Commission from Fund Year 2013. The Fund’s Actuary, Auditor and the Executive Director’s office have all certified that funds are available for this purpose. Each member entity will need to pass a resolution authorizing the release of funds. A sample resolution will be sent to each member; the breakdown of the member shares appears on **Page 8**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 9-10)** – During the June meeting we provided a verbal summary of the CELJIF’s meeting of June 22, 2017. Included in the agenda is a written summary of that meeting. The next meeting of the Fund is scheduled for September 28, 2017.
- ❑ **CCIC Financial Fast Track (Page 11)** – Included in the agenda on page 11 is a copy of the Financial Fast Track Report as of **May 31, 2017**. The report indicates the Commission has a surplus of **\$14,849,626**. Line 10 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 **\$2,355,294**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 12)** - Included in the agenda on page 12 is a copy of the NJ CEL Financial Fast Track Report as of **May 31, 2017**. The report indicates the Fund has a surplus of **\$7,496,557**.
- ❑ **Claims Tracking Report (Page 13)** – Included in the agenda on page 13 is the Claims Activity Report as of June 30, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

- ❑ **2018 Renewal** - The Fund Office recently sent the NJCE FY 2018 Renewal Data Schedules to the member entities. The updated documents should be returned by e-mail to Cathy Dodd no later than Friday, August, 25 2017. The Underwriting Manager has also sent out the renewal applications for completion as respects to the ancillary lines of insurance. Since the budget process is dependent on the timely receipt of the renewal data we ask your cooperation in meeting the due dates.

- ❑ **2016 Commission Audit** – Mr. Jim Miles of Bowman & Company, is starting the 2016 Commission Audit. We expect Mr. Miles to present a draft copy of the audit at our September meeting.

- ❑ **August Commission Meeting** – As a reminder it was agreed that there would not be a meeting in August. The Commission previously passed Resolution 15-17 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. The payment will be ratified at the September meeting. Our next meeting is scheduled for September 28, 2017 at 2:00 PM.

Camden County Insurance Commission Certificate Of Insurance Monthly Report

Wednesday, June 7, 2017

From 6/1/2017 To 6/30/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
CCIC					
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	732	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to Trailer 14000 Year 2001 MARKLINE Serial# E-10118797 Value \$6,850. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	6/7/2017	GL EX AU WC
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	732	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to Trailer 14000 Year 2001 MARKLINE Serial# E-10118797 Value \$6,850. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	6/12/2017	PR
H- Williams Scotsman, Inc. I- Camden County Department of Police Services	901 S. Bond Street, Suite 600 Baltimore, MD 21231-3357 800 Federal Street Camden, NJ 08103	1114	Evidence of insurance. All operations usual to County Governmental Entity as respects to Unit Number: CPX-12436. A3D Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	6/5/2017	GL EX AU WC
H- NAMCO Realty LLC I- Camden County Improvement Authority	Voorhees Town Center Namdar Realty Group 150 Great Neck Road, Suite #304 Great Neck, NY 11021 Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043	1799	NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC, Voorhees Nassim LLC and Voorhees CH LLC are additional insureds 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 (see page 2) coverage contained in any such written contract or written mutual aid agreement or other written agreement as respect to lease agreement for unit located in Voorhees Town Center. A3D	6/6/2017	GL EX PR

<p>H- Martin Aaron Superfund Site I- County of Camden</p>	<p>Settling Performing Defendants c/o DeMaximis, Inc. 2003 1550 Pond Road, Suite 120 Allentown, PA 18104</p>	<p>Martin Aaron Superfund Site Settling Performing Defendants and its Members (The Dow Chemical Company, Brenntag Northeast Inc., Ashland Inc., E. I. duPont de Nemours & Co., ExxonMobil Corporation, Dryden, American Standard Inc., Quaker City Chemicals, Inc., Crown Cork & Seal Company, Inc., Atlantic Richfield Company, The Chemours Company, & Clean Earth of North Jersey), the United States, the State of New Jersey, (see page 2)</p> <p>6/8/2017 GL EX AU WC</p>
	<p>Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>and de maximis, Inc., 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 with respects to security.</p>
		<p>Additional Insured on a primary and non-contributory basis in regard to the above Liability coverage(s) when required by executed written contract. A Waiver of Subrogation is included when required by executed contract.</p>
		<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261</p>
<p>H- Salvation Army Kroc Center I- County of Camden</p>	<p>1865 Harrison Ave Camden, NJ 08105 2012 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects to Kroc Center Bike Rodeo and Pedestrian Safety Event on July 6, 2017.</p> <p>6/7/2017 GL EX AU WC</p>
		<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>
<p>H- Dept of Events & Community Outreach I- County of Camden</p>	<p>1301 Park Blvd. Cherry Hill, NJ 08002 2014 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Live Nation Worldwide, Inc., and its landlords, if any, and their respective parents, members, affiliates, divisions and subsidiaries, and their respective officers, directors, shareholders, employees, agents and representatives and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects the June 19, 2017 free concert.</p> <p>6/12/2017 GL EX AU WC</p>
		<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>

<p>H- Dept of Events & Community Outreach I- County of Camden</p>	<p>1301 Park Blvd. Cherry Hill, NJ 08002 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>2014</p>	<p>Live Nation Worldwide, Inc., and its landlords, if any, and their respective parents, members, affiliates, divisions and subsidiaries, and their respective officers, directors, shareholders, employees, agents and representatives and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects the 4th of July concert.</p>	<p>6/12/2017 GL EX AU WC</p>
			<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>	
<p>H- New Jersey Department of Health, Division of HIV, and TB Services I- County of Camden</p>	<p>PO Box 363 Trenton, NJ 08625 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>2015</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity.</p>	<p>6/12/2017 GL EX AU WC</p>
			<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>	
<p>H- Hale Trailer Brake & Wheel, Inc. I- County of Camden</p>	<p>P.O. Box 1400 Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>2018</p>	<p>Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to the lease of Trailer 20315 Year 2006 MARKLINE Serial# E-60224572 Value \$11,975. 30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.</p>	<p>6/13/2017 PR</p>
			<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>	
<p>H- Hale Trailer Brake & Wheel, Inc. I- County of Camden</p>	<p>P.O. Box 1400 Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>2018</p>	<p>Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to the lease of Trailer 20315 Year 2006 MARKLINE Serial# E-60224572 Value \$11,975. 30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.</p>	<p>6/13/2017 GL EX AU WC</p>
			<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>	

<p>H- Camden County Technical School I- County of Camden</p>	<p>343 Berlin-Cross Keys Road Sicklerville, NJ 08081 2020 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>All operations usual to County Governmental Entity including 6/14/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to transporting campers of Camp Sunny Side from June 26-July 28, 2017 making pick ups at Dept. of Parks/Cherry Hill Sterling High School Voorhees, Echelon Mall, Laurel Road, Magnolia Municipal Bldg, Blenheim Fire Dept., Camden County College/Blackwood.</p>
<p>H- TD Bank, NA I- County of Camden</p>	<p>9000 Atrium Way Mount Laurel, NJ 08054 2028 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p> <p>All operations usual to County Governmental Entity including 6/21/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy.</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>

Total # of Holders = 13

CAMDEN COUNTY INSURANCE COMMISSION	
2017 Dividend From Fund Year 2013	
Camden County	833,844
Camden County College	36,345
Camden County Board of Social Services	24,262
Camden County Municipal Utilities Authority	56,509
Camden County Health Svcs	27,961
Camden Cty Pollution Ctrl Financing Auth (PCFA)	13,738
Camden County Improvement Authority	<u>7,341</u>
Total	1,000,000

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 22, 2017
To: Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2016 Audit: The Fund Auditor submitted and reviewed a draft financial audit for the period ending December 31, 2016. Fund Auditor noted a final report would be prepared for the next meeting and stated there were no recommendations or findings. The Board adopted Resolution 23-17 authorizing the fund office to file the draft audit and request an extension to submit the final report to the Department of Community Affairs.

Third Party Claims (TPA) Administrator Request for Proposals (RFP): As last reported, the fund's contract with AmeriHealth Casualty Services will expire on 8/1/17. The fund office advertised the RFP for a TPA Claims Administrator and responses were received from three vendors: AmeriHealth Casualty Services, Qual-Lynx and Inservco Insurance Services, Inc. Fund Attorney submitted a memorandum detailing the RFP rating factors used to score the responders, as well as, the RFP Review Committee's recommendation to award a contract to AmeriHealth Casualty Services. The Board accepted the recommendation and adopted Resolution 24-17 authorizing an agreement for claims administration services with AmeriHealth Casualty Services for a term of three years effective August 1, 2017 through July 31, 2020.

2018 Renewal

Data Collection: Executive Director reported the fund office will start the data collection process for the 2018 renewal in order to provide relevant information to underwriters. As with last year, the process will begin in mid- July with deadline to have all exposure data by September to present a budget by the October meeting.

Payroll Auditor Price Quotes: Executive Director reported in anticipation of the 2018 renewal, the fund office solicited price quotes for a Payroll Auditor to conduct audits and employee headcounts for consistent and ratable workers' compensation premiums. Enclosed with the agenda was the single response received from Bowman & Company for a proposed fee of \$12,500 (\$450 per location/28 locations). Fund Attorney noted additional documentation and/or action may be required before payroll auditing services are contracted; the Board tabled any action on this matter until further notice.

Membership Renewal: The Commissions of Atlantic County, Burlington County, Cumberland County and Salem County are scheduled to renew their membership with the Fund as of January 1, 2018. Renewal documents will be sent to each respective County.

Risk Management Plan: Last meeting, the Board of Fund Commissioners accepted recommendations by the Underwriting Manager to extend certain coverages to stand alone County members already in place for Commissions. Enclosed in the agenda was a copy of the amended 2017 Risk Management Plan for information only.

Financial Fast Track: The Financial Fast Track as of April 30, 2017 reflected a statutory surplus of \$7.4 million.

Underwriting Manager: Underwriting Manager reported the 2018 renewal program would begin shortly and members should expect to receive application coverage applications to complete. In addition, the first Coverage Committee met on May 1, 2017 and a summary of discussion items would be prepared for the next agenda.

Risk Control: Safety Director submitted a report reflecting the risk control activities from April through June 2018 and a Safety Director Bulletin on Short-Term Stationary Work Zones. Safety Director reminded members to present any applicable proposals in order to be considered for the annual BRIT Safety Grant.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of claims with large open reserves which were reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 28, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF May 31, 2017				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,396,110	6,980,549	84,835,632	91,816,181
2. CLAIM EXPENSES				
Paid Claims	382,436	1,810,661	15,634,618	17,445,280
Case Reserves	282,015	787,532	6,287,072	7,074,604
IBNR	52,023	376,895	13,376,338	13,753,233
Discounted Claim Value	(13,339)	(10,263)	(440,536)	(450,800)
TOTAL CLAIMS	703,134	2,964,825	34,857,492	37,822,317
3. EXPENSES				
Excess Premiums	532,822	2,664,110	34,806,312	37,470,422
Administrative	59,407	374,726	4,104,166	4,478,892
TOTAL EXPENSES	592,229	3,038,836	38,910,478	41,949,314
4. UNDERWRITING PROFIT (1-2-3)	100,747	976,889	11,067,661	12,044,550
5. INVESTMENT INCOME	5,604	26,896	210,371	237,266
6. PROFIT (4 + 5)	106,351	1,003,784	11,278,032	12,281,816
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. DIVIDEND INCOME	0	0	189,456	189,456
9. DIVIDEND EXPENSE	0	0	(189,456)	(189,456)
10. INVESTMENT IN JOINT VENTURE	5,038	(237,010)	2,592,304	2,355,294
11. SURPLUS (6 + 7 + 8)	111,389	766,775	14,082,852	14,849,626
SURPLUS (DEFICITS) BY FUND YEAR				
2010	157	(908)	(85,288)	(86,196)
2011	(26,074)	(20,476)	1,014,828	994,352
2012	903	(122,023)	1,265,866	1,143,843
2013	(16,360)	136,722	4,459,111	4,595,833
2014	3,793	(11,189)	4,620,297	4,609,108
2015	925	427,403	2,379,574	2,806,978
2016	938	(215,485)	428,461	212,976
2017	147,107	572,732		572,732
TOTAL SURPLUS (DEFICITS)	111,389	766,775	14,082,850	14,849,625
TOTAL CASH				26,002,251
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	40,616	44,036	2,652,151	2,696,187
Case Reserves	(37,616)	(30,956)	98,149	67,192
IBNR	(3,000)	(5,080)	24,662	19,582
Discounted Claim Value	0	37	(2,383)	(2,345)
TOTAL FY 2010 CLAIMS	0	8,037	2,772,579	2,780,617
FUND YEAR 2011				
Paid Claims	2,226	32,495	1,975,390	2,007,885
Case Reserves	34,480	21,995	211,080	233,075
IBNR	(10,041)	(17,825)	17,825	0
Discounted Claim Value	0	91	(3,718)	(3,627)
TOTAL FY 2011 CLAIMS	26,665	36,756	2,200,578	2,237,333
FUND YEAR 2012				
Paid Claims	1,375	9,737	1,689,157	1,698,894
Case Reserves	(13,378)	(21,791)	288,318	266,528
IBNR	12,003	(11,496)	60,179	48,683
Discounted Claim Value	0	907	(7,776)	(6,868)
TOTAL FY 2012 CLAIMS	0	(22,643)	2,029,879	2,007,236
FUND YEAR 2013				
Paid Claims	48,708	206,746	2,631,775	2,838,522
Case Reserves	50,781	(196,304)	884,340	688,036
IBNR	(81,823)	(184,615)	806,981	622,366
Discounted Claim Value	0	7,036	(35,957)	(28,920)
TOTAL FY 2013 CLAIMS	17,666	(167,136)	4,287,140	4,120,004
FUND YEAR 2014				
Paid Claims	43,219	313,646	3,474,861	3,788,507
Case Reserves	(13,079)	108,162	1,142,433	1,250,595
IBNR	(30,141)	(421,198)	1,594,587	1,173,389
Discounted Claim Value	0	4,615	(50,202)	(45,587)
TOTAL FY 2014 CLAIMS	0	5,225	6,161,679	6,166,904
FUND YEAR 2015				
Paid Claims	99,273	328,707	1,621,938	1,950,645
Case Reserves	(79,860)	246,158	1,581,229	1,827,387
IBNR	(19,413)	(1,025,337)	4,648,257	3,622,920
Discounted Claim Value	0	16,794	(131,936)	(115,142)
TOTAL FY 2015 CLAIMS	0	(433,679)	7,719,489	7,285,810
FUND YEAR 2016				
Paid Claims	137,650	878,129	1,589,345	2,467,473
Case Reserves	(27,956)	67,200	2,081,523	2,148,723
IBNR	(109,414)	(766,844)	6,223,847	5,457,002
Discounted Claim Value	0	28,702	(208,565)	(179,863)
TOTAL FY 2016 CLAIMS	280	207,187	9,686,149	9,893,336
FUND YEAR 2017				
Paid Claims	9,369	(2,834)		(2,834)
Case Reserves	368,643	593,067		593,067
IBNR	293,851	2,809,290		2,809,290
Discounted Claim Value	(13,339)	(68,446)		(68,446)
TOTAL FY 2017 CLAIMS	658,523	3,331,078	0	3,331,078
COMBINED TOTAL CLAIMS	703,134	2,964,825	34,857,492	37,822,317

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, 2017					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,746,446	8,732,235	97,465,900	106,198,135
2.	CLAIM EXPENSES				
	Paid Claims	183,365	391,648	2,721,199	3,112,847
	Case Reserves	(246,082)	1,099,370	2,624,454	3,723,824
	IBNR	362,078	997,479	9,575,203	10,572,682
	Discounted Claim Value	(10,035)	(124,392)	(715,004)	(839,396)
	TOTAL CLAIMS	289,326	2,364,105	14,205,852	16,569,958
3.	EXPENSES				
	Excess Premiums	1,308,257	6,541,283	67,102,915	73,644,198
	Administrative	132,982	664,624	7,163,639	7,828,263
	TOTAL EXPENSES	1,441,238	7,205,907	74,266,554	81,472,461
4.	UNDERWRITING PROFIT (1-2-3)	15,882	(837,778)	8,993,494	8,155,716
5.	INVESTMENT INCOME	4,582	19,171	229,221	248,392
6.	PROFIT (4+5)	20,464	(818,607)	9,222,714	8,404,108
7.	Dividend	0	0	300,000	300,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	20,464	(818,607)	8,315,163	7,496,557
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	196	10,897	722,132	733,029
	2011	332	30,404	921,187	951,591
	2012	349	(415,403)	554,609	139,206
	2013	620	(111,290)	1,277,188	1,165,898
	2014	12,384	(38,787)	2,048,737	2,009,951
	2015	842	(44,933)	989,944	945,011
	2016	942	(65,320)	1,801,366	1,736,046
	2017	4,801	(184,175)		(184,175)
	TOTAL SURPLUS (DEFICITS)	20,464	(818,607)	8,315,163	7,496,556
	TOTAL CASH				20,947,475
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	164,355	164,355
	Case Reserves	85,645	85,645	1	85,646
	IBNR	(85,645)	(95,645)	164,999	69,354
	Discounted Claim Value	0	15	(2,805)	(2,790)
	TOTAL FY 2010 CLAIMS	0	(9,985)	326,550	316,565
FUND YEAR 2011					
	Paid Claims	2,960	16,280	396,667	412,947
	Case Reserves	(2,960)	(44,055)	407,372	363,317
	IBNR	0	(2,225)	380,961	378,736
	Discounted Claim Value	0	1,131	(39,146)	(38,015)
	TOTAL FY 2011 CLAIMS	0	(28,869)	1,145,854	1,116,985
FUND YEAR 2012					
	Paid Claims	1,888	268,016	1,132,971	1,400,987
	Case Reserves	(119,615)	111,754	430,462	542,216
	IBNR	117,726	47,727	844,069	891,796
	Discounted Claim Value	0	(10,409)	(69,604)	(80,013)
	TOTAL FY 2012 CLAIMS	(0)	417,089	2,337,897	2,754,986
FUND YEAR 2013					
	Paid Claims	0	(278,204)	516,427	238,223
	Case Reserves	24,723	498,134	623,730	1,121,864
	IBNR	(24,723)	(79,930)	1,009,843	929,913
	Discounted Claim Value	0	(26,024)	(86,001)	(112,026)
	TOTAL FY 2013 CLAIMS	0	113,976	2,063,999	2,177,974
FUND YEAR 2014					
	Paid Claims	(6,316)	140,021	268,119	408,140
	Case Reserves	5,689	25,541	141,719	167,260
	IBNR	(11,019)	(130,562)	1,750,161	1,619,600
	Discounted Claim Value	0	7,160	(101,570)	(94,409)
	TOTAL FY 2014 CLAIMS	(11,646)	42,160	2,058,430	2,100,591
FUND YEAR 2015					
	Paid Claims	92,971	93,452	242,661	336,112
	Case Reserves	(147,813)	74,273	1,021,082	1,095,355
	IBNR	54,842	(117,725)	2,311,258	2,193,533
	Discounted Claim Value	0	(1,163)	(204,420)	(205,583)
	TOTAL FY 2015 CLAIMS	0	48,837	3,370,580	3,419,417
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	3	250,032	88	250,120
	IBNR	(3)	(179,032)	3,113,912	2,934,880
	Discounted Claim Value	0	(1,462)	(211,458)	(212,920)
	TOTAL FY 2016 CLAIMS	0	69,538	2,902,542	2,972,080
FUND YEAR 2017					
	Paid Claims	91,862	152,083		152,083
	Case Reserves	(91,755)	98,046		98,046
	IBNR	310,900	1,554,871		1,554,871
	Discounted Claim Value	(10,035)	(93,639)		(93,639)
	TOTAL FY 2017 CLAIMS	300,972	1,711,361	0	1,711,361
	COMBINED TOTAL CLAIMS	289,326	2,364,105	14,205,852	16,569,958

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, 2017								
COVERAGE LINE- PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	0	0	0	0	0	0	1	0	1
	June-17	0	0	0	0	0	0	1	0	1
NET CHGE		0	0	0	0	0	0	0	0	0
Limited Reserves										\$390
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	-	-	-	-	190.00	90.00	100.00	-	\$380
	June-17	-	-	-	-	190.00	100.00	100.00	-	\$390
NET CHGE		\$0	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$10
Ltd Incurred		\$49,949	\$33,320	\$0	\$15,727	\$87,935	\$33,100	\$99,237	\$2,678	\$321,947
COVERAGE LINE- GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	0	4	1	6	12	23	13	10	69
	June-17	0	4	1	5	11	22	13	9	65
NET CHGE		0	0	0	-1	-1	-1	0	-1	-4
Limited Reserves										\$4,681
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	14,674.60	58,867.89	10,921.00	173,569.54	25,865.41	109,580.86	12,835.66	1,300.00	\$407,615
	June-17	14,674.60	58,867.89	10,921.00	71,069.54	25,195.06	109,480.86	12,835.66	1,200.00	\$304,245
NET CHGE		\$0	\$0	\$0	(\$102,500)	(\$670)	(\$100)	\$0	(\$100)	(\$103,370)
Ltd Incurred		\$517,399	\$305,580	\$291,519	\$316,486	\$28,250	\$120,115	\$41,601	\$7,106	\$1,628,057
COVERAGE LINE- AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	0	0	0	0	3	2	1	0	6
	June-17	0	0	0	0	3	2	1	0	6
NET CHGE		0	0	0	0	0	0	0	0	0
Limited Reserves										\$7,200
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	5,241.78	3,657.01	-	-	34,087.05	200.00	100.00	-	\$43,286
	June-17	5,241.78	3,657.01	-	-	34,001.05	200.00	100.00	-	\$43,200
NET CHGE		\$0	\$0	\$0	\$0	(\$86)	\$0	\$0	\$0	(\$86)
Ltd Incurred		\$115,207	\$46,030	\$45,000	\$0	\$42,773	\$10,936	\$139	\$0	\$260,084
COVERAGE LINE- WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	4	9	8	12	14	19	55	35	156
	June-17	3	9	7	10	11	16	37	37	130
NET CHGE		-1	0	-1	-2	-3	-3	-18	2	-26
Limited Reserves										\$24,488
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	47,275.40	170,551.28	255,606.87	291,680.91	337,050.60	1,119,193.63	1,147,742.26	188,002.96	\$3,557,104
	June-17	39,373.42	169,640.94	207,345.10	276,776.57	283,681.98	935,014.57	1,053,975.41	217,580.21	\$3,183,388
NET CHGE		(\$7,902)	(\$910)	(\$48,262)	(\$14,904)	(\$53,369)	(\$184,179)	(\$93,767)	\$29,577	(\$373,716)
Ltd Incurred		\$2,084,305	\$1,846,385	\$2,089,850	\$1,702,207	\$2,026,339	\$2,233,745	\$2,407,012	\$297,127	\$14,686,970
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	4	13	9	18	29	44	70	45	232
	June-17	3	13	8	15	25	40	52	46	202
NET CHGE		-1	0	-1	-3	-4	-4	-18	1	-30
Limited Reserves										\$17,481
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
	May-17	\$67,192	\$233,076	\$266,528	\$465,250	\$397,193	\$1,229,064	\$1,160,778	\$189,303	\$4,008,385
	June-17	\$59,290	\$232,166	\$218,266	\$347,846	\$343,068	\$1,044,795	\$1,067,011	\$218,780	\$3,531,223
NET CHGE		(\$7,902)	(\$910)	(\$48,262)	(\$117,404)	(\$54,125)	(\$184,269)	(\$93,767)	\$29,477	(\$477,162)
Ltd Incurred		\$2,766,860	\$2,231,316	\$2,426,369	\$2,034,421	\$2,185,297	\$2,397,895	\$2,547,989	\$306,912	\$16,897,059

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 39-17

JULY 2017

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 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000513			
000513	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2017	1,877,958.14
			1,877,958.14
000514			
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV6/30/17	195.14
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV6/30/2017	205.05
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	4,665.34
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	40.00
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/17	7,687.82
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	998.76
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	1,669.25
000514	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	5,110.78
			20,572.14
000515			
000515	SELECTIVE INSURANE COMPANY	CCMUA FLOOD POLICY 7/12/17-7/12/18	796.00
			796.00
000516			
000516	COMPSERVICES, INC.	CLAIMS ADMINI - 07/2017 - CCIC	18,616.00
000516	COMPSERVICES, INC.	CLAIMS ADMIN - 07/2017 - CCPD	11,416.00
			30,032.00
000517			
000517	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/2017	14,875.00
			14,875.00
000518			
000518	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/2017 - CCIC	317.67
000518	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/2017 - PD	549.33
			867.00
000519			
000519	SPARK CREATIVE GROUP LLC	WEBSITE UPDATES - 7/3/17	299.25
			299.25
000520			
000520	HELEN ANN LEGATIE & JACQUELINE	SETTLEMENT FOR DOCKET #. CAM-L-003601-14	10,000.00
			10,000.00
		TOTAL PAYMENTS FY 2017	1,955,399.53

TOTAL PAYMENTS ALL FUND YEARS \$ 1,955,399.53

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: 2017								
Month Ending: May								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,838,118.99	7,196,920.04	965,383.87	15,178,842.82	(560,038.43)	564,576.00	1,045,590.31	26,229,393.59
RECEIPTS								
Assessments	1,635.64	19,218.76	4,340.74	79,234.14	145,906.40	16,151.43	0.00	266,487.10
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	113.59	2,037.25	583.16	2,495.08	56.83	316.65	1.30	5,603.86
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	113.59	2,037.25	583.16	2,495.08	56.83	316.65	1.30	5,603.86
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,749.23	21,256.01	4,923.90	81,729.22	145,963.23	16,468.08	1.30	272,090.96
EXPENSES								
Claims Transfers	415.63	37,165.67	14,339.70	360,404.25	0.00	0.00	0.00	412,325.25
Expenses	0.00	0.00	0.00	0.00	0.00	65,230.76	0.00	65,230.76
Other *	0.00	0.00	0.00	21,677.43	0.00	0.00	0.00	21,677.43
TOTAL	415.63	37,165.67	14,339.70	382,081.68	0.00	65,230.76	0.00	499,233.44
END BALANCE	1,839,452.59	7,181,010.38	955,968.07	14,878,490.36	(414,075.21)	515,813.32	1,045,591.61	26,002,251.11

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	May					
CURRENT FUND YEAR	2017					
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment Balance	\$26,229,393.64	25755280.67	137215.77	252725.35	53034.21	31137.64
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,603.88	\$5,479.61	\$45.34	\$54.56	\$17.07
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$5,603.88	\$5,479.61	\$45.34	\$54.56	\$17.07
9	Deposits - Purchases	\$629,128.29	\$266,487.10	\$231,852.35	\$5,527.90	\$115,730.68
10	(Withdrawals - Sales)	-\$861,874.63	-\$427,871.95	-\$263,823.51	-\$13,828.15	-\$38,092.85
	Ending Cash & Investment Balance	\$26,002,251.18	\$25,599,375.43	\$105,289.95	\$244,479.66	\$50,523.79
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$254,759.37	\$65,230.76	\$84,060.29	\$14,824.15	\$56,734.37
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00
	Balance per Bank	\$26,256,167.55	\$25,664,606.19	\$189,350.24	\$259,303.81	\$106,415.16



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

2017								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	301,129.50	\$299,261.96	\$163,306.71	\$135,955.25	45.43%	\$27,191.05	\$108,764.20	99.50%
February	224,813.45	\$214,327.20	\$127,065.48	\$87,261.72	40.71%	\$17,452.34	\$69,809.38	97.10%
March	104,888.00	\$104,345.00	\$63,031.00	\$41,315.00	39.60%	\$8,263.00	\$33,052.00	97.70%
April	217,387.00	\$210,181.00	\$110,832.00	\$99,348.00	47.30%	\$19,869.60	\$79,478.40	98%
May	254,549.00	\$219,561.00	\$106,748.00	\$112,813.00	51.40%	\$22,562.60	\$90,250.40	97.10%
June	57,471.00	\$56,199.00	\$32,194.00	\$24,005.00	42.70%	\$4,801.00	\$19,204.00	97.50%
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		988						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: July 17, 2017

CCIC SERVICE TEAM

David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
---	---	---

June - July 2017 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 13:** One session of Forklift Certification was conducted for Camden County College.
- **June 21:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **June 22:** Attended the CCIC Meeting in Blackwood.
- **July 7:** One session of DDC 6 training was conducted for CCIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 19:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.
- **July 27:** Plan to attend the CCIC Meeting in Blackwood.
- **July 28:** One session of DDC 6 training is scheduled for CCIC.

CEL MEDIA LIBRARY

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

- Ladder Safety – June 26.

Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Side-to-side movement of work
- Movement between work areas
- Two hands needed to do work

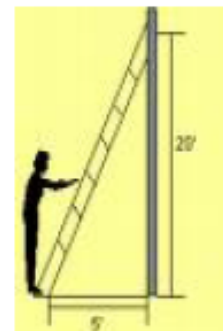
Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

Twice as many falls occur while descending ladders compared to going up ladders. Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush.
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways. Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the "4:1 Rule." A field test for this is to stand with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.
- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.
- Avoid working side-on from a stepladder, especially when drilling or applying force. Don't place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.



This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Safe use of all types of ladders

- Do not use a ladder if you have a medical condition, or are taking medication that could affect your safety. Discuss any of these conditions with your supervisor.
- It is recommended only Type I, IA or IAA ladders be purchased by the county.
- Evaluate environmental conditions before and during tasks requiring the use of ladders. High winds, rain or ice, will dramatically increase the risk of using ladders. Decide if the work must be performed under these conditions and if so, take additional precautions.
- When working on or close to electrical equipment that is live or may become live, use ladders that will not conduct electricity, such as those with fiberglass side rails. Maintain a 10 foot clearance from overhead electrical wires, including the arc of the extended ladder.
- Do not place ladders in front of doorways, or at intersections of aisles, unless sufficient means to protect the worker and pedestrians have been established.
- Do not throw things from ladders. Keep the bottom of the ladder clear of debris.

Using an extension ladder

- Extension ladders are primarily for access to higher levels, and not as work platforms.
- If you must work from an extension ladder, consider using a fall protection system attached to a secure anchor point on the building, especially if pushing, pulling, or prying. And keep both feet on the same rung.
- Never work from any of the top 3 steps of a straight or extension ladder.
- Never move a ladder while someone is on it.
- Lower the top section of an extension ladder before you move it.



Using a step ladder

- Make sure the legs are fully open and the spreader bar is locked before you use. All four feet must be on the same level surface. Do not use a step ladder as a straight ladder or to access upper platforms.
- When working from a stepladder do not stand on the top step or cap plate.
- Do not stand on the back leg brace.



Inspection and maintenance of ladders

- Ladders must have a documented inspection “frequently” under OSHA regulations. Follow manufacturer’s recommendations.
- If a ladder is found to be defective, it must be clearly tagged “Dangerous-Do Not Use” and removed from service. Repairs must be made by a qualified technician.
- Ladders should be supported at multiple points when in storage.

Always Use the Right Ladder for the Job!

**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: 1239, 1222, 0813, 1851, 2460, 6501, 6578, 6321, 3188

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 – June 22, 2017
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08102
2:00 PM**

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
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti , <i>(via teleconference)</i>

ALSO, PRESENT:

Bob Cornforth, Camden County Municipal Authorities
Lou DiAngelo, Camden County
Sharon Faber, Camden County Board of Social Services (*via teleconference*)
Rachel Chwastek, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MAY 25, 2017

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on June 21st. Several topics were discussed including the PEOSH most commonly cited citations, members were asked to review these with their departments and contact Mr. Prince if there were any questions or concerns. The Safety Committee will meet again on July 19th. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on June 6th and there were three PARS for review in closed session. Ms. Leighton asked if there were any questions and then concluded his report.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 5/1/17 to 5/31/17. There were 11 certificates issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

CCIC DIVIDEND: Executive Director advised as reported last month, there was a dividend available to the member entities for the 2013 Fund Year. We will be working with the Fund Attorney to implement the process to issue the checks.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CELJIF met prior to the Commission meeting. The Executive Director advised they

discussed the 2016 audit, the TPA RFP and the 2018 Renewal. Executive Director the next meeting of the Fund was scheduled for September 28th.

CCIC FINANCIAL FAST TRACK – Executive Director advised the April Financial Fast Track was included in the agenda. Executive Director advised as of April 30, 2017 the Commission had a surplus of \$14,746,245 .Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,350,256 of the surplus was the CCIC’s share of the CELJIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. Executive Director advised as of April 30, 2017 the Fund had a surplus of \$7,476,092. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORT: Included in the agenda on page 9 is the Claims Activity Report as of May 31, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the report with the Commission.

2017 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the second Property & Casualty Assessment was due on May 15, 2017 and he was working with the Treasurer to ensure all payments were received.

2016 AUDIT: Executive Director reported the Commission Auditor, Mr. Jim Miles of Bowman & Company, LLP will attend the July meeting to present the 2016 audit.

2018 RENEWALS: Executive Director advised the Fund office would start the data collection process for the 2018 renewal in order to provide the relevant information to the underwriters. The Fund Office will work with the Member Entities to collect the data.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella advised the June Bill List and Treasurer’s Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 33-17 MAY BILL LIST IN THE AMOUNT OF \$87,710.36

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

ATTORNEY: Commission Attorney advised she had nothing to report at this time.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of May which was included in the agenda. Ms. Hall advised the total billed for the month of May

was \$254,549 and the total paid was \$219,561 with a savings of \$112,813 or 51.40%. Ms. Hall advised the net savings was \$90,250.40 and network utilization was 97.10%.

SAFETY DIRECTOR: Mr. Prince reviewed the May - June 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised he has completed all loss control visits and playground inspections for all but one park for the Commission and plans to examine it next week. Mr. Prince and Mr. DiAngelo met with the Department of Corrections Warden on June 7th to discuss body cameras and the possibility of transitional duty. The Commission then had a discussion about GPS in police vehicles. Mr. Prince advised it's becoming more common, but has not become part of all departments. 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:	Unanimous

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 34-17, 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 34-17 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT	SAR/PAR
0501	\$ 66,066.00	PAR
	\$ 25,000.00	SAR
5639	\$ 85,000.00	PAR
6545	\$ 13,410.00	SAR

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for July 27, 2017, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 2:33 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary