

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 27, 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: SEPTEMBER 27, 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:** June 28, 2018 OpenAppendix I
 June 28, 2018 ClosedHandout
 July 25, 2018 OpenHandout
 July 25, 2018 ClosedAppendix I

- CORRESPONDENCE – None**

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

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

- TREASURER – David McPeak**
 Resolution **39-18** August Bill List - Confirmation of PaymentPage 14
 Resolution **40-18** September Bill List - Confirmation of Payment..... Pages 15-16
 July Monthly Treasurer Reports Pages 17-18

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 Medical Savings Report – 2018Page 19
 Medical Savings Report – 2017Page 20

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report..... Pages 21-22
 Safety Director Bulletins Pages 23-25

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

- CLOSED SESSION- PARS**
 Resolution **41-18** Closed SessionPage 26
 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: October 25, 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: September 27, 2018

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ 2017 Audit Report as of December 31, 2017 (Pages 4-6) - 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 will attend the meeting to present the audit. We will be seeking approval of the 2017 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is 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

❑ Certificate of Insurance Issuance Report (Pages 7-9) – Attached on pages 7-9 is the certificate of issuance report from the NJCE for the month of July & August. There were 7 certificates issued for the month of July and 4 during the month of August.

❑ Motion to approve the certificate of insurance report

❑ 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 will provide a verbal 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 (Pages 10-11) – Included in the agenda on pages 10-11 is 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 (Pages 12-13) - Included in the agenda on pages 12-13 is 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.
- ❑ **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. We ask that you hold the date for the Workshop and watch for the e-mail invitation.

RESOLUTION NO. 38-18

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2017**

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

WHEREAS, the Annual Report of Audit for the year 2017 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance

Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 27, 2018.

Ross Angilella, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

CAMDEN COUNTY INSURANCE COMMISSION

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

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

- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2017.

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

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Ross Angilella

(L.S.) Anna Marie Wright

(L.S.)

STEVE WILLIAMS
Vice Chairman

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

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

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 7/1/2018 To 7/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - PATCO I - County of Camden, Division Of Insurance	PO Box4262 Lindenwold, NJ 08021	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 RE: Shredding Event 10/6/18 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 shredding event at Woodcrest Station on October 6, 2018.	7/11/2018 #1937697	GL AU EX WC OTH
H - Hale Trailer I - County of Camden, Division Of Insurance	Route 73 & Cooper Road Voorhees, NJ 08043	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 Hale Trailer is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	7/23/2018 #1942054	GL AU EX WC OTH
H - Division of Family Development I - County of Camden, Division Of Insurance	PO Box 716 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 grant renewal application	7/25/2018 #1943716	GL AU EX WC OTH
H - Camden County Events & Community I - County of Camden, Division Of Insurance	Outreach Attn: Wendy Gail 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 Evidence of Insurance with respect to Metro Police Summer Carnival Night on Aug 10, 2018 from 12pm to 9pm at Staley Park, 7th & Chelton Ave.	7/25/2018 #1943717	GL AU EX WC OTH
H - Eastern High School I - County of Camden, Division Of Insurance	Attention: Phil Smart - Administration, 1401 Laurel Oak Road Laurel Springs, NJ 08021	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 Immunization Program on October 11, 2018 for use of Eastern High School, 1401 Laurel Oak Road, Voorhees, NJ 08043	7/26/2018 #1943936	GL AU EX WC OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 7/1/2018 To 7/31/2018

H - Township of Gloucester, I - County of Camden, Division Of Insurance	Department of Senior & Community Services, 1575 Hider Lane Laurel Springs, NJ 08021	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 Immunization Program on October 26, 2018 for use of the Township of Gloucester facility Road, Winslow Township, NJ 08004.	7/26/2018 #1943937	GL AU EX WC OTH
Total # of Holders: 7				

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 8/1/2018 To 8/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Crowne Plaza Philadelphia/Cherry I - County of Camden, Division Of Insurance	Hill 2349 West Marlton Pike 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 Senior Health Day 09/27/2018	8/6/2018 #1951741	GL AU EX WC OTH
H - Lower Cape May Regional School I - Camden County College	District 687 Route 9 Cape May, NJ 08204	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 Lower Cape May Regional School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Chemistry for Fire Class for Camden County College students to be held at the Lower Cape May Regional HS for Fall 2018 Semester.	8/13/2018 #1953064	GL AU EX WC OTH
H - State of New Jersey Department I - Camden County College	of Children and Family 4 Echelon Plaza, 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity. State of New Jersey Department of Children and Family are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	8/20/2018 #1955929	GL AU EX WC OTH
H - County of Gloucester, Board of Chosen Freeholders I - County of Camden, Division Of Insurance	It's Department & Agencies, etal P.O. Box 337 Deptford, NJ 08096	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 an Additional Insured where obligated by virtue of a written contract or written mutual aid agreement with the Named Assured, but only in respect to acts or operations by or behalf of the Named Assured, and subject t the limitations on coverage contained in any such written contract or written mutual aid agreements or other written agreement with respects to the Shared Service Agreement for the provision of a Juvenile Detention Facility.	8/20/2018 #1955937	GL AU EX WC OTH
Total # of Holders: 4				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		July 31, 2018			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,300,006	9,099,168	101,588,950	110,688,118
2.	CLAIM EXPENSES				
	Paid Claims	339,002	2,318,071	20,624,987	22,943,058
	Case Reserves	(175,055)	(335,869)	6,042,133	5,706,265
	IBNR	485,227	506,167	12,607,289	13,113,457
	Discounted Claim Value	(10,871)	36,154	(432,593)	(396,440)
	TOTAL CLAIMS	638,304	2,524,524	38,841,816	41,366,339
3.	EXPENSES				
	Excess Premiums	559,359	3,914,644	41,316,536	45,231,179
	Administrative	58,472	409,766	4,783,492	5,193,258
	TOTAL EXPENSES	617,831	4,324,409	46,100,028	50,424,437
4.	UNDERWRITING PROFIT (1-2-3)	43,871	2,250,236	16,647,106	18,897,342
5.	INVESTMENT INCOME	12,351	58,908	274,189	333,098
6.	PROFIT (4 + 5)	56,222	2,309,144	16,921,296	19,230,440
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	13,288	962,601	3,192,569	4,155,169
11.	SURPLUS (6 + 7 + 8)	69,510	3,271,745	19,326,380	22,598,125
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	316	115,012	(222,904)	(107,893)
	2011	1,107	87,402	1,041,038	1,128,440
	2012	17,312	181,652	1,435,427	1,617,079
	2013	(27,418)	101,688	4,128,024	4,229,712
	2014	(3,363)	237,184	5,248,839	5,486,024
	2015	(9,179)	125,876	4,422,157	4,548,033
	2016	(7,278)	1,127,572	1,918,585	3,046,157
	2017	2,725	626,088	1,355,212	1,981,301
	2018	95,287	669,271		669,271
	TOTAL SURPLUS (DEFICITS)	69,510	3,271,745	19,326,379	22,598,123
	TOTAL CASH				23,904,130

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	1,357	2,715,045	2,716,402
Case Reserves	0	(13,384)	33,572	20,188
IBNR	0	(10,844)	14,345	3,501
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	238	15,563	2,076,354	2,091,917
Case Reserves	(338)	(30,855)	163,876	133,021
IBNR	100	(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	(34,945)	(11,623)	1,751,626	1,740,003
Case Reserves	(628)	(76,565)	169,055	92,490
IBNR	20,000	11,264	15,616	26,880
Discounted Claim Value	0	1,759	(3,478)	(1,719)
TOTAL FY 2012 CLAIMS	(15,573)	(75,166)	1,932,820	1,857,654
FUND YEAR 2013				
Paid Claims	10,990	109,891	3,328,279	3,438,169
Case Reserves	(395)	(84,521)	393,852	309,331
IBNR	18,764	11,783	91,063	102,847
Discounted Claim Value	0	2,223	(10,220)	(7,997)
TOTAL FY 2013 CLAIMS	29,359	39,376	3,802,974	3,842,350
FUND YEAR 2014				
Paid Claims	13,110	270,777	4,752,490	5,023,267
Case Reserves	(13,415)	(308,348)	577,673	269,325
IBNR	5,576	(82,688)	259,037	176,349
Discounted Claim Value	0	6,751	(14,654)	(7,903)
TOTAL FY 2014 CLAIMS	5,271	(113,509)	5,574,546	5,461,038
FUND YEAR 2015				
Paid Claims	19,731	373,777	2,363,444	2,737,220
Case Reserves	12,809	61,220	1,534,322	1,595,542
IBNR	(21,964)	(514,851)	1,914,505	1,399,655
Discounted Claim Value	0	12,622	(64,734)	(52,112)
TOTAL FY 2015 CLAIMS	10,576	(67,232)	5,747,537	5,680,305
FUND YEAR 2016				
Paid Claims	21,904	288,003	2,927,065	3,215,069
Case Reserves	(28,747)	(374,764)	1,724,248	1,349,484
IBNR	16,169	(901,830)	3,779,157	2,877,327
Discounted Claim Value	0	34,763	(122,093)	(87,330)
TOTAL FY 2016 CLAIMS	9,326	(953,828)	8,308,377	7,354,550
FUND YEAR 2017				
Paid Claims	232,728	1,102,519	710,684	1,813,203
Case Reserves	(209,542)	(98,386)	1,445,534	1,347,148
IBNR	(23,186)	(1,508,827)	6,520,500	5,011,673
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	75,247	167,808		167,808
Case Reserves	65,200	589,735		589,735
IBNR	469,768	3,509,038		3,509,038
Discounted Claim Value	(10,871)	(81,898)		(81,898)
TOTAL FY 2018 CLAIMS	599,344	4,184,684	0	4,184,684
COMBINED TOTAL CLAIMS	638,304	2,524,524	38,841,816	38,626,545

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,773,976	12,417,831	118,535,964	130,953,796
2.	CLAIM EXPENSES				
	Paid Claims	19,693	228,487	3,142,296	3,370,783
	Case Reserves	357,599	1,096,413	3,560,908	4,657,321
	IBNR	(87,706)	(2,511,523)	10,479,791	7,968,268
	Discounted Claim Value	(16,294)	127,272	(777,744)	(650,472)
	TOTAL CLAIMS	273,292	(1,059,351)	16,405,251	15,345,900
3.	EXPENSES				
	Excess Premiums	1,306,259	9,143,812	82,005,406	91,149,217
	Administrative	150,468	984,900	8,815,738	9,800,638
	TOTAL EXPENSES	1,456,727	10,128,711	90,821,144	100,949,855
4.	UNDERWRITING PROFIT (1-2-3)	43,957	3,348,471	11,309,569	14,658,041
5.	INVESTMENT INCOME	12,137	74,471	263,592	338,063
6.	PROFIT (4+5)	56,094	3,422,942	11,573,162	14,996,104
7.	Dividend	0	0	500,000	500,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	56,094	3,422,942	10,465,611	13,888,553
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	395	144,950	487,880	632,830
	2011	680	125,538	986,002	1,111,540
	2012	760	252,331	670,408	922,739
	2013	1,340	380,693	1,684,539	2,065,232
	2014	1,650	457,472	2,114,583	2,572,055
	2015	1,829	240,511	1,304,973	1,545,484
	2016	2,110	734,594	2,228,683	2,963,277
	2017	2,308	748,201	988,542	1,736,743
	2018	45,021	338,651		338,651
	TOTAL SURPLUS (DEFICITS)	56,094	3,422,942	10,465,610	13,888,552
	TOTAL CASH				24,934,281

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	1,220	165,365	166,585
	Case Reserves	(25,000)	(74,866)	84,636	9,770
	IBNR	25,000	(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	4,440	24,380	435,147	459,527
	Case Reserves	(4,440)	(7,687)	341,117	333,430
	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	13,018	36,134	1,466,690	1,502,824
	Case Reserves	(13,018)	(101,438)	180,069	78,631
	IBNR	0	(198,468)	623,240	424,772
	Discounted Claim Value	0	16,219	(45,106)	(28,887)
	TOTAL FY 2012 CLAIMS	0	(247,553)	2,224,893	1,977,340
FUND YEAR 2013					
	Paid Claims	2,249	98,355	306,969	405,324
	Case Reserves	(9,249)	(128,620)	752,266	623,646
	IBNR	7,000	(367,735)	680,765	313,030
	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	6,279	35,764	401,039	436,803
	Case Reserves	(17,598)	152,477	410,814	563,291
	IBNR	11,318	(662,242)	1,268,147	605,906
	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	0	39,058	345,381	384,439
	Case Reserves	174,900	804,547	1,255,154	2,059,701
	IBNR	(174,900)	(1,112,604)	1,619,464	506,860
	Discounted Claim Value	0	40,025	(157,891)	(117,866)
	TOTAL FY 2015 CLAIMS	0	(228,975)	3,062,109	2,833,134
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	1,098	262,357	250,120	512,477
	IBNR	(1,098)	(1,042,357)	2,394,880	1,352,523
	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	(6,293)	(6,424)	21,705	15,280
	Case Reserves	250,501	181,923	286,733	468,656
	IBNR	(250,501)	(977,792)	3,429,559	2,451,767
	Discounted Claim Value	0	61,483	(208,119)	(146,636)
	TOTAL FY 2017 CLAIMS	(6,293)	(740,811)	3,529,878	2,789,067
FUND YEAR 2018					
	Paid Claims	0	0		0
	Case Reserves	405	7,720		7,720
	IBNR	295,475	2,071,160		2,071,160
	Discounted Claim Value	(16,294)	(114,448)		(114,448)
	TOTAL FY 2018 CLAIMS	279,586	1,964,432	0	1,964,432
COMBINED TOTAL CLAIMS		273,292	(1,059,351)	16,405,251	15,345,900

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.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 39-18

AUGUST 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>
000619			
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	160.00
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	4,525.36
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	4,871.10
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	5,911.15
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	4,910.00
000619	BROWN & CONNERY, LLP	LEGAL SERVICE - ANCILLARY CVG	579.14
			20,956.75
000620			
000620	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 8/18	11,416.00
000620	COMPSERVICES, INC.	ADMIN FEE FOR WK COMP 8/18	18,983.33
			30,399.33
000621			
000621	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/18	15,172.50
			15,172.50
000622			
000622	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - 8/18 - PD	448.80
000622	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - 8/18 - CCIC	259.53
			708.33
		Total Payments FY 2018	67,236.91

TOTAL PAYMENTS ALL FUND YEARS \$67,236.91

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. 40-18

SEPTEMBER 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>
000623			
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 9/18	120.00
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 9/18	1,510.66
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 9/18	433.99
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 9/18	131.23
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 9/18	1,250.00
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 8/18	3,816.33
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 8/18	3,120.00
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 8/18	361.55
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 8/18	2,805.86
000623	BROWN & CONNERY, LLP	LEGAL SERVICES 8/18	360.00
			13,909.62
000624			
000624	SELECTIVE INSURANE COMPANY	RENEWAL OF FLOOD POLICY - 10/18 - 10/19	26,668.00
			26,668.00
000625			
000625	SELECTIVE INSURANE COMPANY	RENEWAL OF FLOOD POLICY - 10/18 - 10/19	19,843.00
			19,843.00
000626			
000626	SELECTIVE INSURANE COMPANY	RENEWAL OF FLOOD POLICY - 10/18 - 10/19	22,349.00
			22,349.00
000627			
000627	SELECTIVE INSURANE COMPANY	RENEWAL OF FLOOD POLICY - 10/18 - 10/19	17,519.00
			17,519.00
000628			
000628	COMP SERVICES, INC.	CLAIMS ADMIN SERVICES 9/18	11,416.00
000628	COMP SERVICES, INC.	ADMIN FEE FOR WC 9/18	18,983.33
			30,399.33
000629			
000629	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/18	15,172.50
			15,172.50
000630			
000630	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE - POLICE DEPARTMENT 9/18	448.80
000630	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE - CCIC 9/18	259.53
			708.33

TOTAL PAYMENTS ALL FUND YEARS \$146,568.78

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: July								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,109,905.86	7,256,939.53	471,209.98	17,306,534.20	907,728.27	76,782.87	1,298,580.85	29,427,681.56
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	35,572.50	0.00	0.00	0.00	0.00	0.00	0.00	35,572.50
Invest Pymnts	226.61	4,092.65	1,233.94	5,704.13	633.58	464.78	3.29	12,358.98
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	226.61	4,092.65	1,233.94	5,704.13	633.58	464.78	3.29	12,358.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	35,799.11	4,092.65	1,233.94	5,704.13	633.58	464.78	3.29	47,931.48
EXPENSES								
Claims Transfers	30,797.37	10,259.84	18,063.15	345,522.21	0.00	0.00	0.00	404,642.57
Expenses	0.00	0.00	0.00	0.00	1,912,094.70	325,154.64	0.00	2,237,249.34
Other *	0.00	0.00	0.00	45,487.91	0.00	0.00	0.00	45,487.91
TOTAL	30,797.37	10,259.84	18,063.15	391,010.12	1,912,094.70	325,154.64	0.00	2,687,379.82
END 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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	July					
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	\$29,304,354.33	29015506.38	103392.04	250963.89	-41943.36	-23564.62
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$12,358.98	\$12,111.59	\$77.56	\$113.81	\$36.46	\$19.56
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	\$12,358.98	\$12,111.59	\$77.56	\$113.81	\$36.46	\$19.56
9 Deposits - Purchases	\$360,826.95	\$35,572.50	\$167,207.15	\$10,001.45	\$113,158.95	\$34,886.90
10 (Withdrawals - Sales)	-\$3,012,634.27	-\$2,562,503.79	-\$280,286.82	-\$5,618.71	-\$110,723.30	-\$53,501.65
Ending Cash & Investment Balance	\$26,788,233.21	\$26,500,686.68	-\$9,610.07	\$255,460.44	\$31,747.98	\$9,948.18
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$604,726.88	\$325,154.64	\$194,549.69	\$6,873.69	\$52,433.05	\$25,715.81
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$27,392,117.09	\$26,825,841.32	\$184,939.62	\$262,334.13	\$83,338.03	\$35,663.99



**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								
October								
November								
December								
Totals:								
Total Bills Received		1318						



**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: September 18, 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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**July - September 2018
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 16:** One session of Forklift Certification training was conducted for CCMUA.
- **July 17:** Four sessions of HazCom w/GHS training were conducted for CCBOSS.
- **July 18:** Attended the CCIC Safety Committee meeting in Blackwood.
- **July 19:** Four sessions of HazCom w/GHS training were conducted for CCBOSS.
- **July 24:** One session of Forklift Certification training was conducted for CCMUA.
- **July 25:** Attended the CCIC meeting in Blackwood.

- **July 26:** Two sessions of HazCom w/GHS were conducted for CCIC-PCFACC
- **July 26:** Conducted loss control surveys of the CCIC County Parks.
- **July 30:** One session of Forklift Certification training was conducted for CCMUA
- **August 7:** Attended the CCIC Claims Committee meeting in Blackwood.
- **August 9:** Conducted a loss control survey of CCIC-Board of Social Services.
- **August 13:** Conducted loss control surveys of CCIC County Parks.
- **August 15:** Attended the CCIC Safety Committee meeting in Blackwood.
- **September 4:** Attended the CCIC Claims Committee meeting in Blackwood.
- **September 4:** One session of BBP was conducted for CCIC-PCFACC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 19:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **September 27:** Plan to attend the CCIC meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Fall Protection for Fixed Ladders – August 9.
- Buckle Up – August 14.
- Fatalities and Distracted Driving – August 16.

Fixed Ladder Inspection & Evaluation

Agency Name _____

Fixed ladders must be inspected regularly and as necessary, and maintained in a safe condition. Annual inspections are sufficient for many fixed ladders, though conditions may require more frequent inspections.

Effective November 2018,

- OSHA requires new or replacement fixed ladders over 24 feet long must be provided with a Ladder Safety System
- Existing fixed ladders over 24 feet above a lower level must be provided with a cage, well, personal fall protection system or Ladder Safety System
 - By 2036, all fixed ladders over 24 feet must be provided with a personal fall protection or a ladder safety system.

Inspector:	Inspection Date:
Location Surveyed:	Ladder Identifier: #
Total length of ladder: feet inches	Date ladder installed:
Recommended inspection frequency: (Based on environmental conditions & situational use)	Date Ladder Safety System installed:
500# Drop Test results on file: <input type="checkbox"/> YES <input type="checkbox"/> NO (Initial and subsequent periodic retesting)	
Fall protection currently provided by <input type="checkbox"/> Cage / Well <input type="checkbox"/> Personal Fall Protection <input type="checkbox"/> Ladder Safety System <input type="checkbox"/> None	
Ladder & Landing Inspection	
Ladder material: <input type="checkbox"/> Wood <input type="checkbox"/> Steel <input type="checkbox"/> Aluminum	Is ladder painted / treated: <input type="checkbox"/> YES <input type="checkbox"/> NO
Are rungs slip resistant, evenly spaced, level, and in good condition?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is there clearance (min. 7") behind and to the sides of the ladder for hands and feet?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the ladder extend 3 feet above top landing or provide handholds at top?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Is access to the ladder restricted by locked security gate or perimeter fence?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Is there at least 30" clearance from rungs to cage or well? (minimum 24" clearance for a spot obstruction. Deflection plate required.)	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Is anchor point for the ladder personal fall protection rated for 5,000 lb.?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Are landing platforms properly provided, secure and in good condition?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Cage & Well Inspection	
Is the bottom of the cage 7 - 8 feet above the grade or landing?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
For through-ladders, rungs are omitted from extension & side rails are 24-30" wide?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Does the well hatch cover opens with sufficient clearance to access ladder?	<input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO
Corrective Action Plan	
<input type="checkbox"/> No action needed at time of this inspection	
<input type="checkbox"/> Sanding <input type="checkbox"/> painting of <input type="checkbox"/> ladder <input type="checkbox"/> cage is needed. Ladder is structurally sound and firmly mounted.	
<input type="checkbox"/> The following in-house repairs are needed (continue on rear of page if needed):	
<input type="checkbox"/> The ladder should be evaluated by a qualified ladder contractor. Describe concern(s) on rear of page.	
<input type="checkbox"/> The ladder should be upgraded / replaced. Fixed ladders without personal fall protection or Ladder Safety System must be upgraded by 2036. Describe concern(s) on rear of page.	

June 2018

Buckle Up! It Could Save Your Life!

This is the message that the National Highway Traffic Safety Administration (NHTSA) is sending out to all drivers. NHTSA believes the consequences of not wearing or improperly wearing a seatbelt are clear. Of the 37,461 people killed in motor vehicle crashes in 2016, 48% of passenger vehicle occupants killed were unrestrained.ⁱ

What can we do? According to NHTSA:

- Buckling up is the single most effective thing you can do to protect yourself in a crash. The NHTSA offers the following guidelines to properly wear your seat belt:
 - The lap belt and shoulder belt are secured across the pelvis and rib cage, which are better able to withstand crash forces than other parts of your body
 - Place the shoulder belt across the middle of your chest and away from your neck
 - The lap belt rests across your hips, not your stomach
 - NEVER put the shoulder belt behind your back or under an armⁱⁱ
- Airbags are designed to work with seat belts, not replace them

Special Note for Law Enforcement Officers:

Law Enforcement Officers are at relatively high risk of back pain and other musculoskeletal disorders. The risk is exacerbated by the poor accommodation provided by their vehicles and the required body-worn equipment.ⁱⁱⁱ See the J.A. Montgomery Law Enforcement March 12, 2018 Bulletin on seat belts for additional information on seat belts, body worn equipment, and vehicle designs.

In New Jersey failure to wear a seatbelt may result in a summons being issued to the vehicle operator and passengers. Title 39:3-76.2 provides details on the law and how it applies to persons under the age of 18 years.

Public employees, law enforcement officers, firefighters and EMS personnel are not exempt from this statute.

The consequences of failing to wear your seatbelt can lead to serious bodily injury or death. The Safety Director offers the following recommendations:

- Develop a policy on the use of seat belts that complies with Federal and State Law
- Identify the consequences
- Educate personnel and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law and or your policies.

ⁱ National Highway Traffic Safety Administration. www.nhtsa.gov/risky-driving/seat-belts.

ⁱⁱ Ibid.

ⁱⁱⁱ Jones, M, Ebert, S. & Reed, M. - "UMTRI-2015-21" - "A Pilot Study of Law Enforcement Officer (LEO) Anthropometry with Applications to Vehicle Design for Safety and Accommodation." (2015).

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.

Fatalities from Distracted Driving Increase

Motor vehicle accidents that result in fatalities are on the rise in New Jersey. According to the New Jersey State Police Fatal Accident Investigation Unit, there were 625 fatalities in 2017. This includes drivers, passengers, cyclists, and pedestrians. The most common contributing circumstance for these fatalities is reported to be driver inattention.ⁱ Driver inattention includes distractions that may cause the driver to lose focus on the task at hand. One common type of distraction is the illegal use of a cellular phone or electronic device. Distracted driving is a leading cause of accidents that lead to serious bodily injury or death. The New Jersey State Legislature has recognized this challenge and responded by passing N.J.S.A. 2C:11-5 and N.J.S.A. 2C:12-1. These laws establish that the illegal use of a cell phone while driving is recklessness under the vehicular homicide and assault by auto statutes. This law makes it easier to obtain convictions for vehicular homicide or assault by auto against a person who illegally uses a cell phone while driving and, as a result, kills or injures someone.

N.J.S.A. 39:4-97.3 prohibits the use of handheld electronic devices (e.g., cellular telephones) while driving a motor vehicle on any public road or highway. Using a hand-held cellular telephone or texting device is a primary offense. Law enforcement may stop and cite a motorist specifically for these actions. Motorists are permitted to use a hands-free cellular telephone if it does not interfere with any federally required safety equipment or with the safe operation of the vehicle. Although the use of a hands-free cellular telephone is legal, it is strongly discouraged. A handheld cellular telephone may be used only in certain emergency situations, which include: fire, traffic accident, serious road hazard, medical emergency, or a hazardous material emergency. Motorists in the above-mentioned circumstances must keep one hand on the steering wheel while using a handheld device.ⁱⁱ

Public employees are not exempt from N.J.S.A. 39:4-97.

If a serious motor vehicle accident occurs that involves serious bodily injury and or death; accident investigators are trained on how to obtain information about cell phone usage. Metadata, phone call information, Wi-Fi connectivity, and text data can be obtained from a subscriber's cell phone carrier. This information will identify the date, time, and location of when the cell phone was being operated.

The consequences of illegally using a cell phone while operating a motor vehicle are serious. The Safety Director offers the following recommendations:

- Develop a policy on the use of cell phones that minimally complies with Federal and State Law.
- Further, consider prohibiting all non-emergency use of cell phones while operating any vehicle
- Identify the consequences
- Educate employees and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law or your organization's policies.

When developing your rules, look beyond the "driving" aspect and assess other work tasks that may be affected by an employee's use of a cell phone while working. Examples include, but are not limited to, Lifeguards, Flaggers, Public Works, Crossing Guards, Police, Fire, and EMS.

ⁱ New Jersey State Police, 2016 Fatal Motor Vehicle Crash Comparative Data Report For The State of New Jersey

ⁱⁱ New Jersey Motor Vehicle Commission, "The New Jersey Driver Manual." p. 78-79.
<https://driving-tests.org/new-jersey/nj-mvc-drivers-handbook-manual/>

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.

RESOLUTION NO. 41-18

**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: 2087, 2090, 1416, 2614, 2613, 1366, 0632, 7699, 7922 7915
1760, 1528, 2072, 1584, 2003, 7288, 4457, 9129, 0646, 0647**

PERSONNEL:

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

ADOPTED:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I
MINUTES

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES - June 28, 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	Absent
Anna Marie Wright	Present
Steve Williams	Present

FUND PROFESSIONALS PRESENT:

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

ALSO, PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MAY 24, 2018

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

CLOSED MINUTES OF MAY 24, 2018

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on 6/20, a variety of topics were discussed including DV6 online trainings and safety walk arounds. Mr. Prince reported opiates training was held at the prosecutor's office. Their next meeting is scheduled to meet again on 7/18. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the claims committee met on 7/7 and advised there was no report for open session. Ms. Leighton did advise they will be hosting another Best Practices Workshop and are currently brainstorming topics.

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 May. There were 9 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 Counties Excess Insurance Fund (NJCE) – The NJCE met prior to the Commission Meeting. The Executive Director will provide a verbal update at the 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 April 30, 2018. The report indicates the Commission has a surplus of \$20,667,401. 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 \$3,271,357.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of April 30, 2018. The report indicates the Fund has a surplus of \$10,812,288.

2018 Property & Casualty Assessments – The second Property & Casualty Assessment payments were due on May 15, 2018. The Treasurer advises payment was received from all of the member entities.

2019 Renewals – The Fund office will start the data collection process for the 2019 renewal in order to provide the relevant information to the underwriters. The Fund Office will work with the Member Entities to collect the data.

Automated External Defibrillator – Mr. DiAngelo has requested a discussion about purchasing AED’s for additional County locations.

MOTION TO APPROVE THE REIMBURESMENT OF THE COUNTY FOR THE PURCHASE OF AUTOMATED EXTERNAL DEFIBRILLATORS

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

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 31-18 JUNE BILL LIST IN THE AMOUNT OF \$87,920.40 AND RESOLUTION 32-18 JUNE BILL LIST IN THE AMOUNT OF \$81,776.83

Motion	Commissioner Wright
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 May which was included in the agenda along with last year's reports. Ms. Hall advised the total billed for the month of May was \$208,118.00 and the total paid was \$105,077.00 with a savings of \$92,752.00 or 46.90%. Ms. Hall advised the net savings was \$74,201.60 and network utilization was 98.40%.

SAFETY DIRECTOR: Mr. Prince reviewed the May – June 2018 Risk Control Activity Report which was included in the agenda. Also included in the agenda was a safety director's bulletin – Prepare Now for Hurricane Season. Mr. Prince advised he had received request from the BOSS to provide Hazardous Communication and Right to Know training. It has been scheduled and contact his office if you would like to send employees or have any questions. 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 Williams moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Williams read Resolution 33-18, 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 33-18 FOR CLOSED SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright

Vote: 2 Ayes, 0 Nays

MOTION TO RETURN TO OPEN SESSION

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

Chairman Williams 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>
0531	\$ 183,976.40	PAR
0369	\$ 32,343.95	PAR/SAR
2345	\$ 61,000.00	PAR
7485	\$ 17,500.00	PAR
7728	\$ 10,745.00	PAR
9762	\$ 11,000.00	PAR
7809	\$ 16,220.00	PAR
1658	\$ 250,000.00	SAR
1653	\$ 254,139.23	SAR

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

Commissioner Williams advised the next meeting was scheduled for July 25, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:28 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

**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