

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, MAY 24, 2018**

**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**

**OPEN PUBLIC MEETING: MAY 24, 2018  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
CONFERENCE ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ  
2:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ☐ **PLEDGE OF ALLEGIANCE**
  - ☐ **ROLL CALL OF COMMISSIONERS**
  - ☐ **APPROVAL OF MINUTES:** April 26, 2018 Open .....Appendix I  
April 26, 2018 Closed .....Handout
  - ☐ **CORRESPONDENCE – None**
  - ☐ **COMMITTEE REPORTS**
    - Safety Committee: ..... Verbal
    - Claims Committee: ..... Verbal
  - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA** ..... Pages 2-12
  - ☐ **TREASURER – David McPeak**
    - Resolution 27-18 May Bill List .....Page 13
    - March Monthly Treasurer Reports..... Pages 14-15
  - ☐ **ATTORNEY – Laura J. Paffenroth, Esq.**..... Verbal
  - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
    - Medical Savings Report – 2018 .....Page 16
    - Medical Savings Report – 2017 .....Page 17
  - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
    - Monthly Report..... Pages 18-19
    - Safety Director Bulletin – Tick and Tick Borne Diseases ..... Pages 20-21
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  - ☐ **CLOSED SESSION- PARS**
    - Resolution 28-18 Closed Session .....Page 22
    - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  - ☐ **APPROVAL OF PARS/SARS**

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  - ☐ **MEETING ADJOURNMENT**
  - ☐ **NEXT SCHEDULED MEETINGS: June 28, 2018 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: May 24, 2018

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2018 Actuary Request for Price Quotes** – As discussed at prior meetings, the Fund Office solicited quotations for the services of an Actuary for 2018. There were two vendors that provided pricing; both vendors were given the opportunity to provide their lowest and best pricing. The incumbent, Acturial Advantage quote was \$8,500; SG Risk quote was \$9,000. Based on the proposed fee and experience with the Insurance Commission, we recommend awarding a contract to Acturial Advantage.

☐ **Motion to approve the fee quote from \_\_\_\_\_ for actuarial services for 2018**

- ☐ **2018 Budget Amendment** – There is a need to amend the 2018 Budget to reflect an increase in fees for the Risk Manager of the Improvement Authority. The fee was increased after we adopted our budget. The revised budget amount will be \$15,589,150.00; which is an increase of \$2,109.00 over the adopted budget. This amount will be added to the Improvement Authority's assessment bill.

☐ **Motion to a Amend the 2018 Budget to insert an Risk Management Consultant fee increase**

- ☐ **Certificate of Insurance Issuance Report (Pages 4-5)** – Attached on pages 4-5 is the certificate of issuance report from the NJCE for the month of April. There were 10 certificates issued for the month.

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

- ☐ **NJ Counties Excess Insurance Fund (NJCE) (Pages 6-7)** – The NJCE met on April 26, 2018. A summary report of the meeting is included in the agenda on pages 6-7. The NJCE is scheduled to meet again on June 28, 2018 at 1:00 PM.

- ☐ **CCIC Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track Report as of **March 31, 2018**. The report indicates the Commission has a surplus of **\$20,660,393**.

Line 10 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's share of the equity in the NJCE. CCIC's current equity in the NJCE is **\$3,262,557.**

- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 10-11) -** Included in the agenda on pages 10-11 is a copy of the NJCE Financial Fast Track Report as of **March 31, 2018.** The report indicates the Fund has a surplus of **\$10,774,758.**
- ☐ **Legal Defense Panel Contracts (Handout) –** Request for Proposals for Legal Services for the Camden County Insurance Commission was issued and advertised. Responses were due on May 17, 2018 at 11:00 AM. Resolution 26-18 will be distributed at the meeting.
  - ☐ **Motion to adopt Resolution 26-18 Authorizing Award of Contracts, Pursuant to a Publicly Advertised Request for Proposals, By and Between the Camden County Insurance Fund Commission and Various Law Firms for Inclusion in the Legal Defense Panel and for the Provision of Special/Conflicts Counsel Services**
- ☐ **Excess Cyber Limits (Page 12) -** Included in the agenda on page 12 is memorandum from the NJCE Underwriting Manager regarding Excess Cyber Limits. The Underwriting Manager will review the memorandum at the meeting.
  - ☐ **Motion to authorize the NJCE Underwriting Manager to bind coverage for the Camden County College in CCIC's Cyber program effective 6/30/18 for an annualized cost of \$3,500**
  - ☐ **Motion to authorize the NJCE Underwriting Manager to purchase additional \$\_\_\_\_\_ (\$2,000,000 or \$4,000,000) limits of cyber coverage for and additional premium of \$\_\_\_\_\_ (\$11,860 or \$22,762)**

# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 4/1/2018 To 4/30/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Haddon Heights  I - County of Camden, Division Of Insurance	625 Station Ave Haddon Heights, NJ 08035	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Rails With Trails Event - Street Event along Atlantic Ave April 7th 10am - 2pm 2018	4/3/2018  #1883872	GL AU EX WC OTH
H - Camden County College  I - County of Camden, Division Of Insurance	200 College Drive Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a spring Basketball league at Camden County College	4/3/2018  #1883992	GL AU EX OTH
H - Camden County College  I - County of Camden, Division Of Insurance	200 College Drive Blackwood, NJ 08012	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Addiction Awareness Taskforce is sponsoring a spring Basketball league at Camden County College	4/3/2018  #1883993	GL AU EX OTH
H - State of New Jersey Department  I - Camden County Municipal Utilities	of the Treasury Fiscal & Resources PO Box 626 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement Camden County Municipal Utilities Authority has a \$800,000 SIR on WC. The program stated above is excess of the Camden County Municipal Utilities Authority SIR. A3D	4/5/2018  #1884929	GL AU EX WC OTH
H - Ray & Joan Kroc Corps Community  I - Camden County Board of Social Services	Center 1865 Harrison Ave Camden, NJ 08105	Evidence of insurance with respects to equipment rental for Partners Meeting Event on May 17, 2018 from 9:00am - 12:00pm.	4/13/2018  #1886909	GL AU EX OTH

# **Camden County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

From 4/1/2018 To 4/30/2018

H - Live Nation Worldwide, Inc. I - County of Camden, Division Of Insurance	BB&T Pavilion, 1 Harbor Blvd Camden, NJ 08103	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Camden County Spring Job Fair on Thursday, April 26, 2018.	4/17/2018 #1887367	GL AU EX WC OTH
H - Camden County Health & Human I - County of Camden, Division Of Insurance	Services 520 Market Street Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance	4/19/2018 #1888276	GL AU EX WC OTH
H - Camden County Department of I - County of Camden, Division Of Insurance	Events and Community Outreach 1301 Park Blvd. Cherry Hill, NJ 08002	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a carnival being held for the Metro Police Department 5th Anniversary at the Coopers Poynt Waterfront Park	4/19/2018 #1888368	GL AU EX WC OTH
H - NJ Department of Health, I - County of Camden, Division Of Insurance	Division of HIV, STD, & TB Services PO Box 363 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Sexually Transmitted Disease (STD) grant	4/26/2018 #1890612	GL AU EX WC OTH
H - TNHYIF REIV VICTOR LLC I - County of Camden, Division Of Insurance	322 A Street Suite 300 Wilmington, DE 19801	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to location at 5/6 Executive Campus in Cherry Hill, NJ.	4/30/2018 #1893773	GL AU EX WC OTH
<b>Total # of Holders: 10</b>				

## 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:** April 26, 2018  
**To:** Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Financial Audit as of December 31, 2017:** Submitted for information only was correspondence from the Bowman & Company, Fund Auditor, noting their firm's engagement to conduct the audit of financial statements as of 12/31/17.

**Fund Commissioner/Amending Authorized Signatories:** As of March 28, 2018 Commissioner Timothy Sheehan is the NJCE Fund Commissioner representing the County of Gloucester. The Board of Fund Commissioners adopted a Resolution amending the Designating Authorized Signatures for Bank Accounts.

### Professional Contracts

**Litigation Management:** A Request for Proposals was advertised with a deadline to respond by April 24, 2018. Fund Attorney reported a sub-committee met to review the responses from two firms. Fund Attorney submitted a memorandum noting the committee's recommendation to re-appoint the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the submitted hourly fee proposal. The Board of Fund Commissioners adopted a resolution authorizing the professional services agreement.

**Actuary:** Executive Director said the Fund's contract with The Actuarial Advantage expired November 16, 2017 and as authorized the Fund office issued as solicitation for quotations and The Actuarial Advantage was the only firm to respond. The Board of Fund Commissioners adopted a resolution authorizing the professional services agreement.

**Underwriting Data Validation:** As previously discussed, during the 2017 budget development the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an online underwriting data system.

**Payroll Audits:** Bowman & Company has begun contacting members to perform a 2017 workers' compensation insurance exposure verification audit as part of the 2019 renewal.

**Risk Management Information System (RMIS):** Fund Attorney reported the scope of services for the online RMIS is being finalized and will be issued as a competitive contracting request for proposals. The RMIS is comprised of two components – underwriting data collection and claims – which will be implemented over a 2-year period. Fund Attorney submitted a resolution authorizing use of competitive contracting; once authorization is provided the advertisement will be placed in the Fund's official papers and a recommendation for an award is expected to be provided at the next meeting. The Board of Fund Commissioners adopted a resolution authorizing the initiation of the competitive contracting process.

**Financial Fast Track:** The Financial Fast Track as of March 31, 2018 reflected a statutory surplus of \$10.7 million.

**2018 Financial Disclosures:** The Local Finance Board has issued the annual notice regarding filing of the Financial Disclosure forms. Fund Commissioners and Professionals have until April 30<sup>th</sup> to complete the filing.

### **Underwriting Manager**

**2019 Property Renewal:** Underwriting Manager submitted a report noting that Zurich will be increasing the property deductible from \$100,000 to \$250,000, as well as, a rate increase for the 2019 renewal based on significant loss activity from 2015-2017; losses were primarily driven by non-natural/catastrophic events. During the 2019 budget development process, the NJCE can consider options to self-fund a property layer.

**Membership:** Underwriting Manager reported that marketing efforts have been underway to offer membership to the County of Monmouth and the County of Essex; copies of exposure summaries for each County were submitted for information. The Fund last adopted a Resolution offering membership to the County of Monmouth in 2017; submitted as part of the agenda was an amended Resolution reaffirming the Fund's offer of membership as the County will likely pass its own resolution to join the Fund on/before December 31, 2018. Also enclosed was a Resolution to offer membership to the County of Essex. The Board of Fund Commissioners adopted both resolutions.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from February through May 2018 and Safety Director Bulletins distributed during that time.

**Claims Status Summary:** AmeriHealth Casualty Services provided a summary report, which were reviewed during Closed Session.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 28, 2018 at 1:00PM at the Camden County Emergency Training Center.



	CAMDEN COUNTY INSURANCE COMMISSION					
	FINANCIAL FAST TRACK REPORT					
			AS OF	March 31, 2018		
	ALL YEARS COMBINED					
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,299,447	3,897,287	101,588,950	105,486,237
2.	CLAIM EXPENSES					
		Paid Claims	393,615	924,216	20,624,987	21,549,202
		Case Reserves	(338,287)	(572,639)	6,042,133	5,469,495
		IBNR	(774,768)	423,706	12,607,289	13,030,995
		Discounted Claim Value	68,652	31,610	(432,593)	(400,983)
	TOTAL CLAIMS		(650,788)	806,893	38,841,816	39,648,708
3.	EXPENSES					
		Excess Premiums	553,775	1,671,887	41,316,536	42,988,423
		Administrative	59,108	175,406	4,783,492	4,958,898
	TOTAL EXPENSES		612,883	1,847,293	46,100,028	47,947,321
4.	UNDERWRITING PROFIT (1-2-3)		1,337,352	1,243,101	16,647,106	17,890,208
5.	INVESTMENT INCOME		6,381	20,923	274,189	295,113
6.	PROFIT (4 + 5)		1,343,733	1,264,025	16,921,296	18,185,320
7.	CEL APPROPRIATION CANCELLATION		0	0	212,516	212,516
8.	DIVIDEND INCOME		0	0	307,333	307,333
9.	DIVIDEND EXPENSE		0	0	(1,307,333)	(1,307,333)
10.	INVESTMENT IN JOINT VENTURE		58,690	69,989	3,192,569	3,262,557
11. SURPLUS (6 + 7 + 8)			1,402,423	1,334,013	19,326,380	20,660,393
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(3,578)	(3,459)	(222,904)	(226,363)
	2011		11,242	12,340	1,041,038	1,053,379
	2012		81,822	53,835	1,435,427	1,489,262
	2013		14,972	(12,312)	4,128,024	4,115,712
	2014		133,452	130,311	5,248,839	5,379,150
	2015		53,595	44,562	4,422,157	4,466,719
	2016		598,061	595,624	1,918,585	2,514,210
	2017		268,891	265,804	1,355,212	1,621,016
	2018		243,967	247,308		247,308
TOTAL SURPLUS (DEFICITS)			1,402,423	1,334,013	19,326,379	20,660,392
TOTAL CASH						15,751,407

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF March 31, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	352	2,715,045	2,715,397
Case Reserves	0	(13,384)	33,572	20,188
IBNR	9,861	22,893	14,345	37,238
Discounted Claim Value	351	351	(744)	(393)
<b>TOTAL FY 2010 CLAIMS</b>	<b>10,212</b>	<b>10,212</b>	<b>2,762,218</b>	<b>2,772,431</b>
<b>FUND YEAR 2011</b>				
Paid Claims	378	11,632	2,076,354	2,087,986
Case Reserves	(378)	(18,249)	163,876	145,627
IBNR	(11,172)	(4,555)	13,066	8,511
Discounted Claim Value	631	631	(3,800)	(3,169)
<b>TOTAL FY 2011 CLAIMS</b>	<b>(10,541)</b>	<b>(10,541)</b>	<b>2,249,496</b>	<b>2,238,956</b>
<b>FUND YEAR 2012</b>				
Paid Claims	1,332	12,770	1,751,626	1,764,396
Case Reserves	(633)	(59,754)	169,055	109,301
IBNR	(80,910)	(3,226)	15,616	12,390
Discounted Claim Value	1,320	1,320	(3,478)	(2,157)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(78,890)</b>	<b>(48,890)</b>	<b>1,932,820</b>	<b>1,883,929</b>
<b>FUND YEAR 2013</b>				
Paid Claims	19,513	47,940	3,328,279	3,376,218
Case Reserves	22,992	(41,049)	393,852	352,803
IBNR	(68,070)	(3,097)	91,063	87,966
Discounted Claim Value	1,484	1,484	(10,220)	(8,737)
<b>TOTAL FY 2013 CLAIMS</b>	<b>(24,082)</b>	<b>5,277</b>	<b>3,802,974</b>	<b>3,808,251</b>
<b>FUND YEAR 2014</b>				
Paid Claims	16,426	128,336	4,752,490	4,880,826
Case Reserves	(34,146)	(211,929)	577,673	365,744
IBNR	(134,983)	(63,838)	259,037	195,199
Discounted Claim Value	5,262	5,262	(14,654)	(9,392)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(147,440)</b>	<b>(142,169)</b>	<b>5,574,546</b>	<b>5,432,377</b>
<b>FUND YEAR 2015</b>				
Paid Claims	63,384	146,911	2,363,444	2,510,354
Case Reserves	(1,026)	29,526	1,534,322	1,563,848
IBNR	(173,885)	(277,388)	1,914,505	1,637,117
Discounted Claim Value	6,868	6,868	(64,734)	(57,866)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(104,659)</b>	<b>(94,084)</b>	<b>5,747,537</b>	<b>5,653,453</b>
<b>FUND YEAR 2016</b>				
Paid Claims	31,224	102,886	2,927,065	3,029,951
Case Reserves	(107,400)	(271,203)	1,724,248	1,453,045
IBNR	(505,110)	(408,642)	3,779,157	3,370,515
Discounted Claim Value	19,144	19,144	(122,093)	(102,949)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(562,142)</b>	<b>(557,816)</b>	<b>8,308,377</b>	<b>7,750,562</b>
<b>FUND YEAR 2017</b>				
Paid Claims	209,319	455,040	710,684	1,165,724
Case Reserves	(280,092)	(250,933)	1,445,534	1,194,602
IBNR	(151,492)	(419,724)	6,520,500	6,100,776
Discounted Claim Value	35,580	35,580	(212,870)	(177,290)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(186,684)</b>	<b>(180,036)</b>	<b>8,463,848</b>	<b>8,283,811</b>
<b>FUND YEAR 2018</b>				
Paid Claims	52,038	18,349		18,349
Case Reserves	62,396	264,336		264,336
IBNR	340,993	1,581,284		1,581,284
Discounted Claim Value	(1,989)	(39,031)		(39,031)
<b>TOTAL FY 2018 CLAIMS</b>	<b>453,438</b>	<b>1,824,938</b>	<b>0</b>	<b>1,824,938</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(650,788)</b>	<b>806,893</b>	<b>38,841,816</b>	<b>36,876,278</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,749,866	5,249,598	118,535,964	123,785,562
2.	CLAIM EXPENSES					
		Paid Claims	27,957	87,141	3,142,296	3,229,437
		Case Reserves	232,640	308,675	3,560,908	3,869,583
		IBNR	(216,266)	298,185	10,479,791	10,777,976
		Discounted Claim Value	43,025	(1,784)	(777,744)	(779,529)
	TOTAL CLAIMS		87,356	692,216	16,405,251	17,097,467
3.	EXPENSES					
		Excess Premiums	1,283,040	3,849,119	82,005,406	85,854,524
		Administrative	137,292	417,501	8,815,738	9,233,240
	TOTAL EXPENSES		1,420,331	4,266,620	90,821,144	95,087,764
4.	UNDERWRITING PROFIT (1-2-3)		242,179	290,762	11,309,569	11,600,332
5.	INVESTMENT INCOME		17,102	18,385	263,592	281,977
6.	PROFIT (4+5)		259,281	309,147	11,573,162	11,882,309
7.	Dividend		0	0	500,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		259,281	309,147	10,465,611	10,774,758
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		10,364	10,416	487,880	498,296
	2011		482	566	986,002	986,568
	2012		5,273	5,360	670,408	675,768
	2013		(28,587)	(28,426)	1,684,539	1,656,113
	2014		(59,050)	(58,858)	2,114,583	2,055,725
	2015		(234,697)	(234,482)	1,304,973	1,070,491
	2016		155,538	153,631	2,228,683	2,382,313
	2017		361,972	362,216	988,542	1,350,758
	2018		47,986	98,724		98,724
TOTAL SURPLUS (DEFICITS)			259,281	309,147	10,465,610	10,774,757
TOTAL CASH						25,119,846

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	March 31, 2018	
ALL YEARS COMBINED				
		THIS	YTD	PRIOR
		MONTH	CHANGE	YEAR END
				FUND
				BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
	Paid Claims	0	990	165,365
	Case Reserves	0	(990)	84,636
	IBNR	(10,000)	(10,000)	224,999
	Discounted Claim Value	254	254	(12,655)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>(9,746)</b>	<b>(9,746)</b>	<b>462,345</b>
<b>FUND YEAR 2011</b>				
	Paid Claims	3,660	11,060	435,147
	Case Reserves	(2,962)	(10,364)	341,117
	IBNR	(698)	(696)	238,736
	Discounted Claim Value	591	591	(31,362)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>591</b>	<b>591</b>	<b>983,638</b>
<b>FUND YEAR 2012</b>				
	Paid Claims	3,032	10,839	1,466,690
	Case Reserves	3,463	656	180,069
	IBNR	(11,495)	(16,495)	623,240
	Discounted Claim Value	903	903	(45,106)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(4,097)</b>	<b>(4,097)</b>	<b>2,224,893</b>
<b>FUND YEAR 2013</b>				
	Paid Claims	3,577	28,908	306,969
	Case Reserves	36,380	20,332	752,266
	IBNR	(9,956)	(19,240)	680,765
	Discounted Claim Value	732	732	(78,671)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>30,733</b>	<b>30,732</b>	<b>1,661,329</b>
<b>FUND YEAR 2014</b>				
	Paid Claims	6,442	22,472	401,039
	Case Reserves	(6,463)	127,945	410,814
	IBNR	60,021	(90,417)	1,268,147
	Discounted Claim Value	1,643	1,643	(81,671)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>61,643</b>	<b>61,643</b>	<b>1,998,329</b>
<b>FUND YEAR 2015</b>				
	Paid Claims	11,246	12,859	345,381
	Case Reserves	373,170	341,659	1,255,154
	IBNR	(149,416)	(119,517)	1,619,464
	Discounted Claim Value	2,585	2,585	(157,891)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>237,585</b>	<b>237,585</b>	<b>3,062,109</b>
<b>FUND YEAR 2016</b>				
	Paid Claims	0	0	0
	Case Reserves	(6)	(6)	250,120
	IBNR	(164,994)	(164,994)	2,394,880
	Discounted Claim Value	12,765	12,765	(162,270)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(152,235)</b>	<b>(152,235)</b>	<b>2,482,730</b>
<b>FUND YEAR 2017</b>				
	Paid Claims	0	13	21,705
	Case Reserves	(168,349)	(171,165)	286,733
	IBNR	(221,651)	(218,849)	3,429,559
	Discounted Claim Value	31,184	31,184	(208,119)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(358,816)</b>	<b>(358,816)</b>	<b>3,529,878</b>
<b>FUND YEAR 2018</b>				
	Paid Claims	0	0	0
	Case Reserves	(2,594)	607	607
	IBNR	291,924	938,393	938,393
	Discounted Claim Value	(7,632)	(52,441)	(52,441)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>281,698</b>	<b>886,559</b>	<b>0</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>87,356</b>	<b>692,216</b>	<b>16,405,251</b>
				<b>17,097,467</b>

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

# Memorandum



**To:** CCIC Commissioners

**From:** **NJCE Underwriting Manager, Conner Strong & Buckelew**

**Date:** 05/01/2018

**Re:** Excess Cyber Limits

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Commissioners,

The CCIC currently purchases a Cyber policy from Chubb (via the NJCE) with an annual aggregate limit of \$4,000,000 for \$51,600. In addition, Camden County College will be joining the CCIC's Cyber program, effective 6/30/18, for an annualized cost of \$3,500.

Due to ever increasing cyber activity and the additional exposure added to CCIC's Cyber program, we want to offer higher limits to the CCIC. Brit (incumbent Excess Casualty insurer) is offering the following options for CCIC. All premiums shown are annualized.

1. Additional \$2,000,000 (excess of Chubb) for a total of \$6,000,000 in limits: \$11,860
2. Additional \$4,000,000 (excess of Chubb) for a total of \$8,000,000 in limits: \$22,762

Thank you.

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 27-18**

**MAY 2018**

**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 2018**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>000585</b>			
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	40,941.99
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	39.00
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	6,167.74
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	2,467.98
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	2,053.91
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	7,819.75
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	534.69
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	1,258.31
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	5,259.87
000585	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	1,661.14
			<b>68,204.38</b>
<b>000586</b>			
000586	COMPSERVICES, INC.	CLAIMS ADMIN CCPD 05/2018	11,416.00
000586	COMPSERVICES, INC.	CLAIMS ADMIN 05/2018	18,983.33
			<b>30,399.33</b>
<b>000587</b>			
000587	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/2018	2.89
000587	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2018	15,172.50
			<b>15,175.39</b>

TOTAL PAYMENTS FY 2018 \$113,779.10

**TOTAL PAYMENTS ALL FUND YEARS \$ 113,779.10**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
<b>Current Fund Year: 2018</b>								
<b>Month Ending: March</b>								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,768,611.45	4,849,540.02	259,725.91	12,979,293.95	(2,391,020.55)	(76,857.02)	1,045,618.11	18,434,911.87
RECEIPTS								
Assessments	3,671.40	40,817.32	8,638.58	180,978.37	335,859.44	36,776.04	0.00	606,741.15
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	137.73	2,243.43	691.64	2,955.58	89.57	268.02	2.69	6,388.66
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	137.73	2,243.43	691.64	2,955.58	89.57	268.02	2.69	6,388.66
Other *	0.00	0.00	0.00	86,558.70	0.00	190.00	0.00	86,748.70
TOTAL	3,809.13	43,060.75	9,330.22	270,492.65	335,949.01	37,234.06	2.69	699,878.51
EXPENSES								
Claims Transfers	124,989.92	36,108.84	23,978.32	238,322.12	0.00	0.00	0.00	423,399.20
Expenses	0.00	0.00	0.00	(21,124.00)	0.00	62,818.41	0.00	41,694.41
Other *	0.00	0.00	0.00	23,374.18	0.00	0.00	0.00	23,374.18
TOTAL	124,989.92	36,108.84	23,978.32	240,572.30	0.00	62,818.41	0.00	488,467.79
END BALANCE	1,647,430.66	4,856,491.93	245,077.81	13,009,214.30	(2,055,071.54)	(102,441.36)	1,045,620.80	18,646,322.59

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>							
<b>CAMDEN COUNTY INSURANCE COMMISSION</b>							
<b>ALL FUND YEARS COMBINED</b>							
<b>CURRENT MONTH</b>	<b>March</b>						
<b>CURRENT FUND YEAR</b>	<b>2018</b>						
<b>Description:</b> <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>  <b>TOTAL for All</b> <b>Accts &amp; instruments</b>		<b>Ins Comm General A/C</b>	<b>Workers Comp Claims</b>	<b>Liability Claims</b>	<b>CCPD - WC</b>	<b>CCPD - Liability</b>	
<b>Opening Cash &amp; Investment Balance</b>	<b>\$ 18,343,939.22</b>	<b>\$ 18,055,712.01</b>	<b>\$ 105,968.72</b>	<b>\$ 259,726.73</b>	<b>-\$ 81,677.68</b>	<b>\$ 4,209.44</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$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	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6,388.64	\$6,194.33	\$59.81	\$89.03	\$27.70	\$17.77	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$6,388.64	\$6,194.33	\$59.81	\$89.03	\$27.70	\$17.77	
9 Deposits - Purchases	\$1,072,437.33	\$722,369.78	\$158,193.65	\$1,683.01	\$127,288.47	\$62,902.42	
10 (Withdrawals - Sales)	-\$867,415.34	-\$420,641.96	-\$147,726.20	-\$94,312.86	-\$113,970.10	-\$90,764.22	
Ending Cash & Investment Balance	\$18,646,322.59	\$18,363,634.16	\$116,495.98	\$167,185.91	\$34,823.09	-\$35,816.55	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$282,831.15	\$0.00	\$81,576.86	\$94,694.99	\$30,535.36	\$76,023.94	
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00	
Balance per Bank	\$18,928,310.74	\$18,363,634.16	\$198,072.84	\$261,880.90	\$64,515.45	\$40,207.39	





## MEDICAL SAVINGS REPORT BY MONTH CAMDEN COUNTY INSURANCE COMMISSION

2018								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	152,204.00	\$117,915.00	\$45,780.00	\$72,347.00	61.80%	\$14,469.40	\$57,877.60	97.40%
February	85,255.00	\$84,228.00	\$35,058.00	\$49,171.00	58.40%	\$9,834.20	\$39,337.00	96.00%
March	108,947.00	\$105,095.00	\$51,054.00	\$54,041.00	51.40%	\$10,808.20	\$43,232.80	99.00%
April	256,183.00	\$253,586.00	\$139,907.00	\$113,682.00	44.80%	\$22,736.40	\$90,945.60	92%
May								
June								
July								
August								
September								
October								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>601</b>						



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

<b>2017</b>								
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	121,389.00	\$118,868.00	\$61,885.00	\$49,983.00	44.70%	\$9,996.60	\$39,986.40	98.20%
August	216,629.00	\$205,301.00	\$113,113.00	\$92,188.00	44.90%	\$18,437.60	\$73,750.40	99.00%
September	71,536.00	\$71,048.00	\$42,857.00	\$28,191.00	39.70%	\$5,638.20	\$22,554.80	100.00%
October	374,636.00	\$334,837.00	\$193,052.00	\$141,785.00	42.30%	\$28,357.00	\$113,428.00	100.00%
November	69,071.00	\$63,031.00	\$34,400.00	\$28,630.00	45.50%	\$5,726.00	\$22,904.00	96.80%
December	81,755.00	\$79,756.00	\$32,319.00	\$49,553.00	62.10%	\$9,910.60	\$39,642.40	96%
<b>Totals:</b>	<b>2,095,253.95</b>	<b>\$1,976,716.16</b>	<b>\$1,080,803.19</b>	<b>\$891,027.97</b>	<b>45.20%</b>	<b>\$178,205.59</b>	<b>\$712,824.38</b>	<b>98%</b>
<b>Total Bills Received</b>		<b>1990</b>						



## **CAMDEN COUNTY INSURANCE COMMISSION SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** May 18, 2018

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### **CCIC SERVICE TEAM**

Paul Shives, Vice President Public Sector Director <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**April - June 2018**

### **RISK CONTROL ACTIVITIES**

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

- **April 17:** Conducted loss control surveys of CCIC County Playgrounds.
- **April 18:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **April 19:** One session of Bloodborne Pathogens training was conducted for Camden County Library.
- **April 19:** Two sessions of Sensibility Training were conducted for CCIC County One Stop.
- **April 26:** Attended the CCIC Meeting in Blackwood.

- **April 27:** Two sessions of Hazard Communications w/GHS training were conducted for CCIC.
- **May 1:** One session of Surviving Shiftwork training was conducted for CCIC-Juvenile Detention Officers.
- **May 1:** Attended the CCIC Claims Committee Meeting in Blackwood.
- **May 2:** Two sessions of Surviving Shiftwork training were conducted for CCIC-Juvenile Detention Officers.
- **May 16:** Attended the CCIC Safety Committee Meeting in Blackwood.

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

- **May 23:** One session of Bloodborne Pathogens training is scheduled for CCIC County Library.
- **May 24:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.
- **June 5:** Plan to attend the CCIC Claims Committee Meeting in Blackwood.
- **June 11:** One session of Playground Safety Inspections training is scheduled for CCIC.
- **June 20:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.
- **June 20:** One session of Flagger Workzone Safety is scheduled for CCIC.
- **June 28:** Plan to attend the CCIC Meeting in Blackwood.

#### **CEL MEDIA LIBRARY**

No Videos have been utilized in 2018.

#### **SAFETY DIRECTOR BULLETINS**

- Ticks and Tick-borne Diseases – May 11.

### **Tick and Tick-Borne Diseases**

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

The three most common ticks in New Jersey are the dog tick, the deer tick, and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia, and STARI.
- Joint and nerve pain.

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

*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.*



## PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

### **Employers**

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing grass and brush from around buildings.
- Use an exterminating service to control rodents
- Discourage deer and other animal activity in the proximity of facilities (ex. - do not feed wildlife)
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable.

### **Employees**

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Work whenever possible from mowed areas when performing tasks near wood lines. Use the middle of trails when in the woods.
- Wear light-colored clothing, including long-sleeved shirts and long pants. This makes ticks easy to spot before they find a place to bite you. Tuck pant legs into shoes or socks, and shirttails into pants.
  - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
  - When you get home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks; then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20–50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Be sure to re-apply during the day as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
  - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
  - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
  - Wash the area with soap and warm water.

**Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.**

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.

**RESOLUTION NO. 28-18**

**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: 1966, 1694, 3759, 7106, 1822**

**PERSONNEL:**

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

**ADOPTED:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

**APPENDIX I**  
**MINUTES**



**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 26, 2018  
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 Anna Marie Wright, Commissioner. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Ross G. Angilella	Absent
Anna Marie Wright	Present
Steve Williams	Present ( <i>via teleconference</i> )

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Steve Andrick</b> <b>Huguette Atherton</b>
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Conner Strong & Buckelew

CEL Underwriting Manager	Conner Strong & Buckelew <b>Alex DeLuccia</b>
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Attorney	<b>Laura J. Paffenroth, Esq.</b>
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Treasurer	<b>David McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

**Christina Violetti** (*via teleconference*)

**ALSO, PRESENT:**

Lou DiAngelo, Camden County

Emily Wright

Kennedy Davis

Karl McConnell, Camden College (*via teleconference*)

Bob Cornforth, Camden County MUA

Rachel Chwastek, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 22, 2018**

Motion

Commissioner Wright

Second:

Commissioner Williams

Vote:

2 Ayes, 0 Nays

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on 4/18 and is scheduled to meet again on 5/16. The Committee discussed ongoing efforts regarding the Opioid Crisis, specifically Narcan. The research is ongoing and he will advise the Commission when appropriate. Mr. Prince asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Mr. Stokes advised Ms. Leighton would not be attending the meeting, the claims committee last met on 4/3 and advised there was no report for open session.

**EXECUTIVE DIRECTOR REPORT:**

**2018 ACTUARY REQUEST FOR PRICE QUOTES** – As discussed at last month's meeting, the Fund Office solicited quotations for the services of an Actuary for 2018. There were two vendors that provided a quotation. The responses received were from the current Actuary, The Actuarial Advantage, Inc., and SGRISK Actuaries Consultants. Copies of the responses were previously sent to the Commission Attorney, Commissioners, and Commission Treasurer for their review. The Commission decided to hold off until next month for more review time.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT** – Included in the agenda was a copy the certificate of insurance issuance report from the NJCE listing those certificates issued for the month of March. There were 19 certificates of insurance issued for the month.

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

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

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE)** – The NJCE did not meet in March and met prior to Commission meeting. Executive Director advised professional contracts for litigation management and actuarial services were awarded. The Underwriting data process was approved for the payroll audits and the risk management information systems. The NJCE is scheduled to meet again on June 28, 2018 at 1:00 PM.

**CCIC FINANCIAL FAST TRACK** – Included in the agenda was a copy of the Financial Fast Track Report as of February 28, 2018. The report indicates the Commission has a surplus of \$19,257,971. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$3,203,868.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of February 28, 2018. The report indicates the Fund has a surplus of \$10,515,477.

**PROPERTY AND CASUALTY ASSESSMENTS** – The second property and casualty assessments are due June 15, 2018. Please forward them to the Treasurer.

**LEGAL DEFENSE PANEL CONTRACTS** – Executive Director reported the Defense Panel Contracts would expire on 5/31/18. Executive Director advised Commission Attorney would issue a Request for Proposals for Legal Services.

**CAMDEN COUNTY COLLEGE CYBER COVERAGE** – Alex Deluccia of the NJCE Underwriting Team advised the College currently has their coverage outside of the Commission program, the UW team had received quotes for the College and they were competitive and the college’s cyber program will be within the commission as of 6/1/2018. Mr. Deluccia then advised the Commission’s cyber program currently has a 4 million limit, and the excess carriers have provided two options to sit excess, 2x4 at \$11, 860 and 4x4 at \$22,762. It is recommended by the Underwriting Team to purchase one of the two excess options. Mr. Deluccia will get the details to the Commissioners.

**ANTI-HARASSMENT TRAINING** – The Executive Director advised he had received requests for anti-harassment training and has suggested the Commission allocate \$5,000 from the Commission’s miscellaneous line item to provide training on this subject.

**MOTION TO APPROVE \$5,000 FOR ANTI-HARASSMENT TRAINING**

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

Executive Director's Report Made Part of Minutes.

Commissioner Wright advised to day is take your child to work day and Emily Wright and Kennedy Davis were joining the Commission meeting today to learn about county government.

**TREASURER:** Mr. McPeak reviewed the April Bill List and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 24-18 APRIL BILL LIST  
IN THE AMOUNT OF \$68,894.46**

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

**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 March which was included in the agenda along with last year's reports. Ms. Hall advised the total billed for the month of March was \$108,947.00 and the total paid was \$51,054 with a savings of \$54,041 or 51.40%. Ms. Hall advised the net savings was \$43,232.80 and network utilization was 99.00%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the March – April 2018 Risk Control Activity Report which was included in the agenda. Arrangements have been made to escort the parks department around the playgrounds to show them what is inspected for safety and compliance. The Department of Corrections has also submitted a quote for body worn cameras to the BRIT, hopefully to be approved for grant funding. 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	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Commissioner Wright read Resolution 25-18, 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 25-18 FOR CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Commissioner Wright made a motion to approve the PARS/SARS discussed during closed session.

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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1653	\$ 250,000.00	PAR
9576	\$ 42,500.00	PAR/SAR
7563	\$ 92,376.00	PAR
7531	\$ 148,471.00	PAR
0610	\$ 51,142.43	PAR
0357	\$ 19,346.26	PAR
7333	\$ 9,251.74	PAR
3632	\$ 55,000.00	PAR
1953	\$ 68,556.00	PAR
1954	\$ 86,444.00	PAR
1964	\$ 208,793.00	PAR
1818	\$ 59,478.00	PAR/SAR
1334	\$ 242,493.00	PAR/SAR
0385	\$ 21,395.11	PAR
0006	\$ 39,432.10	PAR

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

Commissioner Wright advised the next meeting was scheduled for May 24, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:50 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary