

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 25, 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**

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: OCTOBER 25, 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:** July 25, 2018 OpenAppendix I
July 25, 2018 ClosedHandout
September 27, 2018 OpenAppendix I
September 27, ClosedHandout

- CORRESPONDENCE – None**

- COMMITTEE REPORTS**
Safety Committee: Verbal
Claims Committee: Claims Reporting MemoPages 3-5
Best Practice Workshop Agenda.....Pages 6-8

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 9-18**

- TREASURER – David McPeak**
Resolution **45-18** October Bill ListPage 19
Resolution **46-18** October Bill List Pages 20-21
August Monthly Treasurer Reports Pages 22-23

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
Medical Savings Report – 2018Page 24
Medical Savings Report – 2017Page 25

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 26-27
Safety Director BulletinPage 28
Media Library MemoPage 29

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION- PARS**
Resolution **47-18** Closed SessionPage 30
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- APPROVAL OF PARS/SARS**
- MEETING ADJOURNMENT**

- ❑ **NEXT SCHEDULED MEETINGS:** [December 6, 2018](#) Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102, 2:00 PM

CAMDEN COUNTY INSURANCE COMMISSION

To: Fund Commissioners
From: Michelle Leighton
Date: October 25, 2018

Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/18 Expiration Date

As a reminder, the following policies are set to expire on **12/31/18**:

Member(s)	Coverage Line	Carrier	Policy No.
Camden County Camden County College Camden County College Foundation Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority Camden County Police Department	Public Officials & Employment Practices Liability	ACE American Insurance Company	EON G29007986 001
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services	Employed Lawyers Professional Liability	Chubb Insurance Company of New Jersey	8248-9397
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority	Cyber	ACE American Insurance Company	EON G29009661 001

<p>Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority</p>	<p>Excess Cyber</p>	<p>Lloyds of London</p>	<p>CYX109218</p>
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	<p>Healthcare Professional & General Liability</p>	<p>Ironshore Specialty Insurance Company</p>	<p>003405100 (Primary)</p>
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	<p>Healthcare Professional & General Liability</p>	<p>Ironshore Specialty Insurance Company</p>	<p>003405200 (Excess)</p>
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	<p>Healthcare Professional & General Liability</p>	<p>Illinois Union Insurance Company</p>	<p>XHL G4685388A 001 (Excess)</p>
<p>Camden County Camden County College Camden County College Foundation Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Department of Police Services</p>	<p>Crime</p>	<p>National Union Fire Insurance Company of Pittsburgh, PA</p>	<p>065300953</p>

Camden County Camden County College Camden County College Foundation Camden County Mosquito Commission Camden Count Municipal Utilities Authority Camden County Pollution Control Financing Authority Camden County Health Services Center Camden County Board of Social Services Camden County Improvement Authority Camden County Department of Police Services	Pollution	Zurich American Insurance Company	ZRE554295501
County of Camden	Underground Storage Tank	AIG Specialty Insurance	ST9587555

These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. **With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.** Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for specific reporting requirements and coverage triggers. However, with respect to the Public Officials & Employment Practices Liability Policy and the Employed Lawyers Professional Liability Policy, claims generally involve allegations of a **wrongful act** committed by an insured. With respect to the Cyber Policy, claims typically involve a **security failure or a privacy event**. With respect to the Healthcare Professional & General Liability Policy, claims involve allegations of **injury/damages caused by a healthcare professional**. With respect to the Crime Policy, claims generally involve **theft**. With respect to the Pollution Policy, claims generally involve a **pollution condition or incident**. Finally, with respect to the Underground Storage Tank Policy, claims generally involve a **confirmed release or pollution condition**.

Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime, Pollution or Underground Storage Tank claims, suits and/or incidents of which you (or anyone else in your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/18. Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.

Given that the above-referenced policies expire during a holiday time period, please provide notice to **Conner Strong & Buckelew** no later than **Monday, 12/17/18**. These matters should be emailed to ClaimsTeamC@connerstrong.com, with a copy to me, or faxed to 856-685-2221. If you have any questions, including whether a claim or incident should be reported, please contact me and I will be happy to assist. I can be reached via email at mleighton@connerstrong.com or telephone at 856-552-4842.



New Jersey Counties Excess Joint Insurance Fund

The 7th Annual Joint Insurance Claims Committees Risk Management Best Practices Workshop

WEDNESDAY, OCTOBER 31, 2018

DATE: Wednesday, October 31, 2018

TIME: 8:30am - 9:00am Registration
9:00am - 12:45pm Seminar
12:45pm - 1:45pm Q&A, Lunch & Networking

VIDEO CONFERENCES

Conner Strong & Buckelew
Second Floor Board Room
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Conner Strong & Buckelew
First Floor Conference Room
231 Main Street
Toms River, NJ 08754

IN PERSON

Conner Strong & Buckelew
Buckelew Conference Center
40 Lake Center Executive Park
401 Rt. 73 North, Suite 300
Marlton, NJ 08053

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
RISK MANAGEMENT BEST PRACTICES WORKSHOP
OCTOBER 31, 2018
Agenda**

8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

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

9:05 – 9:30

Past Successes and Future Initiatives

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

*Ed Cooney, MBA, Vice President, Account Executive/Underwriting
Manager, Conner Strong & Buckelew*

9:30 – 10:15

Camden County Addiction Awareness Task Force

*John Pellicane, MBA, DRCC, Mental Health Administrator/Alcohol and
Drug Director, Director Office of Mental Health & Addiction*

*Patty DiRenzo, DRCC, Linkage Coordinator/Job Developer
Office of Mental Health & Addiction*

10:15 – 10:45

*Combating the Opioid Epidemic - Strategies to Manage and Mitigate
Workers' Compensation Claims*

*Michael T. Cusack, Esq., CPCU, ARM-E, Senior Claim Consultant,
Conner Strong & Buckelew*

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PERMA

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
RISK MANAGEMENT BEST PRACTICES WORKSHOP
OCTOBER 31, 2018
Agenda**

10:45 – 11:00

Break

11:00 – 11:45

The Legalization of Marijuana and its Impact on the Workplace and Workers' Compensation

John C. Kutner, *Partner*

Weber Gallagher Simpson Stapleton Fires & Newby LLP

11:45 – 12:15

Controlled Insurance Programs (CIP): A Primer

Harry R. Johnson, *CPCU, Managing Director, Senior Vice President, Construction Practice Leader, Conner Strong & Buckelew*

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

12:15 – 12:45

Body Worn Cameras in Law Enforcement

Bradley J. Bohler, *Senior Vice President, Client Risk Services, BRIT*

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

12:45 – 1:45

Q&A, Lunch and Networking

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 25, 2018

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

Employee Dishonesty Coverage – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2018. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,052. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,052

Certificate of Insurance Issuance Report (Pages 11-12) – Attached on pages 11-12 is the certificate of issuance report from the NJCE for the month of September. There were 9 certificates issued for the month of September.

Motion to approve the certificate of insurance report

NJ Counties Excess Insurance Fund (NJCE) (Pages 13-14) – During the September meeting we provided a verbal summary of the NJCE meeting of September 27, 2018. Included in the agenda on pages 13-14 is a written summary of the meeting. The NJCE met prior to our meeting and introduced the 2019 budget. There was also a discussion on the **2017 Dividend**. Executive Director will provide a verbal report. Budget adoption is scheduled for November 15, 2018.

2019 Property & Casualty Budget Introduction – The 2019 CCIC Budget will be introduced at the December 6th meeting. The Public Hearing and Adoption will be held at the January 24, 2019 meeting.

CCIC Financial Fast Track (Pages 15-16) – Included in the agenda on pages 15-16 is a copy of the Financial Fast Track Report as of **August 31, 2018**. The report indicates the Commission has a surplus of **\$22,715,659**. 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 **\$4,172,460**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 17-18)** - Included in the agenda on pages 17-18 is a copy of the NJCE Financial Fast Track Report as of **August 31, 2018**. The report indicates the Fund has a surplus of **\$13,959,607**.
- ❑ **2018 Property & Casualty Assessments** – The third and final assessment payments for 2018 were due on September 15, 2018. The statements of accounts were e-mailed on August 13, 2018 to the member entities. We are checking with the Commission Treasurer for a status of the payments received.
- ❑ **2019 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2019 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2019 renewal.
- ❑ **2018 Meeting Schedule** – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 6, 2018 at 2:00 PM.

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2018 To 9/30/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delaware River Port Authority I - County of Camden, Division Of Insurance	P.O. Box 1949, One Port Center 2 Riverside Dr. Camden, NJ 08101	Evidence of insurance. All operations usual to County Governmental Entity as respects to 200 Federal Street Block 139.02. Lot. Certificate holder is included as mortgagee.	9/5/2018 #1978099	OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Evidence of insurance. All operations usual to County Governmental Entity.	9/5/2018 #1978100	OTH
H - State of New Jersey, Department I - County of Camden, Division Of Insurance	of Health, Division of Mental Health and Addiction Services, PO Box 362, 5 Commerce Way Hamilton, NJ 08691	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 respect to Comprehensive Substance grant requirement	9/6/2018 #1978368	GL AU EX WC OTH
H - Mail Finance Inc. I - Pollution Control Financing Authority of	c/o Insurance Center, PO Box 3547 Bellevue, WA 98009	Evidence of Insurance with respect to Lease No #N18082229	9/10/2018 #1980926	GL EX OTH
H - Mail Finance Inc. I - Pollution Control Financing Authority of	c/o Insurance Center, PO Box 3547 Bellevue, WA 98009	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease No #N18082229	9/10/2018 #1980927	GL EX OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2018 To 9/30/2018

<p>H - Camden County College I - County of Camden, Division Of Insurance</p>	<p>200 College Drive Blackwood, NJ 08012</p>	<p>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 Company Evidence of Insurance with respect to Local Board of Health Summit - 3 hour conference with local officials and presentations, discussions, and vendors. Dinner is provided. 90 to 100 in attendance.</p>	<p>9/19/2018 #1985195</p>	<p>GL AU EX WC OTH</p>
<p>H - Camden County College I - County of Camden, Division Of Insurance</p>	<p>200 College Drive Blackwood, NJ 08012</p>	<p>Company C: Crime Policy Term: 01/01/18 - 01/01/19 Policy Number: 065300953 Policy Limit: \$4M Less Member Ded of \$50,000 Company D: POL/EPL/SDLL Policy Term: 01/01/18 - 01/01/19 Policy Number: BINDER Policy Limit: \$10,000,000 Evidence of Insurance with respect to Local Board of Health Summit - 3 hour conference with local officials and presentations, discussions, and vendors. Dinner is provided. 90 to 100 in attendance.</p>	<p>9/19/2018 #1985200</p>	<p>OTH</p>
<p>H - Lindenwold Public School I - Camden County College</p>	<p>District ATT: Dr. Lori Moore, Superintendent, 1017 E. Linden Avenue Lindenwold, NJ 08021</p>	<p>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 its contract with Camden County College</p>	<p>9/19/2018 #1985518</p>	<p>GL AU EX WC OTH</p>
<p>H - NJ Dept. of Human Services, Div. I - County of Camden, Division Of Insurance</p>	<p>of Family Development Quakerbridge Plaza, Bldg. 6, P.O. Box 716 Trenton, NJ 08625</p>	<p>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. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.</p>	<p>9/20/2018 #1985649</p>	<p>GL AU EX WC OTH</p>
<p>Total # of Holders: 9</p>				

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: September 27, 2018
To: Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2017 Audit: Fund Auditor submitted and reviewed the final audit for the period ending December 31, 2017; there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution approving the year-end financials and will execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report with the Department of Banking & Insurance and Department of Community Affairs and advertise the audit synopsis in the official newspapers.

2019 Renewal & Budget:

Exposure Data & Underwriting Applications – Executive Director reported the fund office is following up with members on outstanding information in order to present the NJCE and local Commission budgets in October.

2019 Budget Discussion – Executive Director said the 2019 budget presentation will focus on projections, loss funding, premiums and will include the increase to the Excess Property Self-Insured Retention (SIR), as well as, surplus retention and dividend strategy.

The timeline for the budget process is as follows:

- October 5th – final deadline for submission of underwriting data
- Week of October 15th – Sub-Committee to review budget presentation
- October 25th – Budget Introduction at JIF meeting
- November 16th – Budget Adoption at JIF meeting

Interested Commissioners wishing to serve on the sub-committee should contact the Fund office and a teleconference meeting will be scheduled based on availability.

Excess Property Third Party Administrator (TPA): As reported the increase to the Excess Property SIR from \$100,000 to \$250,000 will be funded at the NJCE level instead of adding this additional exposure to the underlying Commission and stand-alone County members.

The Board of Fund Commissioners accepted a recommendation that the NJCE issue a Request for Proposals for a TPA to manage and adjust these claims from 1st dollar; the Board granted authorization for the Fund office to release an RFQ subject to review by Fund Attorney.

Financial Fast Track: The Financial Fast Track as of July 31, 2018 reflected a statutory surplus of \$13.8 million.

Online Underwriting & Claims Risk Management Information System: Based on prior authorization from the Board, PERMA has met with representatives from Origami to discuss an online underwriting and claims data platform for members' to access as a resource. Discussions are progressing and we will continue to update the Board on our progress.

New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop: The seventh annual Joint Insurance Claims Committees Best Practice Workshop is scheduled for Wednesday, October 31, 2018 at the Conner Strong & Buckelew office in Marlton, NJ. This year's topics include an overview of controlled insurance programs, body worn cameras in law enforcement and topics related to the opioid epidemic. Please hold the date for the Workshop and watch for the e-mail invitation.

2019 Insurance Renewal: Underwriting Manager submitted a report on the renewal and marketing efforts of the 2019 insurance program. Underwriting Manager said the Excess Property SIR will increase from \$100,000 to \$250,000 based on a consistently high ratio of the past 3 years, but noted negotiations are ongoing and additional deductible options will be reviewed. Underwriting Manager said the renewals on the other lines of coverage are expected to be favorable to the budget process.

Risk Control: Safety Director submitted a report reflecting the risk control activities from July to September 2018 and Safety Director Bulletins distributed during that time. Safety Director reminded members that the deadline to submit reimbursement requests to the BRIT safety grant program is October 31st.

Claims Status Summary: AmeriHealth Casualty Services was in need of a Closed Session to discuss claims status and other matters, which was reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 25, 2018 at 1:00PM at the Camden County Emergency Training Center.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2018					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,299,881	10,399,050	101,588,950	111,988,000
2.	CLAIM EXPENSES				
	Paid Claims	415,018	2,733,090	20,624,987	23,358,076
	Case Reserves	(373,034)	(708,903)	6,042,133	5,333,230
	IBNR	561,925	1,068,092	12,607,289	13,675,381
	Discounted Claim Value	(10,554)	25,600	(432,593)	(406,993)
	TOTAL CLAIMS	593,355	3,117,878	38,841,816	41,959,694
3.	EXPENSES				
	Excess Premiums	559,235	4,473,878	41,316,536	45,790,414
	Administrative	58,465	468,230	4,783,492	5,251,722
	TOTAL EXPENSES	617,699	4,942,109	46,100,028	51,042,136
4.	UNDERWRITING PROFIT (1-2-3)	88,827	2,339,063	16,647,106	18,986,169
5.	INVESTMENT INCOME	11,416	70,324	274,189	344,513
6.	PROFIT (4 + 5)	100,243	2,409,387	16,921,296	19,330,682
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	17,291	979,892	3,192,569	4,172,460
11.	SURPLUS (6 + 7 + 8)	117,534	3,389,278	19,326,380	22,715,659
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	552	115,563	(222,904)	(107,341)
	2011	1,410	88,812	1,041,038	1,129,851
	2012	2,028	183,680	1,435,427	1,619,107
	2013	2,348	104,036	4,128,024	4,232,060
	2014	2,271	239,455	5,248,839	5,488,295
	2015	1,329	127,205	4,422,157	4,549,361
	2016	2,457	1,130,029	1,918,585	3,048,614
	2017	2,813	628,901	1,355,212	1,984,114
	2018	102,327	771,598		771,598
	TOTAL SURPLUS (DEFICITS)	117,534	3,389,278	19,326,379	22,715,657
	TOTAL CASH				23,531,507

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	280	1,637	2,715,045	2,716,682
Case Reserves	280	(13,104)	33,572	20,468
IBNR	(560)	(11,404)	14,345	2,941
Discounted Claim Value	0	446	(744)	(298)
TOTAL FY 2010 CLAIMS	0	(22,424)	2,762,218	2,739,794
FUND YEAR 2011				
Paid Claims	282	15,845	2,076,354	2,092,199
Case Reserves	(282)	(31,137)	163,876	132,739
IBNR	0	(6,879)	13,066	6,187
Discounted Claim Value	0	1,199	(3,800)	(2,601)
TOTAL FY 2011 CLAIMS	0	(20,972)	2,249,496	2,228,524
FUND YEAR 2012				
Paid Claims	1,145	(10,478)	1,751,626	1,741,148
Case Reserves	(1,145)	(77,710)	169,055	91,345
IBNR	0	11,264	15,616	26,880
Discounted Claim Value	0	1,759	(3,478)	(1,719)
TOTAL FY 2012 CLAIMS	0	(75,166)	1,932,820	1,857,654
FUND YEAR 2013				
Paid Claims	(1,119)	108,771	3,328,279	3,437,050
Case Reserves	(868)	(85,389)	393,852	308,463
IBNR	1,987	13,770	91,063	104,833
Discounted Claim Value	0	2,223	(10,220)	(7,997)
TOTAL FY 2013 CLAIMS	0	39,376	3,802,974	3,842,350
FUND YEAR 2014				
Paid Claims	6,586	277,363	4,752,490	5,029,853
Case Reserves	(6,586)	(314,935)	577,673	262,739
IBNR	0	(82,688)	259,037	176,349
Discounted Claim Value	0	6,751	(14,654)	(7,903)
TOTAL FY 2014 CLAIMS	0	(113,509)	5,574,546	5,461,038
FUND YEAR 2015				
Paid Claims	137,653	511,430	2,363,444	2,874,873
Case Reserves	(228,512)	(167,292)	1,534,322	1,367,030
IBNR	90,859	(423,992)	1,914,505	1,490,514
Discounted Claim Value	0	12,622	(64,734)	(52,112)
TOTAL FY 2015 CLAIMS	0	(67,232)	5,747,537	5,680,305
FUND YEAR 2016				
Paid Claims	52,131	340,134	2,927,065	3,267,199
Case Reserves	(135,109)	(509,874)	1,724,248	1,214,375
IBNR	82,979	(818,851)	3,779,157	2,960,305
Discounted Claim Value	0	34,763	(122,093)	(87,330)
TOTAL FY 2016 CLAIMS	0	(953,828)	8,308,377	7,354,550
FUND YEAR 2017				
Paid Claims	130,585	1,233,104	710,684	1,943,788
Case Reserves	(84,754)	(183,140)	1,445,534	1,262,394
IBNR	(45,831)	(1,554,658)	6,520,500	4,965,842
Discounted Claim Value	0	58,287	(212,870)	(154,583)
TOTAL FY 2017 CLAIMS	0	(446,406)	8,463,848	8,017,442
FUND YEAR 2018				
Paid Claims	87,476	255,284		255,284
Case Reserves	83,942	673,677		673,677
IBNR	432,491	3,941,529		3,941,529
Discounted Claim Value	(10,554)	(92,452)		(92,452)
TOTAL FY 2018 CLAIMS	593,355	4,778,039	0	4,778,039
COMBINED TOTAL CLAIMS	593,355	3,117,878	38,841,816	39,219,900

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	August 31, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,774,225	14,192,057	118,535,964	132,728,021
2.	CLAIM EXPENSES				
	Paid Claims	28,834	257,321	3,142,296	3,399,616
	Case Reserves	14,789	1,111,202	3,560,908	4,672,110
	IBNR	260,317	(2,251,206)	10,479,791	8,228,585
	Discounted Claim Value	(16,288)	110,984	(777,744)	(666,760)
	TOTAL CLAIMS	287,651	(771,700)	16,405,251	15,633,551
3.	EXPENSES				
	Excess Premiums	1,306,508	10,450,320	82,005,406	92,455,726
	Administrative	132,369	1,117,269	8,815,738	9,933,007
	TOTAL EXPENSES	1,438,877	11,567,589	90,821,144	102,388,733
4.	UNDERWRITING PROFIT (1-2-3)	47,697	3,396,168	11,309,569	14,705,737
5.	INVESTMENT INCOME	23,357	97,828	263,592	361,420
6.	PROFIT (4+5)	71,054	3,493,996	11,573,162	15,067,158
7.	Dividend	0	0	500,000	500,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	71,054	3,493,996	10,465,611	13,959,607
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	768	145,717	487,880	633,598
	2011	1,317	126,854	986,002	1,112,856
	2012	1,458	253,789	670,408	924,197
	2013	2,599	383,292	1,684,539	2,067,831
	2014	3,198	460,671	2,114,583	2,575,254
	2015	1,650	242,161	1,304,973	1,547,134
	2016	4,097	738,691	2,228,683	2,967,374
	2017	3,618	751,819	988,542	1,740,362
	2018	52,350	391,001		391,001
	TOTAL SURPLUS (DEFICITS)	71,054	3,493,996	10,465,610	13,959,606
	TOTAL CASH				30,173,634

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	650	1,870	165,365	167,235
Case Reserves	(650)	(75,516)	84,636	9,120
IBNR	0	(76,354)	224,999	148,645
Discounted Claim Value	0	7,542	(12,655)	(5,112)
TOTAL FY 2010 CLAIMS	0	(142,458)	462,345	319,887
FUND YEAR 2011				
Paid Claims	3,036	27,416	435,147	462,563
Case Reserves	(3,036)	(10,723)	341,117	330,394
IBNR	0	(145,131)	238,736	93,605
Discounted Claim Value	0	7,200	(31,362)	(24,162)
TOTAL FY 2011 CLAIMS	0	(121,238)	983,638	862,400
FUND YEAR 2012				
Paid Claims	18,768	54,902	1,466,690	1,521,593
Case Reserves	(2,378)	(103,816)	180,069	76,252
IBNR	(16,389)	(214,858)	623,240	408,382
Discounted Claim Value	0	16,219	(45,106)	(28,887)
TOTAL FY 2012 CLAIMS	1	(247,553)	2,224,893	1,977,340
FUND YEAR 2013				
Paid Claims	2,615	100,970	306,969	407,939
Case Reserves	(40,779)	(169,399)	752,266	582,867
IBNR	38,164	(329,571)	680,765	351,194
Discounted Claim Value	0	25,805	(78,671)	(52,866)
TOTAL FY 2013 CLAIMS	0	(372,195)	1,661,329	1,289,134
FUND YEAR 2014				
Paid Claims	3,374	39,138	401,039	440,177
Case Reserves	(3,074)	149,403	410,814	560,217
IBNR	(300)	(662,542)	1,268,147	605,606
Discounted Claim Value	0	26,922	(81,671)	(54,749)
TOTAL FY 2014 CLAIMS	0	(447,078)	1,998,329	1,551,251
FUND YEAR 2015				
Paid Claims	390	39,448	345,381	384,829
Case Reserves	1,510	806,057	1,255,154	2,061,211
IBNR	0	(1,112,604)	1,619,464	506,860
Discounted Claim Value	0	40,025	(157,891)	(117,866)
TOTAL FY 2015 CLAIMS	1,900	(227,075)	3,062,109	2,835,034
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	(2)	262,355	250,120	512,475
IBNR	2	(1,042,355)	2,394,880	1,352,525
Discounted Claim Value	0	56,525	(162,270)	(105,745)
TOTAL FY 2016 CLAIMS	0	(723,475)	2,482,730	1,759,255
FUND YEAR 2017				
Paid Claims	0	(6,424)	21,705	15,280
Case Reserves	62,796	244,718	286,733	531,451
IBNR	(56,502)	(1,034,294)	3,429,559	2,395,265
Discounted Claim Value	0	61,483	(208,119)	(146,636)
TOTAL FY 2017 CLAIMS	6,293	(734,517)	3,529,878	2,795,361
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	403	8,123		8,123
IBNR	295,343	2,366,503		2,366,503
Discounted Claim Value	(16,288)	(130,736)		(130,736)
TOTAL FY 2018 CLAIMS	279,458	2,243,889	0	2,243,889
COMBINED TOTAL CLAIMS	287,651	(771,700)	16,405,251	15,633,551

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
BILLS LIST**

Resolution No. 45-18

OCTOBER 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>
000631			
000631	STUART J. ALTERMAN TRUST ACCOUNT	CLAIM # 63POFF0000014457	87,500.00
			87,500.00
		Total Payments FY 2018	87,500.00

TOTAL PAYMENTS ALL FUND YEARS \$87,500.00

Chairperson

Attest:

Dated: _____

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

Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 46-18

OCTOBER 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>
000632			
000632	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/18	1,741.70
000632	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/18	780.30
000632	BROWN & CONNERY, LLP	BALANCE OF INVOICE 219068	1,391.42
000632	BROWN & CONNERY, LLP	LEGAL SERVICE FOR ANCILLARY CO - 9.10.18	19.50
000632	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 8.9.18	210.46
			4,143.38
000633			
000633	BROWN & CONNERY, LLP	LEGAL SERVICE FOR ANCILLARY COV -10/18	73.60
			73.60
000634			
000634	COMP SERVICES, INC.	CLAIM ADMIN SERVICES 10/18	11,416.00
000634	COMP SERVICES, INC.	ADMIN FEE FOR WORKERS COMP 10/18	18,983.33
			30,399.33
000635			
000635	PERMA RISK MANAGEMENT SERVICES	SEPTEMBER POSTAGE	6.70
000635	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/18	15,172.50
			15,179.20
000636			
000636	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/18 - CCPD	448.80
000636	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/18 - CCIC	259.53
			708.33
000637			
000637	COURIER-POST	ACCT: CHL-091698 - SYNOPSIS- 10/4/18	158.04
			158.04
000638			
000638	CONNER STRONG & BUCKELEW	POSITION BOND - SICA # B6025161	1,052.00
			1,052.00
		Total Payments FY 2018	51,713.88

TOTAL PAYMENTS ALL FUND YEARS \$51,713.88

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: 2018 Month Ending: August		Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE		2,114,907.60	7,250,772.34	454,380.77	16,921,228.21	(1,003,732.85)	(247,906.99)	1,298,584.14	26,788,233.22
RECEIPTS									
Assessments		993.69	11,047.46	2,338.09	48,982.90	90,902.41	9,953.66	0.00	164,218.20
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		259.26	4,026.60	1,212.65	5,315.70	147.69	457.61	2.92	11,422.43
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		259.26	4,026.60	1,212.65	5,315.70	147.69	457.61	2.92	11,422.43
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,252.95	15,074.06	3,550.74	54,298.60	91,050.10	10,411.27	2.92	175,640.63
EXPENSES									
Claims Transfers		21,905.69	110,023.47	18,513.73	301,286.45	0.00	0.00	0.00	451,729.34
Expenses		0.00	0.00	0.00	0.00	0.00	67,236.91	0.00	67,236.91
Other *		0.00	0.00	0.00	31,067.81	0.00	0.00	0.00	31,067.81
TOTAL		21,905.69	110,023.47	18,513.73	332,354.26	0.00	67,236.91	0.00	550,034.06
END BALANCE		2,094,254.86	7,155,822.92	439,417.78	16,643,172.55	(912,682.75)	(304,732.62)	1,298,587.06	26,413,839.79

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	August						
CURRENT FUND YEAR	2018						
	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	\$26,722,359.81	26500686.68	-9610.07	255460.44	32537.36	-56714.6	
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$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
3	(Amortization and/or Interest Cost)	\$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
5	Interest Paid - Cash Instr.s	\$11,422.47	\$11,157.46	\$86.39	\$129.12	\$32.86	\$16.64
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	\$11,422.47	\$11,157.46	\$86.39	\$129.12	\$32.86	\$16.64
9	Deposits - Purchases	\$830,802.79	\$164,218.20	\$367,424.65	\$106,670.34	\$121,517.69	\$70,971.91
10	(Withdrawals - Sales)	-\$1,216,618.65	-\$733,821.50	-\$233,973.52	-\$101,968.13	-\$98,380.74	-\$48,474.76
	Ending Cash & Investment Balance	\$26,413,839.82	\$25,942,240.84	\$123,927.45	\$260,291.77	\$54,917.79	\$32,461.97
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$140,939.38	\$30,399.33	\$79,141.09	\$2,837.96	\$25,587.34	\$2,973.66
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
	Balance per Bank	\$26,553,936.20	\$25,972,640.17	\$203,068.54	\$263,129.73	\$79,662.13	\$35,435.63



**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	208,118.00	\$197,828.00	\$105,077.00	\$92,752.00	46.90%	\$18,550.40	\$74,201.60	98.40%
June	59,870.00	\$58,346.00	\$28,894.00	\$28,551.00	50.50%	\$5,710.20	\$22,840.80	99.30%
July	238,259.00	\$235,403.00	\$140,521.00	\$96,582.00	41.00%	\$19,316.40	\$77,265.60	94.60%
August	293,515.00	\$289,051.00	\$108,886.00	\$180,165.00	62.30%	\$36,033.00	\$144,132.00	94.30%
September	288,684.00	\$194,994.00	\$61,169.00	\$133,825.00	68.60%	\$26,765.00	\$107,060.00	90.90%
October								
November								
December								
Totals:								
Total Bills Received		1472						



**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	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%
Totals:	2,095,253.95	\$1,976,716.16	\$1,080,803.19	\$891,027.97	45.20%	\$178,205.59	\$712,824.38	98%
Total Bills Received		1990						



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 12, 2018

CCIC SERVICE TEAM

<p>Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738</p>
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**September - October 2018
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 19:** Attended the CCIC Safety Committee meeting in Blackwood.
- **September 27:** Attended the CCIC meeting in Blackwood.
- **October 2:** Attended the CCIC Claims Committee meeting in Blackwood

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 17:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **October 23:** One session of Forklift Certification is scheduled for CCIC-CCPCFA.
- **October 25:** Plan to attend the CCIC meeting in Blackwood.

- **October 30:** One session of Forklift Certification is scheduled for CCIC-CCPCFA.

CEL MEDIA LIBRARY

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Fire Prevention Week – October 4
- Media Library Has Been Updated and Expanded! – October 10

Fire Prevention Week 2018 – October 7 to October 13

The National Fire Prevention Week 2018 theme is *Look. Listen. Learn. Be Aware. Fire can happen anywhere.*™ Fire can and does happen everywhere, and the Safety Director encourages everyone to heed the wisdom of the *Look. Listen. Learn. Be Aware.* Message of the National Fire Protection Association (NFPA).

The most devastating fires, in terms of both lives and dollars lost occur in the home. Please put these best practices to use in your homes, workplace, and the places you visit.

LOOK

Take a proactive position to best protect your family and friends. Periodically inspect your work spaces and your home. Fire can destroy them in seconds. Pay special attention to the following:

- 40% of fires are electrical in origin. Look at electrical outlets, switches and fuse / circuit breaker panels for evidence of overheating such as browning of surrounding surfaces. Make this a habit; when you plug any electrical appliance in, notice the cover plate and surroundings for evidence of overheating. Have any questionable outlet, switch or circuit protective device checked by a qualified electrician immediately.
- Look how much flammable liquids you have stored in your kitchens, garages, and workshops. Make it a habit to limit flammables to what you truly need. Throw out old paint.

LISTEN

Don't ignore or delay responding to alarms. It is human nature to want to investigate whether an alarm is actual or false. Individuals also tend to check with other people if they are evacuating. Fight that inclination and treat all alarms as real, until it is known they are false from a person of authority, such as from law enforcement or fire service.

LEARN

It is actually a myth that people panic in an emergency. The truth is they make bad decisions because they have not prepared for an emergency situation such as a fire. Take time to educate yourself and your family on how fast fire can grow, the importance of knowing two ways out, and how to use a fire extinguisher. Many local fire departments across the nation will be holding open houses in October. Please attend one and learn from the professionals.

BE AWARE

When you not in your workplaces or homes, you must rely on the good judgement of others, such as the stadium operators, restaurant owners, hotel managers, school principals, and the officials of similar sites. When visiting a venue, be alert for sights, sounds, or smells of fire or other emergency. Trust your senses and take reasonable actions to protect yourself and others.

The NFPA has a site dedicated to Fire Prevention Week with handouts, tip sheets, video, and activities at <https://www.nfpa.org/fpw>. Please take a few minutes to visit the site and share what you learned with friends, family and co-workers. Be Safe.

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.

A message from the NJCE JIF Safety Director's office:

The updated and expanded Media Library is here! Significant additions have been made to the DVD library that can be borrowed free of charge. Some of the highlights of the changes include:

- Older titles that do not reflect current regulations or best practice were removed
- Titles on emerging risk control topics were added
- The law enforcement series *In the Line of Duty* was also added

Overall, 134 new DVDs were purchased, including 62 new titles in most every category of the catalogue. Special attention was paid to two especially current topics in risk control:

1. Leadership's role in safety – knowledgeable and emotionally intelligent leaders have the largest impact on employee safety. Several titles were added to the General Safety and Supervisors / Management categories including, *Stress Management for Supervisors and Employees*, *Safety Decision Making*, *Communication Skills: What Everyone Needs to Know*, and *Leading Indicators: It's the Little Things*.
2. New or emerging topics in safety – new science and technology create new hazards. Numerous titles were added to assist with training employees on these changes including *Silica Safety in Industry and Construction*, *Distracted Driving: At What Cost*, *Dealing with the Irate Customer*, and *Social Media at Work*.

In total, The NJCE JIF Media Library now has over 620 DVD titles and 200 VHS titles.

The Safety Director invites leaders of all agencies and departments to visit the NJCE JIF website and view the entire catalog at <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf>. DVD's can be borrowed for 14 days and then returned to J.A. Montgomery Risk Control in a prepaid UPS envelope. Videos can be an important component in your training programs. Please make good use of this NJCE JIF benefit to our members.

If you have any questions please contact the Media Library helpline @ 856-552-4900.

RESOLUTION NO. 47-18

**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: 1603, 1666, 0866, 0407, 1910, 0460, 7764, 8067, 8085, 8086, 8087, 2044, 8634, 8123, 8132

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: 10-25-18

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I
MINUTES

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – July 25, 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 Steve Williams, Commissioner. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Present
Anna Marie Wright	Absent
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 Paulette Kelly (<i>via teleconference</i>)
	Conner Strong & Buckelew
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:

Lou DiAngelo, Camden County
Ed Hill, Camden Board of Social Services
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 AND CLOSED MINUTES OF JUNE 28, 2018 – TABLED

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on 7/18. The Committee discussed the new OSHA Silica rule, hydration and heat related issues, distributed a flyer on summer safety tips and discussed future training. The next meeting is scheduled to meet on 8/15. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Executive Director reported the claims committee met on 7/3 and advised there was no report for open session.

EXECUTIVE DIRECTOR REPORT:

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 June. There were 16 certificates issued for the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ Counties Excess Insurance Fund (NJCE) – During the June meeting the Executive Director provided a verbal summary of the NJCE meeting of June 28, 2018. Included in the agenda was a written summary of that meeting. The NJCE is scheduled to meet again on September 27, 2018 at 1:00 PM.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of May 31, 2018. The report indicates the Commission has a surplus of \$20,797,641. 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 \$3,287,193.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of May 31, 2018. The report indicates the Fund has a surplus of \$10,876,473.

2019 Renewal – The Fund Office recently sent the 2019 Renewal Data Schedules and Ancillary Renewal Applications to all of the member entities for completion. The updated documents should be returned by e-mail to Cathy Dodd no later than Friday, August 24, 2018. Since the budget process is dependent on the timely receipt of the renewal data we ask your cooperation in meeting the due dates.

NJCE Dividend – PERMA anticipates the NJ CEL will be able to declare a dividend for the 2013 Fund Year. If so, the Camden Commission will share in this dividend. An eventual declaration of a dividend is subject to the completion of the NJCE 2017 audit. The Fund Office will provide an update in September.

NJCE Dividend – PERMA anticipates the NJ CEL will be able to declare a dividend for the 2013 Fund Year. If so, the Camden Commission will share in this dividend. An eventual declaration of a dividend is subject to the completion of the NJCE 2017 audit. The Fund Office will provide an update in September.

August Commission Meeting – As a reminder, the Commission will not be meeting in August. The Commission previously passed Resolution 15-18 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next meeting is scheduled for September 27, 2018 at 2:00 PM.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak reviewed the July Bill Lists and the Treasurer's Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 36-18 JULY BILL LIST IN THE AMOUNT OF \$1,987,249.34

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

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

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of June which was included in the agenda along with last year's reports. Ms. Hall advised the total billed for the month of June was \$59,870.00 and the total paid was \$28,894.00 with a savings of \$28,551.00 or 50.50%. Ms. Hall advised the net savings was \$22,840.80 and network utilization was 99.30%.

SAFETY DIRECTOR: Mr. Prince reviewed the June – July 2018 Risk Control Activity Report which was included in the agenda. Additionally, the municipal JIFs had been offered the program, under 100, a nationally recognized program, that encourages and stresses safety and accident reduction. This program will be offered to the county including the metro, sheriff’s department and the prosecutor’s office. An EPL Managers and Supervisors program for police is also available and the Safety Director’s office is also planning to offer this to the county. 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 Angilella
Vote:	2 Ayes, 0 Nays

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	Commissioner Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Commissioner Williams read Resolution 37-18, 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 37-18 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman Angilella 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>
2058	\$ 74,404.20	PAR
0975	\$ 62,143.16	PAR/SAR
7559	\$ 46,681.00	PAR
8630	\$ 128,652.00	PAR
7766	\$ 8,473.52	PAR

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

Chairman Angilella advised the next meeting is scheduled for Thursday September 27, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:31 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES - September 27, 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 Ross Angilella, Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton Paulette Kelly
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	Conner Strong & Buckelew Michelle Leighton Christine Baroudi
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CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor

Bowman & Company LLP
Jim Miles

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group
Danielle Colaianni *(via teleconference)*
Jennifer Olson *(via teleconference)*

ALSO PRESENT:

Lou DiAngelo, Camden County

Carol Fario, Camden County

Ed Hill, Camden Board of Social Services

Karl McConnell, Camden College *(via teleconference)*

Bob Cornforth, Camden County MUA

Nancy Ghani, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services

Joseph Hrubash, PERMA Risk Management Services *(via teleconference)*

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JUNE 28, 2018

Motion

Chairman Angilella

Second:

Commissioner Wright

Vote:

Unanimous

OPEN AND CLOSED MINUTES OF JULY 25, 2018 – TABLED

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on 9/19. The Committee discussed PEOSHA citations and training. The next meeting is scheduled to meet on 10/17. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the claims committee met on 8/8 and 9/7. Ms. Leighton introduced Christine Baroudi, a new team member of Conner Strong and reminded the committee that the Best Practices workshop is scheduled for October 31, 2018. This year's topics include an overview of controlled insurance programs, body worn cameras in law enforcement and topics related to the opioid epidemic.

EXECUTIVE DIRECTOR REPORT:

2017 Audit Report as of December 31, 2017 - The Auditor's Report as of December 31, 2017 has been sent under separate cover to the Fund Commissioners. The Commission Auditor, Mr. Jim Miles, of Bowman & Company, LLP presented the audit. Included in the agenda was Resolution 38-18, Certification of Annual Audit Report for Period ending December 31, 2017 along with the Group Affidavit Form.

Motion to approve Resolution 38-18 Certification of Annual Audit Report for Period Ending December 31, 2017

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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 July and August. There were 11 certificates issued for the period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

NJ Counties Excess Insurance Fund (NJCE) – The NJCE held a special meeting on August 16, 2018 to approve 3 PARS. The NJCE met prior to the Commission meeting and the Executive Director provided a report at the meeting. The NJCE will introduce the 2019 Budget on October 25, 2018 and Budget Adoption is scheduled for November 15, 2018.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of July 31, 2018. The report indicates the Commission has a surplus of \$22,598,123. 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 \$4,155,169.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of July 31, 2018. The report indicates the Fund has a surplus of \$13,888,552.

2018 Property & Casualty Assessments – The third and final assessment payments for 2018 were due on September 15, 2018. The statements of accounts were e-mailed on August 13, 2018 to the member entities. If you have not remitted your payment yet please make your check payable to the Camden County Insurance Commission and send to the Treasurer, David McPeak.

2019 Renewal Application and Updated Exposure Information – The 2019 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We want to thank everyone involved for their efforts with this project and submitting the information.

NJCE Membership – Camden County’s 3 year membership in the NJCE is expiring. The NJCE has mailed out the applicable resolution to the County Administrator for execution.

Entity Membership in the Insurance Commission – The three year membership for the Camden County Insurance Commission is also due to expire. The Fund Office mailed the applicable Indemnity and Trust Agreement to the member entities for execution. Each member entity will need to pass a resolution authorizing its participation in the Camden County Insurance Commission.

The Underwriting Director advised the renewal is overall positive. The only significant item is the property insurance, the CEL will be taking a layer of the property insurance as the deductible increases.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Angilella reviewed the July Bill Lists and the Treasurer's Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 39-18 AUGUST BILL LIST IN THE AMOUNT OF \$67,236.91 AND RESOLUTION 40-18 SEPTEMBER BILL LIST IN THE AMOUNT OF \$146,568.78

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of August which was included in the agenda. Ms. Hall advised the total billed for the month of August was \$293,515.00 and the total paid was \$108,886.00 with a savings of \$180,165.00 or 62.30%. Ms. Hall advised the net savings was \$144,132.00 and network utilization was 94.30%.

SAFETY DIRECTOR: Mr. Prince reviewed the July – September 2018 Risk Control Activity Report which was included in the agenda. Included in the agenda were the following safety bulletins: Fixed Ladder, Seatbelts and Distracted Driving. Additionally, the Safety Director and Mr. DiAngelo are following up on the Department of Corrections purchase of body worn cameras for the BRIT safety grant. 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 Wright
Vote:	Unanimous

CLOSED SESSION: Commissioner Williams read Resolution 41-18, 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 41-18 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman Angilella 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>
2087	\$ 58,791.00	PAR
2090	\$ 37,347.00	PAR
1416	\$ 23,833.44	PAR
2614 & 2613	\$ 294,573.85	PAR
1366	\$ 10,500.00	PAR
0632	\$ 24,371.20	PAR
7699	\$ 125,000.00	PAR
7922	\$ 8,832.50	PAR
7915	\$ 8,761.50	PAR
1760	\$ 36,653.62	PAR
1528	\$ 250,000.00	PAR
2072	\$ 121,893.00	PAR
1584	\$ 66,686.00	PAR
2003	\$ 170,017.34	PAR
7288	\$ 170,000.00	PAR
4457	\$ 87,500.00	PAR
9129	\$ 175,000.00	PAR
0646	\$ 238,384.00	PAR
0647	\$ 230,610.00	PAR

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for Thursday October 25, 2018, 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: 3:00 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary