

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 28, 2019**

**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: FEBRUARY 22, 2019**

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ PLEDGE OF ALLEGIANCE
- ☐ ROLL CALL OF COMMISSSIONERS
- ☐ APPROVAL OF MINUTES: January 24, 2019 Open.....Appendix I
 January 24, 2019 Closed.....Handout
- ☐ CORRESPONDENCE – PERMA MemoPage 3

2019 REORGANIZATION

Chairperson asks Executive Director to run the meeting for Election of Officers

- ## ☐ ELECTION OF CHAIRPERSON & VICE CHAIRPERSON

Executive Director ask for Nominations

- | | |
|--|-------------|
| COMMITTEE REPORTS | |
| Safety Committee: | Verbal |
| Claims Committee: Claim Reporting Procedures..... | Appendix II |
| EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA | |
| Executive Director's Report..... | Pages 4-25 |
| Resolution 9-19 Certifying the Election of Chairperson & Vice Chairperson..... | Page 6 |
| Resolution 10-19 Appoint Agent for Service of Process and for the Commission | Page 7 |
| For the Term of One Year | |
| Resolution 11-19 Designating Custodian of Commission Records | Page 8 |
| Resolution 12-19 Designating Official Newspapers for the Commission | Page 9 |
| Resolution 13-19 Designating Authorized Depositories for Commission Assets | Pages 10-14 |
| And Establishing Cash Management Plan | |
| Resolution 14-19 Designating Commission Treasurer | Page 15 |
| Resolution 15-19 Designating Commission Attorney | Page 16 |
| Resolution 16-19 Designating Authorized Signatures for Commission Bank Accounts .. | Page 17 |
| Resolution 17-19 Indemnifying Camden County Insurance Fund Commission | Page 18 |
| Officials/Employees | |
| Resolution 18-19 Authorizing Commission Treasurer to Process Contracted | Page 19 |
| Payments and Expenses | |
| TREASURER – David McPeak | |
| Resolution 20-19 February Bill List | Pages 26-27 |
| December Monthly Treasurer Reports-..... | Pages 28-29 |
| ATTORNEY – Laura J. Paffenroth, Esq..... | Verbal |

- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report (2019)Page 30
 - Medical Savings Report (2018).....Page 31
 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 32-33
 - Safety Director Bulletins..... Pages 34-37
 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **CLOSED SESSION- PARS**
 - Resolution 21-19 Closed SessionPage 38
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
-
- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETINGS: [March 28, 2019](#) Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102, 2:00 PM**



As you may be aware, PERMA was attacked by cyber criminals, an attack that temporarily impacted our ability to access our email. The good news is our email is back up and running and you can now communicate with your PERMA representative using the same email you have used in the past.

Please be assured our team members will be receiving all emails sent during the outage which occurred from Monday, February 4 until today. At this time, there is no evidence that any of our data has been compromised or damaged. We take the security of our data seriously and have a security team deployed 24/7 to monitor our systems, however, these types of criminal attacks are increasingly sophisticated and no system or company can prevent every attack or ever be completely safe.

Thank you for your patience and understanding, and please do not hesitate to contact your PERMA representative directly by phone or email with any questions or concerns.

PERMA Risk Management, 9 Campus Drive, Parsippany, NJ, 07054

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 28, 2019

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 6-19)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1st as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 6-19.

- Resolution 9-19 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 10-19 Appointing Agent for Service of Process for the Commission For the Term of One Year
- Resolution 11-19 Designating Custodian of Commission Records
- Resolution 12-19 Designating Official Newspapers for the Commission
- Resolution 13-19 Designating Authorized Depositories for Commission Assets And Establishing Cash Management Plan
- Resolution 14-19 Designating Commission Treasurer
- Resolution 15-19 Designating Commission Attorney
- Resolution 16-19 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 17-19 Indemnifying Camden County Insurance Fund Commission Officials/Employees
- Resolution 18-19 Authorizing Commission Treasurer to Process Contracted Payments and Expenses

☐ **Motion to approve Reorganization Resolutions Number 9-19 through 18-19**

- ☐ **2019 Actuary Request for Price Quotes** – The Fund Office solicited quotations for the services of an Actuary for 2019. We only received one response from our current vendor, The Actuarial Advantage, Inc, The proposed quote for the actuarial services is \$8,670 which is within the budget amount. A copy of the response is available at the Fund Office.

- ☐ **Motion to approve the fee quote from The Actuarial Advantage, Inc. for actuarial services for 2019 in the amount of \$8,670**

- ❑ **2019 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2019. There was only one response received from our current vendor Bowman & Company, LLP. The proposed quote for audit services is \$14,462 for the year ending December 31, 2019 which is within the budget amount. A copy of the response is available at the Fund Office.
- ❑ **Motion to approve the fee quote from The Bowman & Company, LLP for auditor services for 2019 in the amount of \$14,462**
- ❑ **Request for Proposals for Executive Director (Pages 20-21)** – The County advertised RFP’s for the position of Executive Director with responses due back on February 15th. One response was received from PERMA. Attached on pages 20-21 is Resolution 19-19 prepared by the Fund Attorney to appoint PERMA.
- ❑ **Motion to adopt Resolution 19-19, Authorizing an Agreement, by and between the Commission and PERMA Risk Management Services for Executive Director/Administrator Services**
- ❑ **Request for Proposals for Third Party Claims Administrator** - The County advertised RFP’s for the position of Claims Administrator & Managed Care Provider, responses were due back on February 15th. Four responses were received. The Fund Attorney will make a report at the meeting.
- ❑ **Certificate of Insurance Issuance Report** – The Certificate of Insurance Report for January was not available. The report will appear in the next agenda.
- ❑ **NJ Excess Counties Insurance Fund (NJCE)** – The NJCE Reorganization meeting was held prior to the Commission meeting. Executive Director will provide a verbal update of the meeting and a summary report will be included in the next agenda. The NJCE is scheduled to meet again on April 25, 2019.
- ❑ **CCIC Financial Fast Track (Pages 22-23)** – Included in the agenda on pages 22-23 is a copy of the Financial Fast Track Report as of **December 31, 2018**. The report indicates the Commission has a surplus of **\$25,098,650**. 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 **\$4,421,380**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 24-25)** - Included in the agenda on pages 24-25 is a copy of the NJCE Financial Fast Track Report as of **December 31, 2018**. The report indicates the Fund has a surplus of **\$14,919,348**.
- ❑ **2019 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s, the property and casualty assessment bills were e-mailed to the member entities on February 12, 2019. The assessment bills included a NJCE dividend credit for the 2011, 2013 & 2014 Fund Years. The first installment is due on March 15, 2019. Future assessment bills will be due on May 15, 2019 and September 15, 2019.

- ❑ **2019 Excess Insurance and Ancillary Coverage Policies** - The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect Website for authorized users. If anyone is having difficulties in accessing the site they should contact the Fund Office.

RESOLUTION NO. 9-19

CAMDEN COUNTY INSURANCE FUND COMMISSION

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE-CHAIRPERSON**

BE IT RESOLVED by the Camden County Insurance Fund Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

ROSS G. ANGILELLA Chairperson

STEVEN WILLIAMS Vice-Chairperson

ANNA MARIE WRIGHT Commissioner

BE IT FURTHER RESOLVED, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2020 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED: 2-28-19

BY: _____
 CHAIRPERSON

ATTEST:

 VICE-CHAIRPERSON

RESOLUTION NO. 10-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS FOR THE COMMISSION
FOR THE TERM OF ONE YEAR**

BE IT RESOLVED by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2020 or until its successor has be appointed and qualified.

BE IT FURTHER RESOLVED that appointment of Agent for the Commission for Service of Process shall be at no cost to the Commission.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 11-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING CUSTODIAN OF COMMISSION RECORDS**

BE IT RESOLVED that, Cathy Dodd, with PERMA Risk Management Services, is hereby designated as the custodian of the Commission records which shall be kept at the office of PERMA, located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054.

BE IT FURTHER RESOLVED that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2020 reorganization of the Commission and until their successors shall be elected and qualified.

BE IT FURTHER RESOLVED that appointment of the Custodian of Commission Records shall be at no cost to the Commission.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 12-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

BE IT RESOLVED by the Camden County Insurance Fund Commission, (hereinafter the Commission) that the Courier Post is hereby designated as the official newspaper for the Commission and that all official notices required to be published shall be published in this newspaper.

BE IT FURTHER RESOLVED that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2020 re-organization of the Commission.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary or Assistant Secretary of the Commission shall give notice of said meetings to the Courier Post.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 13-19

CAMDEN COUNTY INSURANCE FUND COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

BE IT RESOLVED that First Colonial Community Bank, is hereby designated as the depository for assets of the Commission; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE FUND COMMISSION
2019 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments

are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.

- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 14-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, Chief Financial Officer for the County of Camden, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2020 Commission Reorganization; and

BE IT FURTHER RESOLVED that David McPeak shall receive no compensation to serve as Treasurer to the Commission.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 15-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION ATTORNEY**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2020 Commission Reorganization; and

BE IT FURTHER RESOLVED that Laura J. Paffenroth shall receive no compensation to serve as Attorney to the Commission.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 16-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the Commission), that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

BE IT FURTHER RESOLVED that for funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

ROSS G. ANGILELLA

- Chairperson

STEVEN WILLIAMS

- Vice-Chairperson

ANNA MARIE WRIGHT

- Commissioner

DAVID MCPEAK

- Treasurer

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 17-19

**INDEMNIFYING CAMDEN COUNTY INSURANCE FUND COMMISSION
OFFICIALS/EMPLOYEES**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the “Commission”) that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the Commission, and all discretion vested with the Attorney General shall be exercised by the Commission Attorney, subject to review by the Commission; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the Commission, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the Commission, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2019 through 2020 Commission Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the Commission may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 18-19

**CAMDEN COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2019.

BE IT FURTHER RESOLVED that the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

ADOPTED: 2-28-19

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 19-19

**CAMDEN COUNTY INSURANCE FUND COMMISSION RESOLUTION
AUTHORIZING AN AGREEMENT, PURSUANT TO A PUBLICLY
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE
COMMISSION AND PERMA RISK MANAGEMENT SERVICES FOR
EXECUTIVE DIRECTOR/ADMINISTRATOR SERVICES**

WHEREAS, the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Commission requires the services of an Executive Director/Administrator; and

WHEREAS, the Commission conducted a publicly advertised Request For Proposals process for this professional service pursuant to New Jersey law and the County of Camden Request For Proposals Policy, as adopted by the Commission; and

WHEREAS, one proposal was received and the evaluation committee for this Request for Proposals has reviewed the response and has recommended that an agreement be awarded to PERMA Risk Management Services as set forth below, and

WHEREAS, the term of the agreement authorized hereby shall commence February 28, 2019 through re-organization of the Commission in February 2022, as permitted by N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15; and

WHEREAS, funding for these services is available in the Commission's 2019 permanent budget, and as may be amended, with the balance of funding contingent upon the adoption of the Fund's 2020, 2021 and 2022 budgets; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, that the proper Commission officials be and are hereby authorized to execute an agreement by and between the Commission and PERMA Risk Management Services as provided herein for the period February 28, 2019 through re-organization of the Commission in February, 2022, in accordance with the Commission's fair and open process and consistent with the County of Camden Request For Proposals Policy and N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15:

Executive Director

Name of Firm:	PERMA Risk Management Services, a division of Conner Strong & Buckelew Companies, Inc.
Address:	Office: 9 Campus Drive, Suite 216, Parsippany, NJ 07054
Compensation:	\$182,070.00 annual fee for 2019 based on the commission's current members, plus reimbursable costs as indicated in its

proposal on page 9; 2% increase for each of year 2020 and 2021. No fee for services provided to Camden County Police Department.

BE IT FURTHER RESOLVED that the members of the Commission shall be charged a fee in proportion to the services provided.

BE IT FURTHER RESOLVED that the above firm shall serve pursuant to a Professional Services Contract, which will be entered into and copies of which will be on file in the Commission's office.

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Commission's official newspapers in accordance with law and that notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: 2-28-19

BY: _____

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2018			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,297,761	15,591,051	101,588,950	117,180,001
2.	CLAIM EXPENSES					
		Paid Claims	721,591	4,716,368	20,624,987	25,341,354
		Case Reserves	(27,293)	(49,641)	6,042,133	5,992,492
		IBNR	(444,505)	(845,694)	12,607,289	11,761,595
		Discounted Claim Value	(36,152)	25,117	(432,593)	(407,477)
	TOTAL CLAIMS		213,641	3,846,150	38,841,816	42,687,965
3.	EXPENSES					
		Excess Premiums	532,901	6,684,484	41,316,536	48,001,019
		Administrative	52,381	695,107	4,783,492	5,478,599
	TOTAL EXPENSES		585,281	7,379,590	46,100,028	53,479,618
4.	UNDERWRITING PROFIT (1-2-3)		498,838	4,365,311	16,647,106	21,012,417
5.	INVESTMENT INCOME		29,729	178,147	274,189	452,337
6.	PROFIT (4 + 5)		528,567	4,543,458	16,921,296	21,464,754
7.	CEL APPROPRIATION CANCELLATION		0	0	212,516	212,516
8.	DIVIDEND INCOME		0	180,105	307,333	487,438
9.	DIVIDEND EXPENSE		0	(180,105)	(1,307,333)	(1,487,438)
10.	INVESTMENT IN JOINT VENTURE		197,671	1,228,811	3,192,569	4,421,380
11. SURPLUS (6 + 7 + 8)			726,238	5,772,270	19,326,380	25,098,650
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		15,776	210,110	(222,904)	(12,794)
	2011		(43,612)	(19,515)	1,041,038	1,021,523
	2012		137,670	319,241	1,435,427	1,754,668
	2013		7,095	62,072	4,128,024	4,190,096
	2014		29,689	256,214	5,248,839	5,505,053
	2015		228,991	855,294	4,422,157	5,277,451
	2016		529,699	2,273,512	1,918,585	4,192,097
	2017		501,883	1,923,154	1,355,212	3,278,367
	2018		(680,952)	(107,812)		(107,812)
TOTAL SURPLUS (DEFICITS)			726,238	5,772,270	19,326,379	25,098,649
TOTAL CASH						31,379,466

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 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	1,637	2,715,045	2,716,682
Case Reserves	0	(13,104)	33,572	20,468
IBNR	(3,475)	(14,319)	14,345	26
Discounted Claim Value	193	685	(744)	(59)
TOTAL FY 2010 CLAIMS	(3,282)	(25,100)	2,762,218	2,737,118
FUND YEAR 2011				
Paid Claims	1,341	18,569	2,076,354	2,094,923
Case Reserves	(1,341)	(31,639)	163,876	132,237
IBNR	(2,375)	(11,477)	13,066	1,589
Discounted Claim Value	1,039	2,428	(3,800)	(1,371)
TOTAL FY 2011 CLAIMS	(1,336)	(22,118)	2,249,496	2,227,378
FUND YEAR 2012				
Paid Claims	500	(6,352)	1,751,626	1,745,274
Case Reserves	0	(79,086)	169,055	89,969
IBNR	(32,645)	(12,631)	15,616	2,985
Discounted Claim Value	82	1,904	(3,478)	(1,574)
TOTAL FY 2012 CLAIMS	(32,063)	(96,166)	1,932,820	1,836,654
FUND YEAR 2013				
Paid Claims	(1,761)	163,888	3,328,279	3,492,166
Case Reserves	(400)	(73,823)	393,852	320,029
IBNR	22,937	(12,853)	91,063	78,210
Discounted Claim Value	(1,036)	2,316	(10,220)	(7,904)
TOTAL FY 2013 CLAIMS	19,741	79,528	3,802,974	3,882,501
FUND YEAR 2014				
Paid Claims	3,420	337,580	4,752,490	5,090,071
Case Reserves	1,595	(335,102)	577,673	242,571
IBNR	(30,498)	(148,546)	259,037	110,491
Discounted Claim Value	570	7,808	(14,654)	(6,846)
TOTAL FY 2014 CLAIMS	(24,913)	(138,259)	5,574,546	5,436,287
FUND YEAR 2015				
Paid Claims	32,570	720,736	2,363,444	3,084,180
Case Reserves	(32,336)	(377,361)	1,534,322	1,156,961
IBNR	(301,880)	(1,251,353)	1,914,505	663,152
Discounted Claim Value	8,874	35,096	(64,734)	(29,638)
TOTAL FY 2015 CLAIMS	(292,772)	(872,882)	5,747,537	4,874,655
FUND YEAR 2016				
Paid Claims	116,355	609,657	2,927,065	3,536,722
Case Reserves	(67,986)	(624,244)	1,724,248	1,100,004
IBNR	(560,637)	(2,074,326)	3,779,157	1,704,831
Discounted Claim Value	17,964	69,391	(122,093)	(52,702)
TOTAL FY 2016 CLAIMS	(494,304)	(2,019,522)	8,308,377	6,288,855
FUND YEAR 2017				
Paid Claims	95,432	1,545,200	710,684	2,255,884
Case Reserves	26,872	(234,128)	1,445,534	1,211,406
IBNR	(557,054)	(3,059,767)	6,520,500	3,460,733
Discounted Claim Value	17,958	108,727	(212,870)	(104,143)
TOTAL FY 2017 CLAIMS	(416,791)	(1,639,967)	8,463,848	6,823,880
FUND YEAR 2018				
Paid Claims	473,734	1,325,451		1,325,451
Case Reserves	46,302	1,718,846		1,718,846
IBNR	1,021,122	5,739,578		5,739,578
Discounted Claim Value	(81,795)	(203,239)		(203,239)
TOTAL FY 2018 CLAIMS	1,459,363	8,580,637	0	8,580,637
COMBINED TOTAL CLAIMS	213,641	3,846,150	38,841,816	39,950,848
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	December 31, 2018			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,788,250	21,302,328	118,535,964	139,838,292
2.	CLAIM EXPENSES					
		Paid Claims	289,908	652,532	3,142,296	3,794,828
		Case Reserves	581,352	2,080,322	3,560,908	5,641,230
		IBNR	(32,202)	(2,446,897)	10,479,791	8,032,894
		Discounted Claim Value	(605,270)	(494,321)	(777,744)	(1,272,066)
	TOTAL CLAIMS		233,787	(208,364)	16,405,251	16,196,887
3.	EXPENSES					
		Excess Premiums	754,511	15,124,285	82,005,406	97,129,691
		Administrative	130,980	1,666,606	8,815,738	10,482,345
	TOTAL EXPENSES		885,491	16,790,891	90,821,144	107,612,036
4.	UNDERWRITING PROFIT (1-2-3)		668,971	4,719,801	11,309,569	16,029,370
5.	INVESTMENT INCOME		54,303	233,938	263,592	497,530
6.	PROFIT (4+5)		723,274	4,953,738	11,573,162	16,526,900
7.	Dividend		0	500,000	500,000	1,000,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		723,274	4,453,738	10,465,611	14,919,349
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		19,381	289,212	487,880	777,092
	2011		(94,449)	(107,123)	986,002	878,879
	2012		260,547	514,126	670,408	1,184,534
	2013		66,740	343,201	1,684,539	2,027,740
	2014		4,300	378,389	2,114,583	2,492,972
	2015		(298,640)	(142,410)	1,304,973	1,162,564
	2016		141,277	1,027,694	2,228,683	3,256,376
	2017		277,601	1,023,285	988,542	2,011,827
	2018		346,516	1,127,364		1,127,364
TOTAL SURPLUS (DEFICITS)			723,274	4,453,738	10,465,610	14,919,348
TOTAL CASH						27,803,773

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	December 31, 2018	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	680	6,475	165,365	171,840
Case Reserves	0	(84,636)	84,636	(0)
IBNR	(19,174)	(215,333)	224,999	9,666
Discounted Claim Value	764	11,650	(12,655)	(1,005)
TOTAL FY 2010 CLAIMS	(17,730)	(281,844)	462,345	180,501
FUND YEAR 2011				
Paid Claims	13,855	53,835	435,147	488,982
Case Reserves	82,145	120,340	341,117	461,457
IBNR	32,252	(199,361)	238,736	39,375
Discounted Claim Value	(30,984)	(21,725)	(31,362)	(53,088)
TOTAL FY 2011 CLAIMS	97,267	(46,911)	983,638	936,726
FUND YEAR 2012				
Paid Claims	1,670	66,817	1,466,690	1,533,507
Case Reserves	19,430	(92,531)	180,069	87,538
IBNR	(282,437)	(496,661)	623,240	126,579
Discounted Claim Value	3,891	22,196	(45,106)	(22,910)
TOTAL FY 2012 CLAIMS	(257,446)	(500,179)	2,224,893	1,724,714
FUND YEAR 2013				
Paid Claims	2,249	213,330	306,969	520,298
Case Reserves	6,751	(244,959)	752,266	507,306
IBNR	(42,292)	(454,662)	680,765	226,103
Discounted Claim Value	(28,039)	1,127	(78,671)	(77,544)
TOTAL FY 2013 CLAIMS	(61,330)	(485,164)	1,661,329	1,176,165
FUND YEAR 2014				
Paid Claims	2,345	46,199	401,039	447,238
Case Reserves	100,154	244,841	410,814	655,655
IBNR	(57,713)	(795,255)	1,268,147	472,893
Discounted Claim Value	(42,183)	(10,111)	(81,671)	(91,782)
TOTAL FY 2014 CLAIMS	2,603	(514,325)	1,998,329	1,484,004
FUND YEAR 2015				
Paid Claims	54,112	50,579	345,381	395,960
Case Reserves	248,888	1,207,106	1,255,154	2,462,260
IBNR	108,048	(1,015,637)	1,619,464	603,828
Discounted Claim Value	(104,649)	(65,325)	(157,891)	(223,216)
TOTAL FY 2015 CLAIMS	306,399	176,723	3,062,109	3,238,832
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	1,800	280,193	250,120	530,313
IBNR	(59,130)	(1,262,523)	2,394,880	1,132,357
Discounted Claim Value	(75,085)	(8,135)	(162,270)	(170,405)
TOTAL FY 2016 CLAIMS	(132,414)	(990,464)	2,482,730	1,492,266
FUND YEAR 2017				
Paid Claims	3,641	3,942	21,705	25,647
Case Reserves	93,806	353,351	286,733	640,084
IBNR	(258,996)	(1,303,190)	3,429,559	2,126,369
Discounted Claim Value	(107,590)	(39,307)	(208,119)	(247,426)
TOTAL FY 2017 CLAIMS	(269,139)	(985,204)	3,529,878	2,544,674
FUND YEAR 2018				
Paid Claims	211,356	211,356		211,356
Case Reserves	28,377	296,617		296,617
IBNR	547,239	3,295,723		3,295,723
Discounted Claim Value	(221,395)	(384,692)		(384,692)
TOTAL FY 2018 CLAIMS	565,577	3,419,005	0	3,419,005
COMBINED TOTAL CLAIMS	233,787	(208,364)	16,405,251	16,196,887

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. 20-19

FEBRUARY 2019

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>
000672			
000672	PERMA RISK MANAGEMENT SERVICES	2018 1099 AATRIX EFILING	14.95
			14.95
		Total Payments FY 2018	14.95

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000673			
000673	NEW JERSEY COUNTIES EXCESS JIF	OVERPAYMENT 2018	-1,380.31
000673	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST INSTALLMENT 2019	2,790,236.02
			2,788,855.71
000674			
000674	BROWN & CONNERY, LLP	LEGAL SERVICE 2.11.19	3,564.03
000674	BROWN & CONNERY, LLP	LEGAL SERVICE 2.11.19	6,300.00
000674	BROWN & CONNERY, LLP	LEGAL SERVICES 2.15.19	3,966.42
000674	BROWN & CONNERY, LLP	LEGAL SERVICE 2.5.19	280.00
000674	BROWN & CONNERY, LLP	LEGAL SERVICE 2.5.19	6,035.16
			20,145.61
000675			
000675	COMPSERVICES, INC.	OVERPAYMENT CHK# 640 - 11/18	-11,400.00
000675	COMPSERVICES, INC.	ADMIN FEE FOR WC 2/19	18,983.33
000675	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 2/19	11,416.00
			18,999.33
000676			
000676	SAFETYSERVE.COM	DDC9-D DEFENSIVE DRIVING COURSE - 1/19	5,250.00
			5,250.00
000677			
000677	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/19	15,172.50
			15,172.50
000678			
000678	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/19 - CCPD	448.80
000678	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/19 - CCIC	259.53
			708.33
000679			
000679	COURIER-POST	ACCT:CHL-091698 - MTG - 1.31.19	27.28
			27.28

Total Payments FY

2,849,158.76

TOTAL PAYMENTS ALL FUND YEARS \$2,849,173.71

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: December								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,211,595.99	9,870,044.12	799,814.11	20,504,857.99	433,863.96	(203,494.20)	1,514,641.83	35,131,323.80
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	95.00	0.00	0.00	0.00	95.00
Invest Pymnts	697.23	10,232.27	3,152.84	14,120.50	373.89	1,158.70	6.65	29,742.08
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	697.23	10,232.27	3,152.84	14,120.50	373.89	1,158.70	6.65	29,742.08
Other *	0.00	0.00	0.00	17,883.09	0.00	10,443.00	0.00	28,326.09
TOTAL	697.23	10,232.27	3,152.84	32,098.59	373.89	11,601.70	6.65	58,163.17
EXPENSES								
Claims Transfers	14,278.18	49,061.36	27,059.31	662,794.06	0.00	0.00	0.00	753,192.91
Expenses	0.00	0.00	0.00	0.00	0.00	190,314.56	0.00	190,314.56
Other *	0.00	0.00	0.00	13,832.49	0.00	10,443.00	0.00	24,275.49
TOTAL	14,278.18	49,061.36	27,059.31	676,626.55	0.00	200,757.56	0.00	967,782.96
END BALANCE	2,198,015.04	9,831,215.03	775,907.64	19,860,330.03	434,237.85	(392,650.06)	1,514,648.48	34,221,704.01

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	December					
CURRENT FUND YEAR	2018					
Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability
Opening Cash & Investment Balance	\$34,821,177.65	34756723.53	101704.67	246087.02	25460.98	-308798.55
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	\$29,742.10	\$29,181.54	\$218.62	\$224.77	\$74.63	\$42.54
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	\$29,742.10	\$29,181.54	\$218.62	\$224.77	\$74.63	\$42.54
9 Deposits - Purchases	\$856,976.65	\$21,426.33	\$546,403.37	\$18,016.14	\$161,104.94	\$110,025.87
10 (Withdrawals - Sales)	-\$1,796,338.61	-\$1,025,864.88	-\$531,541.19	-\$4,601.53	-\$148,533.69	-\$85,797.32
Ending Cash & Investment Balance	\$34,221,704.01	\$33,781,466.52	\$116,785.47	\$259,726.40	\$31,162.74	\$32,562.88
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$321,389.26	\$30,399.33	\$178,505.83	\$5,426.01	\$72,634.84	\$34,423.25
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$34,542,250.27	\$33,811,865.85	\$295,291.30	\$265,152.41	\$102,954.58	\$66,986.13



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

2019								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	71,705.00	\$67,600.00	\$30,283.00	\$37,345.00	55.20%	\$7,469.00	\$29,876.00	92.60%
February								
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		147						



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	129,901.00	\$126,745.00	\$62,855.00	\$63,890.00	50.40%	\$12,778.00	\$51,112.00	94.10%
November	327,296.00	\$302,089.00	\$156,422.00	\$145,667.00	48.20%	\$29,133.40	\$116,533.60	92.50%
December	94,102.00	\$92,709.00	\$48,332.00	\$44,377.00	47.90%	\$8,875.40	\$35,501.60	95%
Totals:	2,242,334.00	\$2,057,989.00	\$983,955.00	\$1,075,050.00	52.30%	\$215,010.00	\$860,040.20	95.50%
Total Bills Received		2076						



CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

FROM: J.A. Montgomery Risk Control, Safety Director

DATE: February 22, 2019

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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CCIC SERVICE TEAM

January – February 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 16:** Attended the CCIC Safety Committee meeting in Blackwood.
- **January 22:** Attended a meeting to discuss OSHA Reporting procedures.
- **January 24:** Attended the CCIC meeting in Blackwood.
- **February 5:** Attended the CCIC Claims Committee meeting in Blackwood.
- **February 5:** Two sessions of Fire Extinguisher Safety training were conducted for CCIC – CCMUA.
- **February 11:** Attended a Client meeting to discuss safety committee agenda and attendance.

- **February 12:** Three sessions of Bloodborne Pathogens training were conducted at Camden County Juvenile Detention Center.
- **February 15:** One session of Risk Management training for Police Officers was conducted at the Camden County Police Academy.
- **February 15:** One session of Bloodborne Pathogens training was conducted at the Camden County Juvenile Detention Center.
- **February 19:** Two sessions of Bloodborne Pathogens training were conducted at Camden County Juvenile Detention Center.
- **February 20:** Attended the CCIC Safety Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 28:** Plan to attend the CCIC meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2019

SAFETY DIRECTOR BULLETINS

- ADA Accessible Websites – January 23
- Injury Recording Summary Logs – January 31

January 2019

ADA Accessible Websites for Public Entities

The following is primarily derived from the U.S. Department of Justice's *Accessibility of State and Local Government Websites to People with Disabilities* publication. The entire publication is available at https://www.ada.gov/websites2_prnt.pdf.

The Internet is changing the way American government serves the public. Taking advantage of technology, many local governments are using the web to offer citizens services including

- Corresponding with officials
- Providing information about government services
- Applying for or renewing registrations, licenses, or permits
- Accepting payments for taxes, recreational programs, or special activities
- Applying for jobs or benefits

If a local public entity receives Federal funding, the Americans with Disability Act generally requires the entity to provide qualified individuals with disabilities equal access to their programs, services, or activities unless doing so would fundamentally alter the nature of their programs or would impose an undue burden. One way to help meet these requirements is to ensure that their website has accessible feature for people with disabilities.

Many citizens with disabilities use adaptive or assistive technology. People with vision impairments may use screen readers. Individuals who cannot manipulate a mouse may utilize voice recognition software to move the cursor using voice commands. New technology is introduced almost daily. Just as a poorly designed building can prevent someone with a disability from entering, so too can a poorly designed website present barriers to use. One example would be a photograph of a Mayor on the town website with no text identifying it. Because screen readers cannot interpret images unless there is a caption associated with it, a visually impaired person would have no way of knowing what the picture or image represents. Simply adding a line of hidden computer code to label the picture or image, will allow the user of the screen reader to make sense of the image.

When accessible features are built into web pages, websites are more convenient and more available to everyone – including users with disabilities. Web designers can follow techniques to make even complex web pages usable by everyone including people with disabilities. For most websites, implementing accessibility features is not difficult and will seldom change the layout or appearance of web pages. These techniques also make web pages more usable both by people using older computers and by people using the latest technologies.

Two important resources provide guidance for web developers designing accessible web pages. One is the *Section 508 Standards*, which Federal agencies must follow for their own new web pages. The Access Board maintains information about the Section 508 Standards on its website at www.access-board.gov and has a useful guide for web developers at www.access-board.gov/sec508/guide/119422.htm.

A more comprehensive resource is the *Web Content Accessibility Guidelines* developed by the Web Accessibility Initiative. Information for web developers interested in making their web pages as accessible as possible, including the current version of the *Guidelines* and associated checklists, can be found at www.w3c.org?WAI/Resources.

It is important to also realize, even if your agency is not required to comply with the ADA Accessibility for Websites regulations, there are many benefits to upgrading your websites, and the costs are not typically significant.

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 voluntary Risk Management Plan for Accessible Website is offered below:

- ☐ **Establish a policy that your web pages will be accessible and create a process for implementation.**
- ☐ **Ensure that all new and modified web pages and content are accessible:**
 - Check the HTML1 of all new web pages. Make sure that accessible elements are used, including alt tags, long descriptions, and captions, as needed.
 - If images are used, including photos, graphics, scanned images, or image maps, make sure to include alt tags and/or long descriptions for each.
 - If you use online forms and tables, make those elements accessible.
 - When posting documents on the website, always provide them in HTML or a text-based format, even if you are also providing them in another format, such as Portable Document Format (PDF).
- ☐ **Develop a plan for making your existing web content more accessible.**

Describe your plan on an accessible web page. Encourage input on improvements, including which pages should be given high priority for change. Let citizens know about the standards or guidelines that are being used. Consider making the more popular web pages a priority.
- ☐ **Ensure that in-house staff and contractors responsible for web page and content development are properly trained.**
- ☐ **Provide a way for visitors to request accessible information or services by posting a telephone number or E-mail address on your home page.**

Establish procedures to assure a quick response to users with disabilities who are trying to obtain information or services in this way.
- ☐ **Periodically enlist disability groups to test your pages for ease of use.**

Use this information to increase accessibility.

January 2019

NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to *record* occupational injuries and illnesses. In addition, certain serious injuries must be *reported* directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml>. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at <https://www.osha.gov/laws-regs/regulations/standardnumber/1904>. Another very helpful resource are OSHA's Letters of Interpretations <https://www.osha.gov/laws-regs/standardinterpretations/standardnumber/1904>.

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

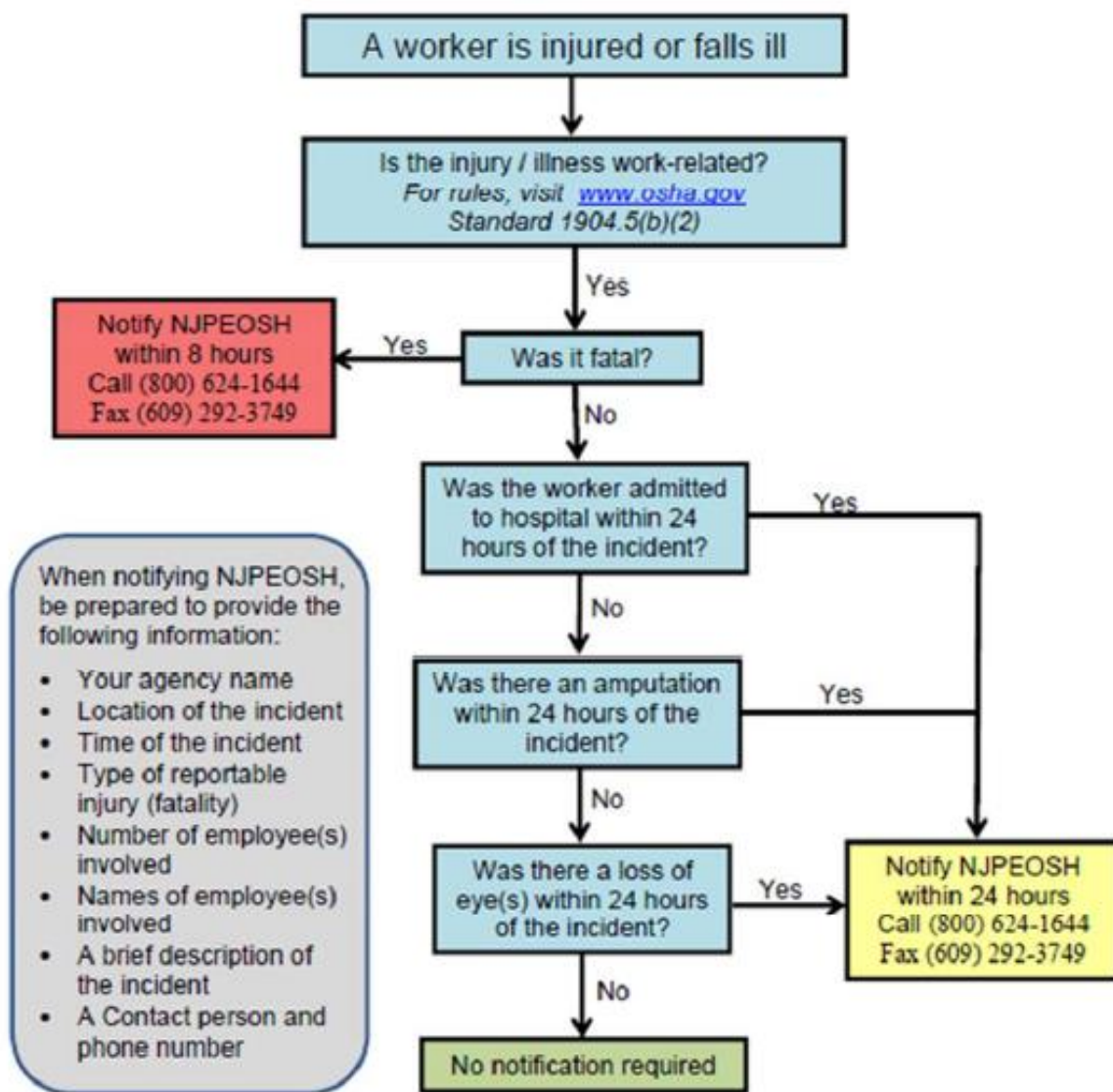
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH within eight (8) hours of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within 24 hours by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

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.

NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalpings, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

RESOLUTION NO. 21-19

**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: 2131, 0569, 0679, 8668, 8676 & 8675

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
MEETING – January 24, 2019
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 G. Angilella, Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

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 Michelle Leighton (<i>via teleconference</i>) Christine Baroudi
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince Jon Czarnecki
Auditor	Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

Christina Violetti(*via teleconference*)

ALSO, PRESENT:

Josh Friedman, Camden County

Bob Cornforth, Camden County MUA

Karl McConnell, Camden County College (*via teleconference*)

Rachel Chwastek, PERMA Risk Management Services

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 6, 2018

Motion

Commissioner Wright

Second:

Commissioner Angilella

Vote:

2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on January 16th. The next Safety Committee Meeting is scheduled for February 20th. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on January 8th and will discuss the claims for approval in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

2019 Property & Casualty Budget – At the December 6th meeting, the 2019 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission's official newspaper. The introduced budget did decrease by \$9,917.00. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,699,816 and the assessments were included in the agenda. The assessments are due on 3/15/19 (40%), 5/15/19 (30%) and 9/15/19 (30%).

MOTION TO OPEN THE PUBLIC HEARING OF THE 2019 BUDGET

Motion

Commissioner Angilella

Second:

Commissioner Wright

Vote:

3 Ayes, 0 Nays

The Executive Director discussed the budget with the Commission.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2019 BUDGET

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

**MOTION TO ADOPT THE 2019 BUDGET AND CERTIFY ANNUAL
ASSESSMENTS**

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

NJCE Dividend– As we discussed last month the NJCE declared a dividend for the 2011, 2013 and 2014 Fund Years. The Camden County Insurance Commission's share is \$180,105. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund Office sent a letter to the member entities for their choice. If the letter is not returned by February 1, 2019 their portion of the dividend will show as a credit on the 2019 Assessment billing.

Extraordinary Unspecifiable Services (EUS) Statements – Included in the agenda were the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2019 for the Camden County Department of Police Services. Included in the agenda was Resolution 1-19 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 1-19 AWARDING THE PURCHASE OF
EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES**

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

2019 Plan of Risk Management – Included in the agenda was a copy of the 2019 Risk Management Plan. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The major change is the property deductible which is increasing from \$100,000 to \$250,000, which the CEL will cover the difference of \$150,000 for 2019.

**MOTION TO ADOPT RESOLUTION 2-19 APPROVING THE 2019 PLAN OF
RISK MANAGEMENT**

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

Meeting dates for 2019 – Included in the agenda was a copy of the 2019 Annual Meeting dates. There will be no meetings in August and November. – Included in the agenda was a copy of Resolution 3-19, Fixing Public Meeting Dates for Year 2019.

MOTION TO ADOPT RESOLUTION 3-19, PUBLIC MEETINGS DATES FOR 2019

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

Online National Safety Council Defensive Driving Course – Approve \$5,250 for the online driving course for 250 users. This course is required every three years.

MOTION TO APPROVE \$5,250 FOR THE ONLINE DRIVING COURSE

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

NJ Excess Counties Insurance Fund (NJCE) – The NJCE 2019 Reorganization Meeting is scheduled for February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

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 months of November and December. There were 21 certificates of insurance issued in November and December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report for the month of November. As of November 30, 2018 the report indicates the Commission has a surplus of **\$24,372,412**. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is **\$4,223,709**.

NJ CEL Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report for the month of November. As of **November 30, 2018** the report indicates the Fund has a surplus of **\$14,196,075**.

Professional Contracts – The Executive Director and Third Party Administrator three year contracts will expire on February 28, 2019. The Commission Attorney has issued and advertised the RFP's. The responses are due on February 15, 2019 at 11:00 AM.

Auditor & Actuary Contracts – The Actuary and Auditor's contract will expire on 2/28/19.

The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the January Bill List and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 4-19 JANUARY BILL LIST
IN THE AMOUNT OF \$2,063,924.28**

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

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

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the year of 2018 which was included in the agenda. Ms. Hall advised the total billed for the year of 2018 was \$2,242,334.00 and the total paid was \$983,955.00 with a savings of \$1,075,050.00 or 52.30%. Ms. Hall advised the net savings was \$820,040.20 and network utilization was 95.5%.

SAFETY DIRECTOR: Mr. Prince reviewed the December - January 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the BRIT Safety Grant for 2018 is being wrapped up. The DOC did purchase the body worn cameras, they are awaiting delivery. On March 19th, the Below 100 program will be hosted at the Emergency Center. On February 15th, the Fund Attorney and Mr. Prince will be presenting Risk Management for Police Officers at the recruit level. Mr. Prince will also be offering the Metro Department Risk Management courses. 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 Angilella
Second:	Commissioner Wright
Vote:	3 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 Wright
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 5-19, 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 5-19 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 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>
1851	\$ 63,229.37	SAR/PAR
0674	\$ 98,121.04	PAR
0384	\$ 46,340.00	SAR/PAR
0441	\$ 321,114.00	SAR/PAR
7289	\$ 15,000.00	PAR
8348	\$ 17,130.00	PAR
8351	\$ 9,659.00	PAR

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

Chairman Angilella advised the Reorganization meeting is scheduled for February 28, 2019, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:33 PM

Minutes prepared by: Rachel Chwastek, Assisting Sec

APPENDIX II

CLAIM REPORTING PROCEDURES

EMERGENCY

Conner Strong & Buckelew is available 24 hours a day, 7 days a week. In an **emergency**, call **877-861-3220**.

Michelle M. Leighton, AIC
Vice President - Senior Claim Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com
claimsteamc@connerstrong.com

WORKERS' COMPENSATION

Immediately report all Workers' Compensation losses via email to the dedicated AmeriHealth Casualty adjuster assigned to a specific entity. Please direct any questions to Denise Hall at AmeriHealth Casualty at 856-380-6546 / denise.hall@ahcasualty.com . Below is the contact information for the dedicated adjusters per entity:

**CCMUA, Camden County Board of Social Services, Camden County Pollution Control Financing Authority,
Camden County Health Services Center and Camden County Department of Police Services**

Adjuster: Paulette Kelly
Phone: (844) 352-1706 ext. 71946
Email: Paulette.kelly@ahcasualty.com

Camden County Juvenile Detention Center

Adjuster: Monica Coleman
Phone: (844) 352-1706 ext. 76544
Email: monica.coleman@ahcasualty.com

All Other Entities

Adjuster: Huguette Atherton
Phone: (844) 352-1706 ext. 76539
Email: Huguette.atherton@ahcasualty.com

GENERAL LIABILITY, AUTOMOBILE LIABILITY and LAW ENFORCEMENT LIABILITY

Report all General Liability, Automobile Liability and Law Enforcement Liability claims via **email** to:

Stephen Andrick, CPCU, AIC
Senior Claims Adjuster
Tel: (856) 380-6545
Fax: (856) 380-6558
Email: Stephen.andrick@ahcasualty.com

PROPERTY (INCLUDING CONTRACTORS EQUIPMENT) and EQUIPMENT BREAKDOWN

Report all Property (including Contractors Equipment) and Equipment Breakdown claims via **email** to:

Stephen Andrick, CPCU, AIC
Senior Claims Adjuster
Tel: (856) 380-6545
Fax: (856) 380-6558
Email: Stephen.andrick@ahcasualty.com

Please also copy:
Michelle M. Leighton, AIC
Vice President
Senior Claim Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com
claimsteamc@connerstrong.com

PUBLIC OFFICIALS / EMPLOYMENT PRACTICES LIABILITY

Report all Public Officials / Employment Practices Liability claims via **email** to:

Stephen Andrick, CPCU, AIC
Senior Claims Adjuster
Tel: (856) 380-6545
Fax: (856) 380-6558
Email: Stephen.andrick@ahcasualty.com

Please also copy:
Michelle M. Leighton, AIC
Vice President
Senior Claim Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com
claimsteamc@connerstrong.com



MEDICAL MALPRACTICE, CRIME and NON-OWNED AIRCRAFT

Report all Medical Malpractice, Crime and Non-Owned Aircraft claims via email to Conner Strong & Buckelew at claimsteamc@connerstrong.com. Please also copy:

Please also copy:
Michelle M. Leighton, AIC
Vice President
Senior Claims Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com
Claim Reports: claimsteamc@connerstrong.com



CYBER LIABILITY

VERY IMPORTANT – Claim reporting process for any and all Cyber / Network Security / Privacy is as follows:

Send Notice of Incident or Claim Made to Conner Strong & Buckelew

First: Call the 24/7 Chubb Cyber Incident Response Coach Hotline 1-800-817-2665 or cyberalert@chubb.com

Note: Engaging the Cyber Incident Response Coach does not constitute a notice of claim.

Next: Report all claims to claimsteamc@connerstrong.com or after hours 24/7 at 877-861-3220.

All claims reported to Conner Strong & Buckelew will be reported on your behalf utilizing one of the following methods:

Notice to Chubb by Email: aceclaimsfirstnotice@chubb.com

Notice to Chubb by Mail:

Director of Claims
Chubb
P.O. Box 5105
Scranton, PA 18505-0518

Notice to Chubb by Fax: 877-201-8787

Chubb Incident Response Services for Cyber Policyholders

To access Chubb's Incident Response Services for Cyber Policyholders, use the following link:

<https://www2.chubb.com/us-en/business-insurance/incident-response-services-for-cyber-policyholders.aspx>

To browse Chubb's Cyber Response Team's Resources, use the following link:

<https://www2.chubb.com/us-en/business-insurance/incident-response-services-for-cyber-policyholders.aspx>

Please also copy:
Michelle M. Leighton, AIC
Vice President
Senior Claims Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com
Claim Reports: claimsteamc@connerstrong.com



POLLUTION LIABILITY

Report all Pollution Liability claims via email to Conner Strong & Buckelew at claimsteamc@connerstrong.com.

Please also copy:
Michelle M. Leighton, AIC
Vice President
Senior Claims Consultant
Conner Strong & Buckelew
Tel: (856) 552-4842
Fax: (856) 685-2221
Email: mleighton@connerstrong.com

ZURICH ENVIRONMENTAL EMERGENCY RESPONSE (ZEER)

PLEASE REFER TO ADDENDUM ATTACHED THAT PROVIDES INFORMATION ON ZEER PROGRAM
365 / 24 / 7 CALL CENTER FOR EMERGENCY CLEAN UP

The Public Officials/Employment Practices Liability, Employers Liability, School Leaders Liability, Medical Malpractice, Cyber, Pollution and Crime policies, or portions of those policies, are written on a "claims made and reported" basis. Therefore, it is imperative that you report any "claim" as soon as it is made against you. You also may be aware of facts or circumstances that could give rise to a "claim" at some point in the future. Your coverage may require or allow you to report these facts or circumstances. Please refer to the terms and conditions in each policy for its specific reporting requirements and coverage triggers.



ZEER key benefits include:

- 365/24/7 call center for your environmental spill consultation to help reduce your liability
- Generate spill reports on your behalf to help meet regulatory requirements
- Dispatch environmental contractors for clean up at the site
- Online spill reporting
- Mobile phone app for incident reporting
- Customized, internal alert distribution for your organization for crisis management
- Access to our experienced environmental emergency response coordinators with an average of 30 years of experience in handling environmental spills and emergencies



To learn more,
visit zurichna.com/zeer

Zurich

1400 American Lane,
Schaumburg, Illinois 60196-1056
800-382-2150

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Zurich does not guarantee a particular outcome, reduction in costs or compliance and further assumes no liability in connection with the providing of these services

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A1-112006051-C (10/15) 112006972

Zurich Environmental Emergency Response



Zurich Environmental Emergency Response

Zurich Environmental Emergency Response (ZEER) was designed by Zurich's environmental underwriting and claims professionals, in collaboration with Spill Center®, Inc.,* to help you deal with any spill that requires emergency environmental clean-up. The resources from the Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability. This program is offered to Zurich qualified customers with environmental exposure.

Spill reporting simplified

If you are registered with the ZEER program, you can report a spill online or by telephone 24 hours a day, seven days a week. Upon registering for the service, enter all pertinent spill information. Your information is sent electronically to the alert distribution list identified in your enrollment profile.

Once your information is submitted, ZEER searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of spills, minimizing costs and liability. You will be provided with the names of several contractors to choose from. The scope of work for the spill is monitored in real time through the ZEER program to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no reported spill falls through the cracks.

ZEER Mobile — faster, easier reporting

Zurich has developed a mobile app for Android, Blackberry and Apple devices, ZEER mobile, which enables users to report spills from anywhere. Location and user information is automatically recorded. This will make it easier for the ZEER program to instantly respond, report and help mitigate the loss. To download the ZEER Mobile App visit www.zurichna.com/zeer.



There's more to it than clean-up

Zurich's service doesn't stop with response. ZEER also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of spill, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center® constantly reviews and updates regulatory requirements, it aims to have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

For emergency response contractors or environmental consulting companies, the benefit is that you can enroll in the ZEER Contractor Database — gaining potential opportunities to be selected by other Zurich insured's during an environmental emergency.

Reporting a claim

Reporting a spill to the online system does not constitute reporting a claim, nor does it guarantee that a spill is covered under your policy. ZEER is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, ZEER is intended to help you effectively and efficiently mitigate these types of claims.

Sign up today!
It's simple, just call
888-SPILLHELP
(1-888-774-5543)

or by visiting us online at
www.zurich.spillcenter.net and
choosing "enrollment" to create
your password and ID.

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