

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JANUARY 24, 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: January 24, 2019  
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:** December 6, 2018 Open Minutes..... Appendix I  
December 6, 2018 Closed Minutes..... Handout
  
- ☐ **CORRESPONDENCE - NONE**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 5-26**
  
- ☐ **TREASURER – David McPeak**
  - Resolution **4-19** January Bill List ..... Pages 27-28
  - November Monthly Treasurer Reports ..... Pages 29-30
  
- ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
  - Medical Savings Report - 2018 .....Page 31
  - Medical Savings Report - 2017 .....Page 32
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report..... Pages 33-34
  - Safety Director Bulletins..... Pages 35-41
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION- PARS/SARS**
  - Resolution **5-19** Closed Session.....Page 42
  - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- ☐ **APPROVAL OF PARS/SARS**
  

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- ☐ **MEETING ADJOURNMENT**

- ❑ **NEXT SCHEDULED MEETINGS: February 28, 2019 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: January 24, 2019

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**❑ 2019 Property & Casualty Budget (Pages 5-6)** – At the December 6<sup>th</sup> 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 appears on page 5; assessments are on page 6. 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**

**❑ Discussion of Budget and Assessments**

**❑ Motion to Close the Public Hearing**

**❑ Motion to Adopt the 2019 Budget as presented and Certify Annual Assessments**

**❑ 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 (Pages 7-15)** – Attached on pages 7-14 are the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2019 for the Camden County Department of Police Services. Also attached on page 15 is 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**

**❑ 2019 Plan of Risk Management (Appendix II)** - Attached is Appendix II is a copy of the 2019 Plan of Risk Management. 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.

- ❑ **Motion to adopt Resolution 2-19, Approving the 2019 Plan of Risk Management**
- ❑ **Meeting Dates for 2019 (Pages 16-17)** – Attached on page 16 is a copy of the 2019 Annual Meeting dates. There will be no meetings in August and November. Attached on page 17 is a copy of Resolution 3-19, Fixing Public Meeting Dates for Year 2019.
- ❑ **Motion to adopt Resolution 3-19, Fixing Public Meeting Dates for Year 2019**
- ❑ **On Line Driving Training Course** – We have received a request from Mr. Freidman requesting 250 usages for the online National Safety Counsel Defensive Course offered through SafeServe.com. The Commissioners have approved this expense in the past and we are asking the Commissioners to consider approving this expense again. The cost for the course will be allocated to the miscellaneous and expense line of the budget.
- ❑ **Motion to approve the Online Defensive Driver Training Course for 250 usages for a cost of \$5,250**
- ❑ **NJ Excess Counties Insurance Fund (NJCE)** – The NJCE 2019 Reorganization Meeting is scheduled for February 28, 2019 at 1:00 PM at the County College Regional Training Center.
- ❑ **Certificate of Insurance Issuance Reports (Pages 18-22)** – Attached on pages 18-22 are copies of the certificate of issuance report from the NJCE listing the certificates issued for the months of November and December. There were 3 certificate of insurances issued during November and 18 during December.
- ❑ **Motion to approve the certificate of insurance report**
- ❑ **CCIC Financial Fast Track (Pages 23-24)** – Included in the agenda on pages 23-24 is a copy of the Financial Fast Track Report 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 NJCE. CCIC’s current equity in the NJCE is **\$4,223,709**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 25-26)** - Included in the agenda on pages 25-26 is a copy of the NJCE Financial Fast Track Report 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 February 28, 2019. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

	CAMDEN COUNTY INSURANCE COMMISSION				
	2019 PROPOSED BUDGET :				
				Total	
		ANNUALIZED	PROPOSED BUDGET	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2018	FY2019	\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	204,552	208,446	3,894	1.90%
2	Liability	1,953,031	1,947,031	(6,000)	-0.31%
3	Auto	280,407	270,407	(10,000)	-3.57%
4	Workers' Comp.	5,490,652	5,412,652	(78,000)	-1.42%
5	Subtotal - Loss Funds	7,928,642	7,838,536	(90,106)	-1.14%
6					
7	POL/EPL Deductible	205,000	199,000	(6,000)	-2.93%
8					
9	Subtotal - Claims	8,133,642	8,037,536	(96,106)	-1.18%
10					
11	Premiums				
12	NJCE FUND	4,083,380	4,268,338	184,957	4.53%
13	Property	7,522	7,522	0	0.00%
14	Liability (Law Enf \$1M SIR:Xs Liab \$5M xs \$10M \$1M SIR)	1,186,553	1,187,253	700	0.06%
15	Auto (\$10M xs SIR)	218,267	229,470	11,203	5.13%
16	Workers' Comp.	573,644	536,824	(36,820)	-6.42%
17					
18	SubTotal Premiums	6,069,366	6,229,406	160,040	2.64%
19	Total Loss Fund	14,203,008	14,266,942	63,934	0.45%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	364,800	372,096	7,296	2.00%
24	Managed Care	0	0	0	0.00%
25	General Expense				
26	Exec. Director	182,070	185,711	3,641	2.00%
27	Actuary	10,613	10,825	212	2.00%
28	Auditor	14,178	14,462	284	2.00%
29	Attorney	116,823	116,823	0	0.00%
30	Treasurer	0	15,000	15,000	100.00%
31					
32					
33	Misc. Expense & Contingency	30,613	31,225	612	2.00%
34					
35	Total Fund Exp & Contingency	719,097	746,142	27,046	3.76%
36	Risk Managers	8,000	8,000	0	0.00%
37					
38					
39	XS JIF Ancillary Coverage				
40	POL/EPL	325,731	325,731	0	0.00%
41	Crime Program	32,578	32,578	0	0.00%
42	Medical Malpractice	101,214	101,214	0	0.00%
43	Pollution Liability	55,021	60,523	5,502	10.00%
44	Employed Lawyers Liab	66,174	66,174	0	0.00%
45	Cyber Liability/Special Coverages	85,321	85,320	(1)	0.00%
46	Aviation	7,191	7,191	0	0.00%
47					
48	Total FUND Disbursements	15,603,334	15,699,816	96,481	0.62%

CAMDEN COUNTY INSURANCE COMMISSION				
2019 PROPOSED ASSESSMENTS -				
	2018	2019	Change \$	Change %
<b>Member Name</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>
Camden County	6,184,564	6,274,064	89,500	1.45%
Camden County College	559,581	567,561	7,981	1.43%
Camden County Board of Social Services	370,935	376,257	5,321	1.43%
Camden County Utility Authority	883,700	899,429	15,729	1.78%
Camden County Health Svcs	99,000	99,230	230	0.23%
Camden Cty Polution Ctrl Financing Auth (CCPCFA)	204,159	207,270	3,111	1.52%
Camden County Improvement Authority	142,695	145,070	2,375	1.66%
Camden County Dept of Police Svcs	7,158,701	7,130,935	(27,766)	-0.39%
<b>Grand Totals:</b>	<b>15,603,334</b>	<b>15,699,815</b>	<b>96,481</b>	<b>0.62%</b>

1/22/2019

CCIC ASSM\_2019

CERTIFICATION OF  
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Brad Stokes, Commission Executive Director

RE: Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages

DATE: December 27, 2018

This is to request your approval of a resolution authorizing a contract to be issued as follows:

<b>Firm</b>	<b>Coverage</b>	<b>Limits</b>	<b>Cost</b>
QBE Insurance Corporation	GL / Law Enforcement	\$5,000,000	\$677,743.00
Genesis Insurance Company	Automobile Liability	\$5,000,000	\$193,769.00

TERM: 01/01/2019– 01/01/2020

PURPOSE: Excess Law Enforcement Liability, General Liability and Automobile Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2018.

2. Nature of Contract

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Law Enforcement Liability, General Liability and Automobile Liability insurance.

QBE Insurance Corporation and Genesis Insurance Company have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the



purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Brad Stokes,  
Commission Executive Director

Date: 12/27/2018

To: Fund Commissioners  
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Law Enforcement Liability and General Liability Program

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Law Enforcement Liability, General Liability and Automobile Liability Insurance for the 01/01/2019 – 01/01/2020 policy period. QBE Insurance Corporation and Genesis Insurance Company provided the most aggressive conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2019 – 01/01/2020 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

CERTIFICATION OF  
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Brad Stokes, Commission Executive Director

RE: Underwriters at Lloyd's and New York Marine & General Insurance Company – Excess Workers' Compensation and Employer's Liability Coverage

DATE: December 27, 2018

This is to request your approval of a resolution authorizing a contract to be issued as follows:

Firm	Coverage	Limits	Cost
Underwriters at Lloyd's	Excess Workers' Compensation and Employer's Liability	\$1,000,000 x \$1,000,000 SIR	\$303,875.00
New York Marine & General Insurance Company	Excess Workers' Compensation and Employer's Liability	WC: Statutory x \$2,000,000 EL: \$2,000,000 x \$2,000,000	\$232,949.00

FIRM: Underwriters at Lloyd's and New York Marine & General Insurance Company

COST: Annual premium not to exceed budgeted amount. NOTE: These policies are subject to audit.

TERM: 01/01/2019 – 01/01/2020

PURPOSE: Excess Workers' Compensation and Employer's Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2018.

2. Nature of Contract

This contract consists of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Workers' Compensation and Employer's Liability.

Underwriters at Lloyd's and New York Marine & General Insurance Company has the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by Underwriters at Lloyd's and New York Marine & General Insurance Company are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Workers' Compensation and Employer's Liability Coverage for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Brad Stokes,  
Commission Executive Director

Date: 12/27/2018

To: Fund Commissioners  
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Workers' Compensation and Employer's Liability Program

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Workers' Compensation and Employer's Liability Insurance for the 01/01/2019 – 01/01/2020 policy period. Underwriters at Lloyd's and New York Marine & General Insurance Company provided the most aggressive conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2019 – 01/01/2020 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

CERTIFICATION OF  
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Brad Stokes, Commission Executive Director

RE: Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages

DATE: December 27, 2018

This is to request your approval of a resolution authorizing a contract to be issued as follows:

<b>Firm</b>	<b>Coverage</b>	<b>Limits</b>		<b>Cost</b>
Hallmark Specialty Insurance Company	Excess Liability	\$5,000,000 \$5,000,000	x	\$201,960.00
Genesis Insurance Company	Excess Automobile Liability	\$5,000,000 \$10,000,000	x	\$35,701.00
QBE Insurance Corporation	Excess General Liability / Law Enforcement	\$5,000,000 \$10,000,000	x	\$184,385.00
Hallmark Specialty Insurance Company	Excess Liability	\$5,000,000 \$15,000,000	x	\$123,165.00

TERM: 01/01/2019 – 01/01/2020

PURPOSE: Excess Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2018.

2. Nature of Contracts

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Liability.

Hallmark Specialty Insurance Company, Genesis Insurance Company, and QBE Insurance Corporation have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Liability Coverage for the Fund. The wide range of insurance coverage required for these activities adds to the special and

qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Brad Stokes,  
Commission Executive Director

**RESOLUTION NO. 1-19**

**CAMDEN COUNTY INSURANCE COMMISSION  
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN  
COUNTY DEPARTMENT OF POLICE SERVICES**

**WHEREAS**, the Camden County Insurance 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 has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services for the Camden County Department of Police Services; and

**WHEREAS**, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

**BE IT RESOLVED**, that the following insurance contracts to be awarded for the period of January 1, 2019 through January 1, 2020:

Purpose	Name of Firm	Term	Method of Purchase
EPL	Ace American Insurance Company	1/1/19 - 1/1/20	Through the NJCE
Property	Zurich American Insurance Co	1/1/19 - 1/1/20	Through the NJCE
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/19 - 1/1/20	Through the NJCE
Excess Liability	Hallmark Specialty Insurance Company	1/1/19 - 1/1/20	Direct
Auto Liability/Excess	Genesis Insurance Company	1/1/19 - 1/1/20	Direct
Excess WC	Underwriters at Lloyd's	1/1/19 - 1/1/20	Direct
Excess WC	New York Marine & General Insurance Company	1/1/19 - 1/1/20	Direct
Liability/ Law/ Excess Liability/ Law	QBE Insurance Corporation	1/1/19 - 1/1/20	Direct

**BE IT FURTHER RESOLVED** that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

**BE IT FURTHER RESOLVED** that the policy or policies providing the specific terms of such coverage will be on file in the Fund's office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Commission's official newspaper in accordance with law and 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: January 24, 2019**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**



**CAMDEN COUNTY INSURANCE COMMISSION**  
**9 CAMPUS DRIVE, SUITE 216**  
**PARSIPPANY, NJ 07054**

TO: Members of the Commission

**2019 ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Camden County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
2:00 PM	January 24, 2019	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 28, 2019	“	Re-Organizational Meeting
2:00 PM	March 28, 2019	“	Regular Meeting
2:00 PM	April 25, 2019	“	Regular Meeting
2:00 PM	May 23, 2019	”	Regular Meeting
2:00 PM	June 27 2019	“	Regular Meeting
2:00 PM	July 25, 2019	“	Regular Meeting
2:00 PM	September 26, 2019	“	Regular Meeting
2:00 PM	October 24, 2019	“	Regular Meeting
2:00 PM	December 5, 2019	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: PERMA Risk Management Services**  
**Administrator**  
**CAMDEN COUNTY INSURANCE COMMISSION**

**RESOLUTION NO. 3-19**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
FIXING PUBLIC MEETING DATES  
FOR THE YEAR 2019**

**WHEREAS**, Under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

**NOW THEREFORE BE IT RESOLVED**, by the Camden County Insurance Fund Commission that the Commission shall hold public meetings during the year 2019 as listed below:

TIME	DATE	LOCATION	PURPOSE
2:00 PM	January 24, 2019	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 28, 2019	“	Re-Organizational Meeting
2:00 PM	March 28, 2019	“	Regular Meeting
2:00 PM	April 25, 2019	“	Regular Meeting
2:00 PM	May 23, 2019	”	Regular Meeting
2:00 PM	June 27 2019	“	Regular Meeting
2:00 PM	July 25, 2019	“	Regular Meeting
2:00 PM	September 26, 2019	“	Regular Meeting
2:00 PM	October 24, 2019	“	Regular Meeting
2:00 PM	December 5, 2019	“	Regular Meeting

**BE IT FURTHER RESOLVED** that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the official newspapers of the Commission and post a copy of this resolution in the Office of the Camden County Clerk.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_  
**VICE-CHAIRPERSON**

# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 11/1/2018 To 11/30/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Waterford Township Board of I - Camden County Improvement Authority	Education Attn: Business Office 1106 Old White Horse Pike Waterford, NJ 08089	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261 Evidence of Insurance. All operations usual to County Governmental Entity.	11/19/2018 #2042038	GL AU EX WC OTH
H - Burlington County Board of I - Camden County College	Chosen Freeholders 49 Rancocas RD, PO Box 6000 Mt. Holly, NJ 08060	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 Workforce training for students at CCC sent from the Burlington County Workforce Development Center	11/19/2018 #2042042	GL AU EX OTH
H - Able Equipment Rental I - Camden County College	ATT: Keith Pellegrino 1050 Grand Blvd. Deer Park, NY 11729	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company A: Property Policy #: CAMC20180310 Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: \$100,000 Real & PP Company E: Property Policy #:ERP980616206 Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: \$110,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rental of 45 Boom.	11/20/2018 #2042807	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

# **Camden County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

From 12/1/2018 To 12/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evidence of Insurance  I - County of Camden, Division Of Insurance		Evidence of insurance. All operations usual to County Governmental Entity.	12/9/2018  #2056183	OTH
H - Evidence of Insurance  I - County of Camden, Division Of Insurance		Evidence of insurance. All operations usual to County Governmental Entity.	12/9/2018  #2056185	OTH
H - NJ Dept. of Human Services Div.  I - County of Camden, Division Of Insurance	of Family Development Quakerbridge Plaza, Bldg. 6 P.O. Box 716 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.	12/9/2018  #2056200	OTH
H - State of New Jersey  I - County of Camden, Division Of Insurance	225 West State Street, 2nd Floor Trenton, NJ 08838	Evidence of Insurance	12/9/2018  #2056201	OTH
H - Delaware River Port Authority of  I - Camden County Municipal Utilities	PA & NJ One Port Center, 2 Riverside Drive P. O. Box 1949 Camden, NJ 08101	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 DRPA Rain Garden Project. This green infrastructure project in Camden City will improve the	12/9/2018  #2056202	OTH

		handling of storm water from the Benjamin Franklin Bridge by replacing the paved area at the Project Site (DRPA owned) with a green space area that will permit the storm water in this area to be absorbed into the soil. During the construction of the project the CCMUA and its contractors shall maintain such insurance coverages as are reasonably required for a project of this type.		
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.	12/9/2018 #2056203	OTH
H - St. Mary Medical Center I - Rowan College at Burlington County	Attn: Matt Maurizi and Shawn Dieterle 1201 Langhorne-Newtown Road Langhorne, PA 19047	Evidence of insurance with respects to Madeleine Alvarado, Savannah Bowen, Lauren Branum, Stephanie Colon, Alyson Crane, Meagan Goldstein, Jenae Jones, Lan Le, Paula Miller, Johanna Mora, Gia Palladino, Amanda Parisi, & Jamie Snyder	12/9/2018 #2056204	OTH
H - NJ Dept. of Human Services, Div. I - County of Camden, Division Of Insurance	of Family Development Quakerbridge Plaza, Bldg. 6, P.O. Box 716 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.	12/9/2018 #2056205	OTH
H - Cumberland County Intoxicated I - Cumberland County	Driver Resource Center The Southwest Council Inc. 1405 N. Delsea Drive Vineland, NJ 08360	Evidence of Insurance. All operations usual to County Governmental Entity. Locations: 70 W. Broad Street, Bridgeton NJ	12/9/2018 #2056206	OTH
H - NJ Dept. of Human Services, Div. I - County of Camden, Division Of Insurance	of Family Development Quakerbridge Plaza, Bldg. 6, P.O. Box 716 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.	12/9/2018 #2056207	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.	12/9/2018 #2056208	OTH
H - Delaware River Port Authority of I - Camden County Municipal Utilities	PA & NJ One Port Center, 2 Riverside Drive P. O. Box 1949 Camden, NJ 08101	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 DRPA Rain Garden Project. This green infrastructure project in Camden City will improve the handling of storm water from the Benjamin Franklin Bridge by replacing the paved area at the Project Site (DRPA owned) with a green space area that will permit the storm water in this area to be absorbed into the soil. During the construction of the project the CCMUA and its contractors shall maintain such insurance coverages as are reasonably required for a project of this type.	12/9/2018 #2056209	OTH
H - Cumberland County Intoxicated I - Cumberland County	Driver Resource Center The Southwest Council Inc. 1405 N. Delsea Drive Vineland, NJ 08360	Evidence of Insurance. All operations usual to County Governmental Entity. Locations: 70 W. Broad Street, Bridgeton NJ	12/9/2018 #2056210	OTH
H - NJ Dept. of Human Services Div. I - County of Camden, Division Of Insurance	of Family Development Quakerbridge Plaza, Bldg. 6 P.O. Box 716 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.	12/9/2018 #2056211	OTH
H - State of New Jersey I - County of Camden, Division Of Insurance	225 West State Street, 2nd Floor Trenton, NJ 08838	Evidence of Insurance	12/9/2018 #2056212	OTH
H - Winslow Twp, Karen Bringham	Administrative Clerk, Admin & Administration & Mayor's Office	Evidence of insurance with respects to The Camden County Department of Health and Human Services	12/9/2018	OTH

I - County of Camden, Division Of Insurance	Twp of Winslow 125 S. Route 73 Braddock, NJ 08037	participation in the Winslow Township Green Fair in April	#2056215	
H - Winslow Twp, Karen Bringhurst I - County of Camden, Division Of Insurance	Administrative Clerk, Admin & Administration & Mayor's Office Twp of Winslow 125 S. Route 73 Braddock, NJ 08037	Evidence of insurance with respects to The Camden County Department of Health and Human Services participation in the Winslow Township Green Fair in April	12/9/2018 #2056216	OTH
H - State of NJ - DFD I - County of Camden, Division Of Insurance Total of Holders 18	Attn: Chris Palmer, P.O. Box 716 Trenton, NJ 08625	Evidence of Insurance.	12/27/2018 #2081801	OTH

CAMDEN COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		November 30, 2018			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,299,390	14,293,290	101,588,950	115,882,240	
2.	CLAIM EXPENSES						
		Paid Claims	499,788	3,994,776	20,624,987	24,619,763	
		Case Reserves	(302,347)	(22,348)	6,042,133	6,019,785	
		IBNR	431,406	(401,189)	12,607,289	12,206,100	
		Discounted Claim Value	(7,679)	61,269	(432,593)	(371,324)	
	TOTAL CLAIMS		621,168	3,632,508	38,841,816	42,474,324	
3.	EXPENSES						
		Excess Premiums	559,235	6,151,583	41,316,536	47,468,119	
		Administrative	46,676	642,726	4,783,492	5,426,218	
	TOTAL EXPENSES		605,910	6,794,309	46,100,028	52,894,337	
4.	UNDERWRITING PROFIT (1-2-3)		72,312	3,866,473	16,647,106	20,513,579	
5.	INVESTMENT INCOME		24,226	148,418	274,189	422,608	
6.	PROFIT (4 + 5)		96,538	4,014,892	16,921,296	20,936,187	
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		36,891	1,031,140	3,192,569	4,223,709	
11.	SURPLUS (6 + 7 + 8)		133,429	5,046,032	19,326,380	24,372,412	
SURPLUS (DEFICITS) BY FUND YEAR							
	2010		779	194,334	(222,904)	(28,570)	
	2011		2,532	24,097	1,041,038	1,065,136	
	2012		3,966	181,571	1,435,427	1,616,998	
	2013		2,034	54,977	4,128,024	4,183,001	
	2014		9,295	226,525	5,248,839	5,475,364	
	2015		2,933	626,303	4,422,157	5,048,460	
	2016		3,812	1,743,813	1,918,585	3,662,398	
	2017		17,216	1,421,271	1,355,212	2,776,484	
	2018		90,862	573,140		573,140	
TOTAL SURPLUS (DEFICITS)			133,429	5,046,032	19,326,379	24,372,410	
TOTAL CASH						32,254,903	



CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	1,637	2,715,045	2,716,682
Case Reserves	0	(13,104)	33,572	20,468
IBNR	0	(10,844)	14,345	3,501
Discounted Claim Value	0	492	(744)	(252)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>(21,819)</b>	<b>2,762,218</b>	<b>2,740,400</b>
<b>FUND YEAR 2011</b>				
Paid Claims	1,384	17,228	2,076,354	2,093,582
Case Reserves	840	(30,298)	163,876	133,578
IBNR	(2,223)	(9,102)	13,066	3,963
Discounted Claim Value	0	1,390	(3,800)	(2,410)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(20,782)</b>	<b>2,249,496</b>	<b>2,228,714</b>
<b>FUND YEAR 2012</b>				
Paid Claims	0	(6,852)	1,751,626	1,744,774
Case Reserves	0	(79,086)	169,055	89,969
IBNR	0	20,014	15,616	35,630
Discounted Claim Value	0	1,822	(3,478)	(1,656)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(64,102)</b>	<b>1,932,820</b>	<b>1,868,718</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,940	165,649	3,328,279	3,493,927
Case Reserves	(750)	(73,424)	393,852	320,429
IBNR	0	(35,790)	91,063	55,273
Discounted Claim Value	0	3,352	(10,220)	(6,868)
<b>TOTAL FY 2013 CLAIMS</b>	<b>2,190</b>	<b>59,787</b>	<b>3,802,974</b>	<b>3,862,761</b>
<b>FUND YEAR 2014</b>				
Paid Claims	2,939	334,160	4,752,490	5,086,651
Case Reserves	(2,084)	(336,697)	577,673	240,976
IBNR	(5,855)	(118,048)	259,037	140,989
Discounted Claim Value	0	7,239	(14,654)	(7,416)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(5,000)</b>	<b>(113,346)</b>	<b>5,574,546</b>	<b>5,461,200</b>
<b>FUND YEAR 2015</b>				
Paid Claims	93,198	688,167	2,363,444	3,051,610
Case Reserves	(113,175)	(345,025)	1,534,322	1,189,297
IBNR	19,978	(949,474)	1,914,505	965,032
Discounted Claim Value	0	26,223	(64,734)	(38,512)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(580,109)</b>	<b>5,747,537</b>	<b>5,167,427</b>
<b>FUND YEAR 2016</b>				
Paid Claims	84,786	493,302	2,927,065	3,420,367
Case Reserves	(30,410)	(556,259)	1,724,248	1,167,990
IBNR	(53,739)	(1,513,689)	3,779,157	2,265,468
Discounted Claim Value	0	51,427	(122,093)	(70,666)
<b>TOTAL FY 2016 CLAIMS</b>	<b>637</b>	<b>(1,525,218)</b>	<b>8,308,377</b>	<b>6,783,159</b>
<b>FUND YEAR 2017</b>				
Paid Claims	66,573	1,449,768	710,684	2,160,452
Case Reserves	(19,808)	(261,000)	1,445,534	1,184,534
IBNR	(58,834)	(2,502,713)	6,520,500	4,017,787
Discounted Claim Value	0	90,769	(212,870)	(122,101)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(12,070)</b>	<b>(1,223,176)</b>	<b>8,463,848</b>	<b>7,240,672</b>
<b>FUND YEAR 2018</b>				
Paid Claims	247,969	851,717		851,717
Case Reserves	(136,959)	1,672,544		1,672,544
IBNR	532,080	4,718,456		4,718,456
Discounted Claim Value	(7,679)	(121,444)		(121,444)
<b>TOTAL FY 2018 CLAIMS</b>	<b>635,411</b>	<b>7,121,274</b>	<b>0</b>	<b>7,121,274</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>621,168</b>	<b>3,632,508</b>	<b>38,841,816</b>	<b>39,733,924</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,774,007	19,514,078	118,535,964	138,050,042
2.	CLAIM EXPENSES					
		Paid Claims	20,321	362,625	3,142,296	3,504,921
		Case Reserves	434,006	1,498,970	3,560,908	5,059,878
		IBNR	(233,301)	(2,414,696)	10,479,791	8,065,095
		Discounted Claim Value	(10,718)	110,949	(777,744)	(666,795)
	TOTAL CLAIMS		210,308	(442,152)	16,405,251	15,963,099
3.	EXPENSES					
		Excess Premiums	1,306,589	14,369,774	82,005,406	96,375,180
		Administrative	133,659	1,535,626	8,815,738	10,351,365
	TOTAL EXPENSES		1,440,247	15,905,400	90,821,144	106,726,544
4.	UNDERWRITING PROFIT (1-2-3)		123,452	4,050,829	11,309,569	15,360,399
5.	INVESTMENT INCOME		32,922	179,635	263,592	443,227
6.	PROFIT (4+5)		156,374	4,230,465	11,573,162	15,803,626
7.	Dividend		0	500,000	500,000	1,000,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		156,374	3,730,465	10,465,611	14,196,075
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,004	269,830	487,880	757,711
	2011		1,712	(12,674)	986,002	973,328
	2012		1,881	253,579	670,408	923,987
	2013		3,279	276,461	1,684,539	1,961,000
	2014		4,183	374,089	2,114,583	2,488,672
	2015		4,749	156,231	1,304,973	1,461,204
	2016		5,368	886,417	2,228,683	3,115,100
	2017		4,886	745,684	988,542	1,734,226
	2018		129,313	780,848		780,848
TOTAL SURPLUS (DEFICITS)			156,374	3,730,465	10,465,610	14,196,075
TOTAL CASH						28,184,625

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2018				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	2,695	5,795	165,365	171,160
Case Reserves	(7,889)	(84,636)	84,636	(0)
IBNR	5,195	(196,159)	224,999	28,840
Discounted Claim Value	0	10,886	(12,655)	(1,769)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>(264,114)</b>	<b>462,345</b>	<b>198,230</b>
<b>FUND YEAR 2011</b>				
Paid Claims	3,596	39,980	435,147	475,127
Case Reserves	57,886	38,195	341,117	379,312
IBNR	(61,482)	(231,613)	238,736	7,123
Discounted Claim Value	0	9,259	(31,362)	(22,103)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(144,179)</b>	<b>983,638</b>	<b>839,459</b>
<b>FUND YEAR 2012</b>				
Paid Claims	2,127	65,147	1,466,690	1,531,837
Case Reserves	(1,177)	(111,961)	180,069	68,108
IBNR	(950)	(214,225)	623,240	409,015
Discounted Claim Value	0	18,305	(45,106)	(26,801)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(242,733)</b>	<b>2,224,893</b>	<b>1,982,160</b>
<b>FUND YEAR 2013</b>				
Paid Claims	1,901	211,081	306,969	518,050
Case Reserves	(1,496)	(251,710)	752,266	500,555
IBNR	(405)	(412,370)	680,765	268,395
Discounted Claim Value	0	29,166	(78,671)	(49,505)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(423,834)</b>	<b>1,661,329</b>	<b>1,237,495</b>
<b>FUND YEAR 2014</b>				
Paid Claims	1,572	43,854	401,039	444,893
Case Reserves	(1,572)	144,687	410,814	555,501
IBNR	0	(737,542)	1,268,147	530,606
Discounted Claim Value	0	32,072	(81,671)	(49,599)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(516,928)</b>	<b>1,998,329</b>	<b>1,481,401</b>
<b>FUND YEAR 2015</b>				
Paid Claims	634	(3,533)	345,381	341,848
Case Reserves	105,954	958,217	1,255,154	2,213,372
IBNR	(106,636)	(1,123,684)	1,619,464	495,780
Discounted Claim Value	0	39,324	(157,891)	(118,567)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(48)</b>	<b>(129,676)</b>	<b>3,062,109</b>	<b>2,932,433</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	0	0	0
Case Reserves	1,002	278,393	250,120	528,513
IBNR	(1,002)	(1,203,393)	2,394,880	1,191,487
Discounted Claim Value	0	66,950	(162,270)	(95,320)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(858,050)</b>	<b>2,482,730</b>	<b>1,624,680</b>
<b>FUND YEAR 2017</b>				
Paid Claims	7,796	301	21,705	22,006
Case Reserves	22,204	259,545	286,733	546,277
IBNR	(30,000)	(1,044,194)	3,429,559	2,385,365
Discounted Claim Value	0	68,283	(208,119)	(139,835)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(716,065)</b>	<b>3,529,878</b>	<b>2,813,813</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	0		0
Case Reserves	259,095	268,240		268,240
IBNR	(38,021)	2,748,484		2,748,484
Discounted Claim Value	(10,718)	(163,297)		(163,297)
<b>TOTAL FY 2018 CLAIMS</b>	<b>210,356</b>	<b>2,853,428</b>	<b>0</b>	<b>2,853,428</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>210,308</b>	<b>(442,152)</b>	<b>16,405,251</b>	<b>15,963,099</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

**Resolution No. 4-19**

**January 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>
000656			
000656	BROWN & CONNERY, LLP	LEGAL SERVICE FOR ANCILLARY CO- 12.14.18	9,618.00
			<b>9,618.00</b>
000658			
000658	BROWN & CONNERY, LLP	LEGAL SERVICES 12.11.18	3,912.66
000658	BROWN & CONNERY, LLP	LEGAL SERVICES 12.10.18	3,620.12
000658	BROWN & CONNERY, LLP	LEGAL SERVICE 12.10.18	482.42
			<b>8,015.20</b>
000659			
000659	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 1/19	11,416.00
			<b>11,416.00</b>
000660			
000660	PERMA RISK MANAGEMENT SERVICES	NOVEMBER POSTAGE	2.47
			<b>2.47</b>
000661			
000661	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 10.17.18	11,400.00
			<b>11,400.00</b>
000662			
000662	COURIER-POST	ACCT:CHL-091698 - BUDGET - 12.12.18	28.16
			<b>28.16</b>
000663			
000663	SPARK CREATIVE GROUP LLC	WEB UPDATES THRU 12/18	183.75
			<b>183.75</b>
		<b>Total Payments FY 2018</b>	<b>40,663.58</b>

## **FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000657			
000657	BROWN & CONNERY, LLP	REIMBRSEMNT - MONIES PAID TO CCC 1.15.19	14,431.00
000657	BROWN & CONNERY, LLP	LEGAL SERVICE FOR ANCILLARY CO - 1.11.19	951.00
			<b>15,382.00</b>

000664			
000664	CONNER STRONG & BUCKELEW	LAW ENFORCEMENT LIAB 2019 - QBE INS CORP	677,743.00
000664	CONNER STRONG & BUCKELEW	EXCESS LIAB 2019 - HALLMARK SPEC INS CO	123,165.00
000664	CONNER STRONG & BUCKELEW	EXCESS LIAB 2019 - HALLMARK SPEC INS CO	201,960.00
000664	CONNER STRONG & BUCKELEW	EXCESS LIAB 2019 - QBE INS CORP	184,385.00
			<b>1,187,253.00</b>
000665			
000665	CONNER STRONG & BUCKELEW	AUTOMOBILE LIAB 2019 - GENESIS INS. CO.	193,769.00
000665	CONNER STRONG & BUCKELEW	EXCESS AUTO LIAB 2019 - GENESIS INS CO.	35,701.00
			<b>229,470.00</b>
000666			
000666	CONNER STRONG & BUCKELEW	WORKERS COMP 2019 - NYM & GIC	232,949.00
000666	CONNER STRONG & BUCKELEW	WORKERS COMP 2019 - LLOYD'S OF LONDON	303,875.00
			<b>536,824.00</b>
000667			
000667	BROWN & CONNERY, LLP	LEGAL SERVICE 1.8.19	6,168.97
000667	BROWN & CONNERY, LLP	LEGAL SERVICE 1.10.19	1,836.49
000667	BROWN & CONNERY, LLP	LEGAL SERVICE 1.17.19	2,833.38
000667	BROWN & CONNERY, LLP	LEGAL SERVICE 1.7.19	43.50
000667	BROWN & CONNERY, LLP	LEGAL SERVICE 1.7.19	1,585.20
			<b>12,467.54</b>
000668			
000668	COMPSERVICES, INC.	ADMIN FEE FOR WC 1/19	18,983.33
			<b>18,983.33</b>
000669			
000669	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/19	15,172.50
			<b>15,172.50</b>
000670			
000670	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/19 - CCPD	448.80
000670	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/19 - CCIC	259.53
			<b>708.33</b>
000671			
000671	RISK ANALYTICS	INTELLISHUN ANNUAL SHADOWNET FEED 1.7.19	7,000.00
			<b>7,000.00</b>
		<b>Total Payments FY 2019</b>	<b>2,023,260.70</b>

**TOTAL PAYMENTS ALL FUND YEARS \$2,063,924.28**

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
<b>Current Fund Year: 2018</b>								
<b>Month Ending: November</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	2,003,082.83	7,104,914.72	418,945.23	16,184,215.32	(670,211.71)	(456,468.49)	1,298,599.27	25,883,077.17
RECEIPTS								
Assessments	220,052.33	2,797,682.81	401,173.55	4,368,928.19	1,103,747.55	328,271.43	216,037.64	9,435,893.51
Refunds	0.00	0.00	6,969.55	0.00	0.00	0.00	0.00	6,969.55
Invest Pymnts	591.24	8,750.00	2,690.78	10,854.56	328.12	1,017.51	4.91	24,237.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	591.24	8,750.00	2,690.78	10,854.56	328.12	1,017.51	4.91	24,237.12
Other *	0.00	0.00	0.00	433,942.08	0.00	0.00	0.00	433,942.08
TOTAL	220,643.57	2,806,432.81	410,833.88	4,813,724.83	1,104,075.67	329,288.94	216,042.55	9,901,042.26
EXPENSES								
Claims Transfers	12,130.41	41,303.41	29,965.00	456,513.88	0.00	0.00	0.00	539,912.70
Expenses	0.00	0.00	0.00	0.00	0.00	76,314.65	0.00	76,314.65
Other *	0.00	0.00	0.00	36,568.28	0.00	0.00	0.00	36,568.28
TOTAL	12,130.41	41,303.41	29,965.00	493,082.16	0.00	76,314.65	0.00	652,795.63


SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	November					
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	\$25,948,571.51	25,497,025.51	132,633.74	246,444.25	53,041.11	19,426.90
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$24,237.12	\$23,762.24	\$178.72	\$213.66	\$59.15
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$24,237.12	\$23,762.24	\$178.72	\$213.66	\$59.15
9	Deposits - Purchases	\$10,441,359.85	\$9,876,805.14	\$323,720.82	\$28,254.73	\$117,232.50
10	(Withdrawals - Sales)	-\$1,217,350.34	-\$640,869.36	-\$354,828.61	-\$28,825.62	-\$138,253.55
	Ending Cash & Investment Balance	\$35,131,323.87	\$34,756,723.53	\$101,704.67	\$246,087.02	\$18,516.86
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$271,418.46	\$42,507.66	\$111,456.47	\$18,202.16	\$62,968.21
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00
	Balance per Bank	\$35,401,899.33	\$34,799,231.19	\$213,161.14	\$264,289.18	\$80,642.07



**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%
<b>Totals:</b>	<b>2,242,334.00</b>	<b>\$2,057,989.00</b>	<b>\$983,955.00</b>	<b>\$1,075,050.00</b>	<b>52.30%</b>	<b>\$215,010.00</b>	<b>\$860,040.20</b>	<b>95.50%</b>



		<b>MEDICAL SAVINGS REPORT BY MONTH</b> <b>CAMDEN COUNTY INSURANCE COMMISSION</b>						
<b>2017</b>								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	301,129.50	\$299,261.96	\$163,306.71	\$135,955.25	45.43%	\$27,191.05	\$108,764.20	99.50%
February	224,813.45	\$214,327.20	\$127,065.48	\$87,261.72	40.71%	\$17,452.34	\$69,809.38	97.10%
March	104,888.00	\$104,345.00	\$63,031.00	\$41,315.00	39.60%	\$8,263.00	\$33,052.00	97.70%
April	217,387.00	\$210,181.00	\$110,832.00	\$99,348.00	47.30%	\$19,869.60	\$79,478.40	98%
May	254,549.00	\$219,561.00	\$106,748.00	\$112,813.00	51.40%	\$22,562.60	\$90,250.40	97.10%
June	57,471.00	\$56,199.00	\$32,194.00	\$24,005.00	42.70%	\$4,801.00	\$19,204.00	97.50%
July	121,389.00	\$118,868.00	\$61,885.00	\$49,983.00	44.70%	\$9,996.60	\$39,986.40	98.20%
August	216,629.00	\$205,301.00	\$113,113.00	\$92,188.00	44.90%	\$18,437.60	\$73,750.40	99.00%
September	71,536.00	\$71,048.00	\$42,857.00	\$28,191.00	39.70%	\$5,638.20	\$22,554.80	100.00%
October	374,636.00	\$334,837.00	\$193,052.00	\$141,785.00	42.30%	\$28,357.00	\$113,428.00	100.00%
November	69,071.00	\$63,031.00	\$34,400.00	\$28,630.00	45.50%	\$5,726.00	\$22,904.00	96.80%
December	81,755.00	\$79,756.00	\$32,319.00	\$49,553.00	62.10%	\$9,910.60	\$39,642.40	96%
<b>Totals:</b>	<b>2,095,253.95</b>	<b>\$1,976,716.16</b>	<b>\$1,080,803.19</b>	<b>\$891,027.97</b>	<b>45.20%</b>	<b>\$178,205.59</b>	<b>\$712,824.38</b>	<b>98%</b>
<b>Total Bills Received</b>		<b>1990</b>						

## **CAMDEN COUNTY INSURANCE COMMISSION**

### **SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** January 14, 2019

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#### **CCIC SERVICE TEAM**

Paul Shives, Vice President Public Sector Director <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**December – January 2019**

#### **RISK CONTROL ACTIVITIES**

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

- **December 4:** Attended the CCIC Claims Committee meeting in Blackwood.
- **December 5:** One session of Snow Plow/Snow Removal safety training was conducted for CCIC.
- **December 6:** Attended the CCIC meeting in Blackwood.
- **December 17:** Attended a Client meeting with CCIC – Police Department Metro Division.
- **December 19:** Attended the CCIC Safety Committee meeting in Blackwood.
- **December 20:** Attended a Client meeting with CCIC Parks Department.
- **January 3:** Attended a Client meeting with the CCIC Insurance Department.

- **January 7:** One session of Aerial Lift training was conducted for CCIC.
- **January 8:** Attended the CCIC Claims Committee meeting in Blackwood.
- **January 9:** Attended a Client meeting with the CCIC Parks Department to discuss written programs.

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

- **January 16:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **January 24:** Plan to attend the CCIC meeting in Blackwood.

#### **CEL MEDIA LIBRARY**

No Videos have been utilized in 2019.

#### **SAFETY DIRECTOR BULLETINS**

- CDL Exemption for the Fire & EMS Services – December 4
- Reminder to Check Motor Vehicle Records of Drivers – December 11
- Avoiding Deer-Vehicle Collisions – December 13
- Planning for Snow Events – January 14

### **About the Fire Service CDL Exemption**

Periodically, the Safety Director is asked about the specifics or limitations of the exemption granted to the fire service, first aid and rescue agencies, and the office of emergency management (OEM). Upon an examination of the exemption, we provide the following guidance.

Title 39:3-10k states, "unless otherwise required by federal law or regulations, and subject to any rules and regulations promulgated pursuant to the provisions of this act, no designated operator of firefighting apparatus ... or operator of emergency or rescue equipment operated for the purposes of a first aid, ambulance, or rescue squad or for disaster control shall be subject to the licensing provisions of the "Commercial Motor Vehicle Safety Act of 1986." 39:310k1 specifically extends the exemption to the local offices of emergency management.

The wording does not specify any limitations to the exemption. The Safety Director is also not aware of federal laws, or further regulations of this provision that places any limitations or restrictions on this exemption. It is the opinion of the Safety Director that the exemption extends to any designated operator of fire apparatus, rescue unit, or OEM vehicle who operates that vehicle for emergency responses, drills, parades, repair and maintenance in the State of New Jersey. This is a State exemption, so non-emergency operation of vehicles over 26,000 gross vehicle weight beyond the State borders should be performed by a properly licensed and credentialed holder of a Commercial Drivers' License.

The Safety Director recommends emergency agencies update their lists of designated drivers / operators on at least a yearly basis. It is also important to have a comprehensive driver training program and driver training records. The Safety Director can assist agencies with written policies, initial and refresher training programs and resources, and with in-house accident investigations.

Specific concerns regarding the operation of your agency's vehicles can be brought to the attention of your attorney. Members may also contact their Risk Manager with insurance or coverage questions.

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### **Conducting Motor Vehicle Record Checks**

Public entities have many employees who operate vehicles as part of their duties. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel and elected officials may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public employers should have a motor vehicle policy that encompasses all the types of drivers under their auspices. The Safety Directors recommend Motor Vehicle Records (MVRs) be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

An employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency ... in carrying out its functions
- ii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers' license (CDL) that is required under Chapter 313 of Title 49.

**Employees must be made aware their MVRs will be checked periodically.** The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed release can be part of your Employee Handbook or a specific release to check the employee's MVRs. Work with your solicitor to draft a release that conforms to the organization's operations and any collective bargaining agreements. Each year the State will verify signed releases are on file.

### **WHO SHOULD OBTAIN THE MVR ABSTRACTS?**

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. *Remember, these are confidential reports.* Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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## **HOW DO I ORDER MVRs?**

New Jersey public entities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering a small number of MVRs per year, then you are eligible to request MVRs by mail. Mail your request on letterhead to N. J. Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572. There is an annual fee for this service.

Public employers requiring larger numbers of MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying online at <http://www.state.nj.us/mvc/business/cairrecords.htm>. An Individual User Guide is available on the CAIR homepage. CAIR regulations require users to log in to their account at least every 90 days, or their account will be suspended. The Password must be updated every 45 days. Suspended accounts will need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

## **HOW DO I EVALUATE INFORMATION ON THE MVR?**

A sample policy for evaluating MVR information is provided below. It is up to each public employer to establish evaluation standards for their agency in consultation with their agency's attorney. The policy must be enforced consistently and without discrimination.

*All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.*

*Drivers with acceptable, marginal or probation grading may be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

*Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].*

*Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].*

*Acceptable: No moving violations and/or preventable accidents over the last 36 months.*

*Marginal: Up to 2 moving violations and/or preventable accidents in the last 36 months.*

*Probation: Up to 3 moving violations and/or preventable accidents within the last 36 months.*

*Unacceptable: More than three moving violations and preventable accidents within the last 36 months, or more than two moving violations and/or preventable accidents within the most recent year, or any of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

*If an accident is shown on an MVR, it will be assumed to be an 'at-fault' accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.*

Please contact your Safety Director or the State Motor Vehicle Commission if you have additional Motor Vehicle Record questions.

### **Avoiding Deer-Vehicle Collisions**

Autumn is the deer breeding season, or 'rut'. The rut brings a peak in deer movement and we experience more deer on New Jersey roads, leading to a number of deer-vehicle collisions. Vehicles operated by public employers are not immune from this hazard and in some cases, their operations can increase the likelihood, such as the 24 / 7 / 365 operations of law enforcement, fire and EMS agencies. The Safety Director offers the following best practices for avoiding deer-vehicle collisions.

**Know your local 'Danger Zones'** – As you conduct your everyday business, learn the local areas where you see more deer than other places all year-round. Often these are places where trees form pinch points that create natural funnels. Pay extra attention to these areas, and mentally mark them as danger zones. Make a mental note of the locations of the deer crossing warning signs.

**Be vigilant** – This is your most effective defense against a deer - vehicle collision. In areas where woodlands adjoin the roadway, be on the lookout in the ditches and forest edges for deer. Deer are most active at dusk and dawn: periods when your vision is most compromised. To add to their terrible timing, deer are most on the move after we turn our clocks back an hour and you are more likely to travel in darkness. You may also spot a deer because their eyes will brightly reflect a car's headlights, making them easier to spot.

**Avoid distractions** – There are a lot of things in work vehicles that can take our attention away from the road; radios, cell phones, computers, and conversations with passengers. Make a conscious decision to resist these distractions as much as possible, especially in danger zones.

**Slow down early** – When you think you see a deer ahead, slow down and be prepared to completely stop if necessary. At night, deer may be blinded or confused by your headlights. They may not be sure if there is danger or where it is locate and may dart suddenly in front of you. Depending on traffic, you may also be able to move towards the center of the road giving you more time to react if the deer decides to enter the road.

**Blow your horn** – Once you spot a deer standing on the roadside ahead, slow down and blow your horn. The structure of a deer's ears, and their ability to pivot each ear independently, makes them very good at pinpointing the locations of sounds. Some experts recommend that one long blast of the horn will scare deer out of the road. Do not rely on hood whistles or other devices designed to scare off deer. University of Georgia researchers tested a variety of sounds of different frequencies and intensities to see how deer on a roadway reacted. These sounds, emitted from a specially equipped car, included a wide range of the high-frequency sounds that "deer whistles" are claimed to emit. In hundreds of trials, high-frequency whistles did not change deer behavior from the way they reacted when no sound was being emitted.

**Use your high beams** – When traveling at night in suburban or rural areas, use your high beams whenever possible to help you spot deer on the roadside. Of course, don't forget to dim your lights for oncoming traffic.

**Anticipate more than one deer** – Deer are pack animals, and rarely travel alone. If a deer crosses in front of you, chances are there are more nearby. During the rut, a doe that runs across the road is very likely to be followed by one or more bucks. If you see one deer run across the road ahead of you, slow down and be prepared to stop.

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**Do not swerve to avoid hitting the animal** - If you see a deer, brake firmly and calmly, and stay in your lane. Do not swerve into the opposite lane or onto the shoulder of the road to avoid hitting the deer. Swerving or over-steering could make you lose control of your vehicle and turn a bad situation much worse. Deer can be unpredictable, and you could actually swerve directly into their changed path of travel.

Experts advise braking firmly up until the very last second of impact, and then releasing the brakes. This should propel the deer away from your vehicle instead of on to the hood or windshield. Should the animal make contact with the windshield, there's a chance it will smash through, causing the driver to lose control of the vehicle, resulting in serious injury and in some cases, even death to the driver and passengers.

**Wear your seatbelt** – While wearing a seatbelt may not help prevent a collision with a deer, if the situation worsens and an impact is inevitable, it may lessen the consequences. A seat belt will keep you behind the steering wheel and in a better position to operate the controls of the car.

**Investigate new technology** – Researchers are constantly searching for new and innovative solutions to the hazards of deer – vehicle collisions. For example, developers have introduced a siren that they claim produces a sound wave that better scares deer away from the source of the noise. While the Safety Director does not recommend any particular product, we do recommend members evaluate for themselves promising new products, procedures, or ideas. We also promote sharing of successes among members.

**If you are involved in a deer – vehicle collision:**

1. Stay calm.
2. Move your vehicle to a safe place. If possible, pull over to the side of the road and onto the shoulder. Most accidents occur between dusk and dawn; times when you or your vehicle may be less visible to other motorists. Get out of your vehicle and stand in a safe place, well off the roadway.
3. Turn on your hazard lights.
4. New Jersey law requires you to call 9-1-1 if persons were injured or there is property or vehicle damage in excess of \$500.00. The Safety Director recommends the police be notified of any deer-vehicle collision involving a public vehicle or a personal vehicle being driven on official business.
5. Notify your supervisor.
6. Stay away from the deer. If it is still alive, it could be confused, injured and dangerous if approached. A wounded deer could use its powerful legs and sharp hooves to harm you. When contacting the authorities, let them know if the deer is injured or blocking traffic or creating a threat for other drivers so that it can be quickly handled.
7. Document the incident: If it's safe to do so, take photographs of the roadway, your surroundings, damage to your vehicle, and any injuries you or your passengers sustained. If witnesses stop, take down their account of what occurred and ask for their contact information.



January 2019

### **Best Practices for Snow Emergencies**

During the winter months exposure to slip and falls greatly increase due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and community from accidents occurring on icy surfaces. The following guidelines are offered as suggestions when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document offers best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

#### **Pre-planning**

- **Chain of command**
  - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two for major snow events.
  - Develop a written snow plan with defined roles and hierarchy.
  - Verify emergency contact information.
- **Staffing**
  - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
  - Consider developing a list of retired CDL drivers you might call upon.
  - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
  - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
  - Remind workers of need to prepare their homes and families for their absence during the emergency.
  - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as "excused absence."
  - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
  - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
  - Ensure quiet time at these locations.
  - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
  - Consider needs for food and hydration, especially for the drivers.
  - Educate workers on appropriate winter and protective apparel.
  - Remind workers to pack personal items such as medications, special dietary needs, etc.
  - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

*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.*

## Operations during storm

- **Establish priority routes and areas**
  - Clear parking lots and access routes of emergency response agencies (police, fire, and EMS) first
  - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
  - Establish who will operate as Base (part of incident command structure)
  - Determine who takes calls from residents, both emergency and non-emergency (complaints)
  - Establish liaison with other towns or agencies, news agencies, etc.
  - Ensure operators remain in constant contact with Base
  - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
  - Who makes the final call when to halt operations?
  - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
  - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
  - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
  - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

## Post-Storm Operations

- **Return to normal operations**
  - As conditions normalize, transition back to normal 8-hour shifts
  - Consider fatigue from the extended shifts when transitioning back to normal operations.
  - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
  - Review with all stakeholders what worked and what challenges were encountered
  - Update your Snow Emergency Plan with lessons learned from the event
- **Liability issues – Recommendations to limit liability**
  - Maintain a record of weather conditions
  - Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
  - Record *all* complaints with date and time received
  - Document specific actions taken and time of action in response to complaints
  - Take photographs to record weather conditions and incidents
  - Preserve newspaper articles on storm severity and clean up activities
  - Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community.

**RESOLUTION NO. 5-19**

**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: 1619, 1851, 0674, 0384, 0441, 7289, 8348 & 8351**

**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 12-6-18:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – December 6, 2018  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
BOARD ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ 08102  
2:00 PM**

Meeting was called to order by Ross Angilella, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Steve Andrick</b> <b>Huguette Atherton</b> <b>Paulette Kelly</b> ( <i>via teleconference</i> )
	Conner Strong & Buckelew <b>Michelle Leighton</b> ( <i>via teleconference</i> )
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	<b>Laura J. Paffenroth, Esq.</b>
Treasurer	
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Auditor	Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

**J. Olson**

**ALSO PRESENT:**

Joshua Friedman, Camden County

Ed Hill, Camden Board of Social Services (*via teleconference*)

Bob Cornforth, Camden County MUA

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

Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF OCTOBER 25, 2018**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 25, 2018**

Motion

Commissioner Wright

Second:

Chairman Angilella

Vote:

2 Ayes, 1 Abstained

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on November 7<sup>th</sup> and is scheduled to meet again on December 19<sup>th</sup>. Mr. Prince advised a variety of topics were discussed along with the 2019 meeting schedule, which are included in the agenda. Mr. Prince asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton reported the Claims Committee last met on December 4<sup>th</sup>, those claims will be discussed in closed session. Ms. Leighton then welcomed Josh Friedman to the claims committee.

**EXECUTIVE DIRECTOR REPORT:**

**2019 Property & Casualty Budget Introduction** – Handed out for the Commission's review and discussion was the amended 2019 proposed Property & Casualty Budget in the amount of \$15,724,733; this represents a 0.78% increase over last year's budget.

The proposed assessments were distributed at the meeting. The assessment payments will be due on 3/15/19, 5/15/19 and 9/15/19. The Fund Office will advertise the proposed 2019 Budget in the Commission's official newspaper.

**MOTION TO INTRODUCE THE 2019 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$15,724,733 AND SCHEDULE A**

Motion

Chairman Angilella

Second:

Commissioner Wright

Vote:

3 Ayes, 0 Nays

**NJ Excess Counties Insurance Fund (NJCE)** – The NJCE met on November 15, 2018 and adopted the 2019 Budget in the amount of \$23,315,997. Included in the agenda was the summary report of the meeting. The Board of Fund Commissioners also adopted resolutions reaffirming membership offers to the Counties of Monmouth and Essex. The NJCE is scheduled to meet again on February 22, 2019.

**NJCE Dividend** – The NJCE declared a dividend for the 2011, 2013 and 2014 Fund Years. Camden County Insurance Commission's share is \$180,105. Included in the agenda was the per member entity share of the dividend. Commission members have an option to receive a check or reduction in their 2019 assessment. The Fund Office will send a letter to each member entity to find out their preference.

**Intellishun Device** – We have received a request from the County to cover the annual cost of an Intellishun Device in the amount of \$7,000. The main function of the device is stop computers from unfriendly countries from accessing the network. This device would provide an extra layer of security. We are asking the Commissioners to consider this request.

**MOTION TO APPROVE THE ANNUAL COST OF AN INTELLISHUN  
DEVICE IN THE AMOUNT OF \$7,000**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the Certificate of Insurance Report from the NJCE listing the certificates issued for the month of October. Executive Director advised there were 3 certificates issued for the month of October and asked if anyone had any questions.

**MOTION APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director reported as of September 30, 2018 the Commission had a surplus of \$24,499,485. Executive Director advised \$4,346,151, on line 10 of the report, "Investment in Joint Venture" was Camden County Insurance Commission's share of the equity in the NJCE.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the September Financial Fast Track for the NJCE. As of September 30, 2018 the NJCE had a surplus of \$14,441,758. Executive Director noted the cash amount was \$28,512,771.

**Meeting Dates for 2019** – Included in the agenda for your consideration is the proposed CCIC Executive Committee Meeting Schedule for 2019. As we have done in the past there will be no meetings scheduled for August and November. However, meetings for these months could be scheduled if necessary. The next meeting is scheduled for January 24, 2019 and the Reorganization Meeting is scheduled for February 28, 2019. If the dates are acceptable a resolution will be prepared for approval at our next meeting. If there are any conflicts please contact the Fund Office. The College has confirmed the Conference Room is available for the proposed meeting dates.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Chairman Angilella advised the November and December Bill Lists and the Treasurer's Reports were included in agenda. Chairman Angilella asked if anyone had any questions regarding the bill lists.

**MOTION TO APPROVE RESOLUTION 53-18 NOVEMBER BILL LIST**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**MOTION TO APPROVE RESOLUTION 54-18 DECEMBER BILL LIST**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**ATTORNEY:** Commission Attorney advised the Property Claims Administration Services RFP will go out tomorrow to be returned in January. The CEL is expected to take action on it in February.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for the month of October 2018 which was included in the agenda. Ms. Hall advised the total billed for the month of October was \$129,901 and the total paid was \$62,855.00 with a savings of \$63,890.00 or 50.40%. Ms. Hall advised the net savings was \$51,112.00 and network utilization was 94.10%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the October – December 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the DOC were originally going to order 15 cameras are now purchasing 40 cameras because there will be additional funding from the BRIT Safety Grant. The agenda also included a safety bulletin – Leaf Collection Time – An Important Reminder. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None



**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CLOSED SESSION:** Chairman Angilella read Resolution 55-18, 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 55-18 FOR CLOSED SESSION**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1769	\$ 104,196.69	PAR
1769	\$ 42,779.25	SAR
2169	\$ 45,717.62	PAR
2115	\$ 59,707.19	PAR
2136	\$ 43,113.84	PAR
4894	\$ 30,000.00	PAR
6898	\$ 135,000.00	PAR
7862	\$ 100,000.00	PAR
2160	\$ 300,000.00	PAR
1567	\$ 206,176.00	PAR/SAR
1969	\$ 24,311.43	PAR
1346 & 1347	\$ 194,656.00	PAR/SAR
6441	\$ 340,498.00	PAR
5624	\$ 25,000.00	PAR
8246	\$ 9,849.00	PAR

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman Angilella advised the next meeting was scheduled for Thursday, January 24, 2019, 2:00 PM, at the Camden County College Regional Emergency Training Center.

**MOTION TO ADJOURN:**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**MEETING ADJOURNED: 2:51 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary

## **APPENDIX II**

*2019 Plan of Risk Management*

## **RESOLUTION NO. 2-19**

### **Camden County Insurance Commission** (hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/19 the 2019 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
  - a.) The Insurance Commission insures the following perils or liability:
    - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - General Liability including Law Enforcement Liability and Employee Benefits Liability.
    - Automobile Liability including PIP and Uninsured/Underinsured Motorists Coverage.
    - Property, Auto Physical Damage and Boiler & Machinery.
  - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
    - Excess Workers' Compensation including Employers Liability
    - Excess General Liability including law enforcement liability
    - Excess Auto Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/School Board Legal/EPL
    - Crime
    - Pollution Liability
    - Medical Professional and General Liability
    - Excess Medical Professional and General Liability
    - Employed Lawyers Liability

- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers \$300,000 per occurrence including:
  - Employer's Liability - \$300,000 per occurrence.
  - USL&H – \$300,000 per occurrence.
  - Harbor Marine/Jones Act - \$300,000 per occurrence.

*Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. Except for CCPD, CCC, CCMUA and CCHSC. The Insurance Commission covers \$1,000,000 per occurrence for CCPD. CCMUA and CCHSC retain their first \$800,000. CCC does not currently purchase workers compensation insurance from the Commission. Also, Camden County has a \$5,000 per occurrence entity deductible.*

- The NJC covers excess workers compensation claims to the following limits, *except for CCPD, CCC, CCMUA and CCHSC. CCMUA and CCHSC retain their first \$800,000. CCC and CCPD do not currently purchase workers compensation insurance from the NJC.*
  - Workers' Compensation – statutory excess of the Insurance Commission's \$500,000.
  - Employer's Liability - at a sub-limit of \$25,200,000 excess of the Insurance Commission's \$500,000.
  - USL&H – \$250,000 less NJ State benefits excess of the Insurance Commission's SIR of \$300,000.
  - Harbor Marine/Jones Act - \$250,000 less NJ State benefits excess of the Insurance Commission's SIR of \$300,000.

NJC retains limits of \$500,000 excess \$300,000 for Workers Compensation and Employers Liability. NJC purchases from Underwriters at Lloyds \$200,000 excess \$800,000 each occurrence/employee and purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of \$1,000,000 and \$5,000,000 excess of \$1,000,000 for Employers Liability. Additional Employers Liability limits of \$15,000,000 excess of \$6,000,000 are purchased from Underwriters at Lloyds, \$5,000,000 per occurrence/\$5,000,000 aggregate excess \$21,000,000 from Argonaut.

**Note:** *CCPD* purchases excess workers compensation at limits of \$1,000,000 excess \$1,000,000 each occurrence from Underwriters at Lloyds and excess workers compensation at statutory limits excess of \$2,000,000 from Midlands. *CCPD* also purchases excess employers liability at limits of \$1,000,000 excess \$1,000,000 each occurrence from Underwriters at Lloyds and excess employers liability at limits of \$2,000,000 each employee/\$2,000,000 aggregate excess of \$2,000,000 from Midlands. *CCPD* also purchases from Hallmark and QBE limits of \$15,000,000 per occurrence/\$15,000,000 aggregate excess of \$4,000,000 for employers liability

b.) General Liability limits.

- The Insurance Commission covers \$250,000 per occurrence. *Camden County has a \$5,000 per occurrence entity deductible.*
  - Law Enforcement - included in the General Liability limits.
  - Employee Benefits Liability - included in the General Liability limits.
  - Subsidence - \$250,000 per occurrence
  - Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
  - Owned Watercraft 35' in length or less - \$250,000.
  - Garagekeepers Legal Liability - \$250,000

*Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. The Insurance Commission covers \$1,000,000 per occurrence for CCPD.*

- The NJC covers excess liability claims as follows *except for CCPD who does not currently purchase excess liability insurance from the NJC*:
  - General Liability - \$20,250,000 excess the Insurance Commission's \$250,000. The \$15,000,000 excess \$500,000 commercial excess layer is subject to a \$20,000,000 per member insurance commission 12 month aggregate limit. The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 annual aggregate limit.
  - Law Enforcement - included in the NJC's excess General Liability limits.
  - Employee Benefits Liability - included in the NJC's excess General Liability limits.
  - Subsidence - \$250,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.
  - Sexual Abuse or Molestation Coverage - \$250,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Insurance Commission's retention.
  - Owned Watercraft 35' in length or less - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.
  - Garagekeepers Legal Liability - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence and a \$20,000,000 12 month aggregate excess over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence and a \$5,000,000 annual aggregate excess over and above the \$15,000,000/\$20,000,000 with Underwriters at Lloyds.

**Note:** CCPD purchases excess law enforcement and general liability at limits of \$20,000,000 per occurrence and \$20,000,000 annual

aggregate excess \$1,000,000 each occurrence from QBE and Hallmark.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:
  - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of \$250,000. *Camden County has a \$5,000 per occurrence entity deductible.*
  - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
  - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

*Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. The Insurance Commission covers \$1,000,000 per occurrence for CCPD.*

- The NJC covers excess automobile liability claims as follows *except for CCPD who does not currently purchase excess automobile liability insurance from the NJC::*
  - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission's \$250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence over and above the \$15,000,000 with Underwriters at Lloyds. Please note, an aggregate limit does not apply to automobile liability coverage.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The PIP and Uninsured/Underinsured Motorist coverages shall follow the most current statutory guidelines provided by the State of New Jersey.



The excess general liability, auto liability, law enforcement liability and employers liability limits with Underwriters at Lloyds, Argonaut are per member Commission and are shared limits amongst CCIC member entities.

**Notes:**

- (1) *CCPD* purchases excess auto liability at limits of \$20,000,000 excess \$1,000,000 each occurrence and \$20,000,000 annual aggregate from Genesis and Hallmark.
- (2) The Underwriters at Lloyds amended the excess liability policy aviation/aircraft exclusion to make an exception for Unmanned Aerial Vehicle – a tethered blimp.

d.) Public Officials/School Board Legal/Employment Practices Liability

- The NJC via the commercial market covers public officials liability/school board legal liability/employment practices liability as follows:
  - \$10,000,000 each claim and in the annual aggregate on a claims made basis per member Insurance Commission (except for Camden County Health Services which has a \$1,000,000 each claim and in the annual aggregate sub-limit) subject to the retentions as outlined below:
    - Camden County - \$250,000 each POL & EPL (including the Camden Department of Police Services effective 4/8/13)
    - Camden County College-\$25,000 SBL & \$50,000 EPL
    - Camden County College Foundation -\$25,000 SBL & \$50,000 EPL
    - Camden County Board of Social Services - \$5,000 each POL & EPL
    - Camden County Municipal Utilities Authority - \$25,000 each POL & EPL
    - Camden County Health Services - \$25,000 each POL & EPL
    - Camden County Pollution Finance Authority - \$25,000 each POL & EPL
    - Camden County Improvement Authority - \$10,000 each POL & EPL

There is a sub-limit of \$1,000,000 each claim and in the annual aggregate excess of a member entity retention of \$100,000 for sexual abuse/molestation for schools only.

School Board Legal Liability applies to the member entity schools and Public Officials Liability applies to all other member entities.

NJC does not retain any risk as it is fully insured in the commercial market.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

The Insurance Commission covers \$100,000 per occurrence less applicable member entity per occurrence deductibles *except for CC, CCHSC and CCBOSS. These entities individually retain their first \$100,000.*

- The NJC provides excess property coverage of \$150,000 excess of the member Insurance Commission limit of \$100,000, and excess coverage via the commercial market with Zurich and excess property coverage with various insurers on a quota share basis with the following limits (*SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES*) excess of the member retention and member entity per occurrence deductibles:

Property Per Occurrence Limits:

- A. \$110,000,000 Per Occurrence with Zurich
- B. \$150,000,000 Per Occurrence with various insurers
- C. \$260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - \$200,000,000 (Annual Aggregate)
- Flood - \$100,000,000 (Annual Aggregate) Except;
  - Flood Inside Special Flood Hazard Area (SFHA) - \$25,000,000
- Asbestos Cleanup - \$50,000 per occurrence
- Valuable Paper And Records - \$10,000,000
- Accounts Receivable - \$10,000,000
- Demolition & Increased Cost of Construction - \$25,000,000
- Business Interruption -Included in \$110,000,000 blanket limit (Business Income On Revenue Producing Property Only)
- Extra Expense – \$10,000,000
- Transit- \$1,000,000 Per Conveyance/\$1,000,000 Per Occurrence

- Fine Arts - \$2,500,000 (Owned And Non Owned)
- Pollution And Contamination Cleanup (Limited) - \$250,000 (Annual Aggregate)
- Miscellaneous Unnamed Locations - \$10,000,000
- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- New Construction and Additions – \$25,000,000 per location (90 day reporting period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)
- Ingress/Egress – 30 Day Period for property with a 5 mile radius but not to exceed a \$5,000,000 limit.
- Debris Removal - \$25,000,000
- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- Auto Physical Damage - \$15,000,000
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity). There is no underground piping coverage for the perils of Earthquake, Flood or Named Storm.
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
  - Ammonia Contamination - \$5,000,000
  - Spoilage - \$5,000,000
  - Extended Period Of Indemnity - 365 Days

Note: There is an Excess Property Policy with various insurers on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of \$260,000,000. Coverage sub-limits on the Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

- There is an Excess Flood/Earthquake policy placed with various insurers which provides:

- \$50,000,000 aggregate policy limit for Flood coverage excess of the aggregate policy limits provided by Zurich (\$25,000,000 for locations inside the 100-Year Flood Zone, \$50,000,000 for all other locations, as noted above); and
- \$100,000,000 aggregate policy limit for Earthquake coverage excess of the \$100,000,000 aggregate policy limit provided by Zurich (noted above).

#### Property Deductibles

- The standard member insurance commission retention is \$100,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
  - Camden County - \$100,000 Property and Auto Physical Damage
  - Camden County College & Camden County College Foundation- \$25,000 Property and \$500 Auto Physical Damage
  - Camden County Board of Social Services - \$100,000 Property and Auto Physical Damage
  - Camden County Municipal Utilities Authority - \$25,000 Property “All Other Perils” except \$1,000 for Auto Physical Damage, \$5,000 for mobile equipment, \$5,000 for EDP (except for the perils of earthquake and flood as stated below) & \$5,000 for underground piping (except for the perils of earthquake and flood as stated below).
  - Camden County Health Services - \$100,000 Property and \$1,000 Auto Physical Damage
  - Camden County Pollution Control Finance Authority - \$5,000 Property and \$1,000 Auto Physical Damage
  - Camden County Improvement Authority - \$2,500
  - Camden County Department of Police Services - \$5,000 Property, Auto Physical Damage and Equipment Breakdown Effective 4/8/13
- The Equipment Breakdown deductible is \$25,000 member entity deductible per occurrence.
- The Earthquake Member Insurance Commission retention is \$100,000 per occurrence less the per occurrence member entity deductibles and as respects to EDP for the CCMUA which has a \$25,000 deductible. However, if there is a loss from a single occurrence involving multiple entities, the maximum occurrence

deductible will be \$250,000. There is no coverage for underground piping for the peril of earthquake.

- The Flood Member Insurance Commission retention is \$100,000 per occurrence (combined property damage and time element) less member entity per occurrence deductibles and as respects to EDP for the CCMUA which has a \$25,000 deductible. However, if there is a loss from a single occurrence involving multiple entities, the maximum occurrence deductible will be \$250,000. There is no coverage for underground piping for the peril of flood.
- Flood loss for property within the Special Flood Hazard Area (SFHA) is subject to a deductible of \$500,000 each building for municipality buildings, and \$500,000 each building for building contents member entity deductible per occurrence; and \$250,000 for each building for loss of income or the National Flood Insurance Plan's (NFIP) maximum available limits for public entities, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. Losses shall also be adjusted subject to a \$250,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.
- "Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County" For Property Damage: subject to a deductible of 1% of the value, per the Schedule of Values on file with the company as of the date of loss, for those Buildings where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. The 1% Time Element deductible does not apply Extra Expense. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The "Named Storm" deductible is a per member entity deductible.
- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for "insured property" resulting from "insured perils" (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The

Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the Special Flood Hazard Area (SFHA) The Special Flood Hazard Area deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year EDGE-100-B (12/10) flood. SFHA's per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

- Underground piping \$100,000 per occurrence less the member entity deductibles as stated above.
- Golf Carts - \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000
- Camden County Municipal Utility Authority - \$1,000,000

- Camden County Board of Social Services - \$1,000,000
- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

- Camden County – \$50,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$15,000
- Camden County Municipal Utility Authority - \$10,000
- Camden County Board of Social Services - \$10,000
- Camden County College - \$10,000
- Camden County Pollution Control Finance Authority - \$10,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregates limits are shared by all NJC member Commissions and their respective member entities.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and Retentions (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
  - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
  - Excess Limit is a Shared limit with ACIC, BCIC, CCIC, CuCIC and GCIC.
- Member Entity Deductibles GL and PL:
  - Camden County Clinic – \$5,000
  - Camden County Health Services (Behavioral Operations and LTC Operation Divested Operation) – \$25,000 GL & \$50,000 PL
  - Camden County Municipal Utilities Authority – Not Applicable
  - Camden County Board of Social Services – Not Applicable
  - Camden County Allied College Nursing Program – \$5,000
  - Camden County Pollution Control Finance Authority – Not Applicable
  - Camden County Improvement Authority – Not applicable

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides employed lawyers professional liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for employed lawyer's professional liability):

- Limit per claim and annual aggregate:  
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
  - Camden County \$50,000



- Camden County College: \$25,000
- Camden County Municipal Utilities Authority: \$25,000
- Camden County Board of Social Services: \$25,000

j.) Cyber Liability – Network Privacy & Security Liability

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

- Limits per claim and annual aggregate:
  - Cyber, Privacy and Security Liability: \$4,000,000
  - Regulatory Proceedings: \$4,000,000
  - Payment Card Loss: \$4,000,000
  - Cyber Incident Response Team: \$4,000,000
  - Business Interruption Loss & Extra Expense: \$4,000,000
  - Digital Data Recovery: \$4,000,000
  - Network Extortion: \$4,000,000
  - Contingent Business Interruption: \$1,000,000
  - Social Engineering: \$100,000
- Retention per member entity:
  - Cyber, Privacy and Security Liability: \$25,000
  - Regulatory Proceedings: \$25,000
  - Payment Card Loss: \$25,000
  - Cyber Incident Response Team: \$25,000
  - Cyber Incident Response Coach: \$0
  - Business Interruption Loss & Extra Expense: \$25,000/12 Hours
  - Digital Data Recovery: \$25,000
  - Network Extortion: \$25,000
  - Contingent Business Interruption: \$25,000/12 Hours
  - Cyber Crime: \$25,000
- Participating member entities are:
  - Camden County (includes CCBOSS and CCIA)
  - Camden County Municipal Utilities Authority
  - Pollution Control Financing Authority of Camden County
  - Camden County Health Services Center (tail risk only)

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregates limits are shared by all NJC member Commissions and their respective member entities.

k.) Non-Owned Aircraft. The NJCE covers \$9,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

**NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.**

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage):

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Law Enforcement Liability – Included in General Liability
- d.) Automobile Liability
  - Property Damage & Bodily Injury - \$250,000 CSL
  - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
  - Personal Injury Protection - \$250,000 CSL
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability - None
- e.) Property/APD-\$100,000 per occurrence less member entity deductibles.
- f.) Crime – None
- g.) Pollution Liability – None
- h.) Medical Professional General Liability – None
- i.) Employed Lawyers Liability – None
- j.) Cyber Liability
- k.) Non Owned Aircraft - None

- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
  - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
  - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
  - e.) The Insurance Commission's Governing Body may, by majority vote, levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's five major excess insurers (i.e. Underwriters at Lloyds, Argonaut for excess liability; Underwriters at Lloyds and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
  - b.) Each member entity is provided with a claim reporting procedure and appropriate forms.
  - c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through its contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does purchase commercial insurance for *CCPD*. For *CCPD*, the Insurance Commission purchases excess law enforcement, general liability and automobile liability from QBE, Genesis and Hallmark. The Insurance Commission also purchases excess workers compensation from Underwriters at Lloyds and Midlands.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- 10% of partial total not to exceed \$15,000 for workers compensation claims (Effective 12/11/14)
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and
- approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 24 day of January, 2019.  
Camden County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_  
Secretary