

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, APRIL 25, 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: APRIL 25, 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:**   March 29, 2019 Open.....Appendix I  
   March 29, 2019 Closed.....Handout
  
  - CORRESPONDENCE –None**
  
  - COMMITTEE REPORTS**  
           Safety Committee: ..... Verbal  
           Claims Committee: ..... Verbal
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
           Executive Director’s Report.....Pages 1-14
  
  - TREASURER – David McPeak**  
           Resolution 30-19 April Bill List .....Page 15  
           February Monthly Treasurer Reports..... Pages 16-17
  
  - ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
  - CLAIMS SERVICE –AmeriHealth Casualty Services**  
           Medical Savings Report (2019) .....Page 18  
           Medical Savings Report (2018).....Page 19
  
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
           Monthly Report..... Pages 20-21  
           Safety Director Bulletin – Playground Inspection Best Practices..... Pages 22-24
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - CLOSED SESSION- PARS**  
           Resolution 31-19 Closed Session .....Page 25  
           Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- 
- MEETING ADJOURNMENT**
  - NEXT SCHEDULED MEETINGS: May 23, 2019 Camden County College Regional  
 Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ, 2:00 PM**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 25, 2019

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Certificate of Insurance Issuance Report (Pages 4-6)** – Attached on pages 4-6 is the certificate of issuance report from the NJCE listing the certificates issued for the month of March. There were 14 certificates issued during this month of March.

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

**Claims Committee Charter - (Pages 7-8)** – The Claims Committee is recommending a revision to the Claims Committee Charter to provide for handling instructions related to all forms of surveillance. Attached on pages 7-8 is Resolution 29-19, Amending Resolution No. 17-10 Claims Committee Charter prepared by the Commission Attorney. Attached on page 8 is a copy of the section titled Surveillance which is added to the Charter.

**Motion to adopt Resolution 29-19, Amending Resolution No. 17-10 Claims Committee Charter**

**Insurance Commission Dividend (Page 9)** - The Executive Director's office has been reviewing available dividend options with the Actuary and Auditor for the member entities. A \$1,500,000 dividend is being recommended out of Fund Years 2011, 2012 & 2013. Each member entity will need to pass a resolution authorizing the release of funds. A sample resolution will be sent to each member; the breakdown of the member shares appears on page 9.

**NJ Excess Counties Insurance Fund (NJCE)** – The NJCE did not meet in March and met prior to the Commission Meeting. Executive Director will provide a verbal update of the meeting. The NJCE is scheduled to meet again on June 27, 2019.

**2019 MEL, MRHIF and NJCE Educational Seminar (Page 10)** – As a reminder the 9<sup>th</sup> annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The NJCE is now a co-sponsor of this seminar. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 10 is a copy of the enrollment form.

- ❑ **CCIC Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the Financial Fast Track Report as of **February 28, 2019**. The report indicates the Commission has a surplus of **\$25,269,359**. 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 **\$4,513,140**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 13-14)** - Included in the agenda on pages 13-14 is a copy of the NJCE Financial Fast Track Report as of **February 28, 2019**. The report indicates the Fund has a surplus of **\$15,366,292**.
- ❑ **2019 Property & Casualty Assessments** – The second Property & Casualty Assessment payment is due on May 15, 2019. Payments should be sent to the Commission Treasurer, David McPeak.
- ❑ **Legal Defense Panel Contracts** –The Defense Panel Contracts will expire on May 31, 2019. The Commission Attorney has issued a Request for Proposals for Legal Services for the Insurance Commission. The responses are due on Thursday, May 16, 2019 at 11:00 AM.

**Camden County Insurance Comm.  
Certificate of Insurance Monthly Report**

From 3/1/2019 To 4/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Eastern Regional High School  I - County of Camden, Division Of Insurance	1401 Laurel Oak Road, Box 2500 Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the High School All-Star Baseball game to be played on 6/11/19 (rain date 06/12/19 on Joe Hartmann Field	3/4/2019  #2122686	GL AU EX WC OTH
H - County of Gloucester Board of  I - County of Camden, Division Of Insurance	Chosen Freeholders It's Department and Agencies, et al PO Box 337 Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Shared Service Agreement for the Creation, Maintenance and Administration of a Cooperative Office of County Medical Examiner, Biobank/project on the genomics of opioid addiction.	3/4/2019  #2122710	GL AU EX WC OTH
H - Collingswood Foundation for the  I - County of Camden, Division Of Insurance	Arts 315 White Horse Pike Collingswood, NJ 08107	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Camden County Fall Job Fair on April 15 2019	3/7/2019  #2123707	GL AU EX WC OTH
H - William Scotsman  I - County of Camden, Division Of Insurance	Police Department, 10th street Camden, NJ	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Policy #ERP980616207 Policy Term 1/1/19 to 1/1/20 Evidence of insurance with respects to police department trailer rented from William Scotsman located at 10th St and Linden St, Camden, NJ	3/7/2019  #2123709	GL AU EX WC OTH
H - Collingswood Foundation for the  I - County of Camden, Division Of Insurance	Arts 315 White Horse Pike Collingswood, NJ 08107	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Camden County Spring Job Fair on April 15 2019	3/7/2019  #2123720	GL AU EX WC OTH

**Camden County Insurance Comm.  
Certificate of Insurance Monthly Report**

From 3/1/2019 To 4/1/2019

<p>H - William Scotsman I - County of Camden, Division Of Insurance</p>	<p>Police Department, 10th street Camden, NJ</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Policy #ERP980616207 Policy Term 1/1/19 to 1/1/20 Evidence of insurance with respects to police department trailer rented from William Scotsman located at 10th St and Linden St, Camden, NJ unit CPX 12436, value of \$72,904.00</p>	<p>3/7/2019 #2123844</p>	<p>GL AU EX WC OTH</p>
<p>H - 401 North Broad Lessee LLC &amp; I - Camden County College</p>	<p>Amerimar 401 North Broad Management CO LLC, 401 North Broad Street, Suite 210 Philadelphia, PA 19108</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 401 North Broad Lessee, LLC, Amerimar 401 North Broad Management Co., LLC, 401 North Broad Fee Interest Owner, LLC, 401 North Broad Subsurface Owner, LLC, 401 North Broad Ramp Owner, LLC, 401 North Broad Mezz Borrower, LLC, 401 North Broad Minority Mezz Owner, LLC, Netrality Property Sub Trust, Netrality Properties, LP, US Bank National Association are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Hosted data center for the Colleges servers as per contract</p>	<p>3/12/2019 #2124615</p>	<p>GL AU EX WC OTH</p>
<p>H - Coriell Institute I - County of Camden, Division Of Insurance</p>	<p>403 Haddon Ave Camden, NJ 08103</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Gloucester County, Coriell Institute, Medical Examiner, Medical Examiner Office personnel, as lead agency of the Medical Examiner, and/or any of its officers, employees, agents, are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to research and use of materials provided under agreement</p>	<p>3/13/2019 #2126908</p>	<p>GL AU EX WC OTH</p>
<p>H - Gloucester County I - County of Camden, Division Of Insurance</p>	<p>2 South Broad Street PO Box 337 Deptford, NJ 08096</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Gloucester County, Coriell Institute, Medical Examiner, Medical Examiner Office personnel, as lead agency of the Medical Examiner, and/or any of its officers, employees, agents, are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to research and use of materials provided under agreement</p>	<p>3/13/2019 #2126909</p>	<p>GL AU EX WC OTH</p>

**Camden County Insurance Comm.  
Certificate of Insurance Monthly Report**

From 3/1/2019 To 4/1/2019

H - Trillium I - Camden County Municipal Utilities	5555 Gull Road Kalamazoo, MI 49048	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance	3/18/2019 #2132787	GL AU EX WC OTH
H - County of Gloucester Board of I - County of Camden, Division Of Insurance	Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Gloucester County, Coriell Institute, Medical Examiner, Medical Examiner Office personnel, as lead agency of the Medical Examiner, and/or any of its officers, employees, agents, are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to research and use of materials provided under agreement	3/18/2019 #2132788	GL AU EX WC OTH
H - New Jersey Dept of Health I - County of Camden, Division Of Insurance	Division of HIV, STD, & TB Services PO Box 363 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Sexually Transmitted Disease (STD) grant	3/26/2019 #2138934	GL AU EX WC OTH
H - New Jersey Dept of Health I - County of Camden, Division Of Insurance	Division of HIV, STD, & TB Services PO Box 363 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Tuberculosis Control, Specialty Clinic Services grant	3/26/2019 #2138935	GL AU EX WC OTH
H - Rowan University/Rutgers I - Camden County College	University-Camden Health Sciences Facility, Condominium Association, Inc, 200 Federal Camden, NJ 08103	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Crime Policy #: 065300953; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$4M Less Member Ded of \$50,000 Company F: POL/EPL/SDLL Policy #: BINDER; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$10,000,000 Rowan University/Rutgers University Camden Health Sciences Facility Condominium Association AND Rowan University-Rugters Camden Board of Governors as additional insured pursuant to the terms of the leasehold Master Deed and the respective Ground Leases and Operation and Mangement Agreements by and among the Joint Board and the Association Members.	3/28/2019 #2141287	GL AU EX WC OTH
<b>Total # of Holders: 14</b>				

**RESOLUTION NO. 29-19**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
AMENDING RESOLUTION NO. 17-10 CLAIMS COMMITTEE CHARTER**

**WHEREAS**, the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter “Commission”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, pursuant to Resolution No. 17-10, the Commission established a Claims Committee and adopted a Claims Committee Charter; and

**WHEREAS**, there is a need to amend the Claims Committee Charter to provide for handling instructions related to all forms of surveillance, specifically to require the Claims Administrator to obtain written approval from the Commission designee prior to implementing any form of surveillance as more fully described in the amendment, attached hereto; now, therefore,

**BE IT RESOLVED** that the Claims Committee Charter is hereby amended to include the section titled: Surveillance, and to require the Claims Administrator to obtain written approval from the Commission designee prior to implementing any form of surveillance as more fully described in the Charter amendment, a copy of which is attached hereto.

**ADOPTED: 4-25-19**

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**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

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**STEVE WILLIAMS, VICE-CHAIRMAN**



**Surveillance:** The Claims Administrator will consult with the Camden County Department of Insurance – Claims Manager, prior to assigning surveillance, investigating vendors or utilizing any and all investigation tools, (including but not limited to social media searches, assigning internal Special Investigation Unit teams, utilizing outside vendors, conducting indexing and/or using any investigation tools not elsewhere named or classified), to investigate a claim for an injured employee or third party claimant. The Claims Manager will review such requests from the Claims Administrator, consult with the Commission representative or other appropriate authorities and follow-up with the Claims Administrator to provide the requisite authority. No surveillance assignments will be made by the Claims Administrator in the absence of written authority provided by the Claims Manager.

<b>CAMDEN COUNTY INSURANCE COMMISSION</b>				
<b>2019 Dividend Option</b>				
<b>Member Name</b>	<b>2011 Dividend</b>	<b>2012 Dividend</b>	<b>2013 Dividend</b>	<b>TOTAL</b>
Camden County	356,820	355,116	354,940	1,066,876
Camden County College	30,944	32,115	31,731	94,790
Camden County Board of Social Services	21,143	21,091	21,181	63,415
Camden County Utilities Authority	44,767	48,023	49,334	142,124
Camden County Health Svcs	27,411	25,196	24,411	77,017
Camden Cty Pollution Ctrl Financing Auth (PCFA)	12,639	12,222	11,994	36,854
Camden County Improvement Authority	6,276	6,238	6,409	18,922
<b>Grand Totals:</b>	<b>500,000.00</b>	<b>500,000.00</b>	<b>500,000.00</b>	<b>1,500,000.00</b>

## 2019 MEL, MRHIF & NJCEL Educational Seminar

Friday, May 3, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn  
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCEL (Counties Excess Liability Fund) are sponsoring the 9<sup>th</sup> annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

### Topics

- Legalized Marijuana: Risk Management Issues (John Kutner and Steve Ferris)
- Controlling Health Care Costs (Greg Grimaldi)
- Ethics and Best Practices for Public Meetings (Norris Clark and David Grubb)
- Cyber Liability Risk Control (Ed Cooney)
- Update on Risk Management related Legislation (Paul Bent)
- Ethics and Best Practices in Local Government Employment (Fred Semrau and Joe Hrubash)

REGISTRATION: RSVP by Friday, April 26

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Credits being applied for: \_\_\_\_\_

Seven digit P/C Insurance Producer License # (if applicable) \_\_\_\_\_

Phone: \_\_\_\_\_ cell: \_\_\_\_\_ e-mail: \_\_\_\_\_

E-mail registrations to Joeen Ciannella: [jciannella@permainc.com](mailto:jciannella@permainc.com)

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,308,610	2,617,219	117,180,001	119,797,220
2.	CLAIM EXPENSES				
	Paid Claims	175,710	459,615	25,341,354	25,800,969
	Case Reserves	(311,790)	(425,284)	5,992,492	5,567,209
	IBNR	812,607	1,317,941	11,761,595	13,079,536
	Discounted Claim Value	(18,700)	(36,641)	(407,477)	(444,118)
	<b>TOTAL CLAIMS</b>	<b>657,827</b>	<b>1,315,631</b>	<b>42,687,965</b>	<b>44,003,596</b>
3.	EXPENSES				
	Excess Premiums	575,970	1,151,940	48,001,019	49,152,959
	Administrative	64,544	124,396	5,478,614	5,603,010
	<b>TOTAL EXPENSES</b>	<b>640,514</b>	<b>1,276,335</b>	<b>53,479,633</b>	<b>54,755,968</b>
4.	UNDERWRITING PROFIT (1-2-3)	10,269	25,253	21,012,402	21,037,656
5.	INVESTMENT INCOME	24,651	53,711	452,337	506,048
6.	PROFIT (4 + 5)	34,919	78,964	21,464,739	21,543,703
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	487,438	487,438
9.	DIVIDEND EXPENSE	0	0	(1,487,438)	(1,487,438)
10.	INVESTMENT IN JOINT VENTURE	37,739	91,760	4,421,380	4,513,140
11.	<b>SURPLUS (6 + 7 + 8)</b>	<b>72,658</b>	<b>170,724</b>	<b>25,098,635</b>	<b>25,269,359</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	882	2,008	(12,794)	(10,787)
	2011	(15,993)	(12,756)	1,021,523	1,008,767
	2012	4,090	8,973	1,754,668	1,763,641
	2013	4,427	9,767	4,190,096	4,199,863
	2014	(1,610)	3,764	5,505,053	5,508,817
	2015	3,122	6,732	5,277,451	5,284,182
	2016	4,254	9,439	4,192,097	4,201,536
	2017	3,767	19,268	3,278,367	3,297,634
	2018	5,740	13,454	(107,827)	(94,373)
	2019	63,979	110,077		110,077
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>72,658</b>	<b>170,724</b>	<b>25,098,634</b>	<b>25,269,358</b>
	<b>TOTAL CASH</b>				<b>22,263,223</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2019				
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	0	2,716,682	2,716,682
Case Reserves	0	0	20,468	20,468
IBNR	0	0	26	26
Discounted Claim Value	0	0	(59)	(59)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,737,118</b>	<b>2,737,118</b>
<b>FUND YEAR 2011</b>				
Paid Claims	1,370	2,839	2,094,923	2,097,763
Case Reserves	3,630	2,143	132,237	134,380
IBNR	(1,607)	(1,589)	1,589	0
Discounted Claim Value	0	0	(1,371)	(1,371)
<b>TOTAL FY 2011 CLAIMS</b>	<b>3,393</b>	<b>3,393</b>	<b>2,227,378</b>	<b>2,230,772</b>
<b>FUND YEAR 2012</b>				
Paid Claims	967	1,754	1,745,274	1,747,028
Case Reserves	(967)	(1,754)	89,969	88,215
IBNR	0	0	2,985	2,985
Discounted Claim Value	0	0	(1,574)	(1,574)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,836,654</b>	<b>1,836,654</b>
<b>FUND YEAR 2013</b>				
Paid Claims	750	2,213	3,492,166	3,494,380
Case Reserves	(750)	(2,213)	320,029	317,816
IBNR	0	0	78,210	78,210
Discounted Claim Value	0	0	(7,904)	(7,904)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,882,501</b>	<b>3,882,501</b>
<b>FUND YEAR 2014</b>				
Paid Claims	109	285	5,090,071	5,090,356
Case Reserves	(109)	14,371	242,571	256,942
IBNR	0	(14,656)	110,491	95,835
Discounted Claim Value	0	0	(6,846)	(6,846)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>5,436,287</b>	<b>5,436,287</b>
<b>FUND YEAR 2015</b>				
Paid Claims	18,086	61,609	3,084,180	3,145,789
Case Reserves	(141,402)	(196,345)	1,156,961	960,616
IBNR	123,158	134,577	663,152	797,729
Discounted Claim Value	0	0	(29,638)	(29,638)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(158)</b>	<b>(158)</b>	<b>4,874,655</b>	<b>4,874,497</b>
<b>FUND YEAR 2016</b>				
Paid Claims	18,753	74,460	3,536,722	3,611,182
Case Reserves	(66,341)	(82,966)	1,100,004	1,017,038
IBNR	47,588	8,576	1,704,831	1,713,407
Discounted Claim Value	0	0	(52,702)	(52,702)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>70</b>	<b>6,288,855</b>	<b>6,288,925</b>
<b>FUND YEAR 2017</b>				
Paid Claims	38,688	97,229	2,255,884	2,353,114
Case Reserves	(24,847)	(62,572)	1,211,406	1,148,834
IBNR	(11,816)	(34,658)	3,460,733	3,426,075
Discounted Claim Value	0	0	(104,143)	(104,143)
<b>TOTAL FY 2017 CLAIMS</b>	<b>2,025</b>	<b>0</b>	<b>6,823,880</b>	<b>6,823,880</b>
<b>FUND YEAR 2018</b>				
Paid Claims	164,835	307,168	1,325,451	1,632,619
Case Reserves	(168,956)	(215,632)	1,718,846	1,503,214
IBNR	3,981	(92,644)	5,739,578	5,646,934
Discounted Claim Value	0	0	(203,239)	(203,239)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(140)</b>	<b>(1,109)</b>	<b>8,580,637</b>	<b>8,579,528</b>
<b>FUND YEAR 2019</b>				
Paid Claims	(67,848)	(87,943)		(87,943)
Case Reserves	87,952	119,684		119,684
IBNR	651,302	1,318,334		1,318,334
Discounted Claim Value	(18,700)	(36,641)		(36,641)
<b>TOTAL FY 2019 CLAIMS</b>	<b>652,707</b>	<b>1,313,434</b>	<b>0</b>	<b>1,313,434</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>657,827</b>	<b>1,315,631</b>	<b>42,687,965</b>	<b>44,003,596</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	February 28, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,062,285	3,922,444	139,838,292	143,760,736
2.	CLAIM EXPENSES				
	Paid Claims	11,779	23,365	3,794,828	3,818,193
	Case Reserves	106,851	(234,724)	5,641,230	5,406,506
	IBNR	334,779	1,063,220	8,032,894	9,096,114
	Discounted Claim Value	(49,086)	(98,156)	(1,272,066)	(1,370,222)
	<b>TOTAL CLAIMS</b>	<b>404,323</b>	<b>753,705</b>	<b>16,196,887</b>	<b>16,950,591</b>
3.	EXPENSES				
	Excess Premiums	1,293,996	2,474,595	97,129,691	99,604,285
	Administrative	182,648	334,431	10,482,441	10,816,872
	<b>TOTAL EXPENSES</b>	<b>1,476,643</b>	<b>2,809,026</b>	<b>107,612,132</b>	<b>110,421,158</b>
4.	UNDERWRITING PROFIT (1-2-3)	181,319	359,713	16,029,273	16,388,987
5.	INVESTMENT INCOME	38,018	87,327	497,530	584,857
6.	PROFIT (4+5)	219,336	447,040	16,526,803	16,973,844
7.	Dividend	0	0	1,607,551	1,607,551
8.	<b>SURPLUS (6-7-8)</b>	<b>219,336</b>	<b>447,040</b>	<b>14,919,252</b>	<b>15,366,293</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	1,164	2,673	777,092	779,765
	2011	(28,794)	(26,241)	878,879	852,639
	2012	2,143	4,925	1,184,534	1,189,460
	2013	3,811	8,753	2,027,740	2,036,493
	2014	(19,239)	(12,933)	2,492,972	2,480,039
	2015	5,399	12,399	1,162,564	1,174,962
	2016	6,252	14,353	3,256,376	3,270,729
	2017	5,965	13,694	2,011,827	2,025,521
	2018	6,454	14,770	1,127,267	1,142,037
	2019	236,181	414,648		414,648
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>219,336</b>	<b>447,040</b>	<b>14,919,252</b>	<b>15,366,292</b>
	<b>TOTAL CASH</b>				<b>24,123,894</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2019					
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	0	0	171,840	171,840	
Case Reserves	0	0	(0)	(0)	
IBNR	0	0	9,666	9,666	
Discounted Claim Value	0	0	(1,005)	(1,005)	
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>180,501</b>	<b>180,501</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	4,860	9,720	488,982	498,702	
Case Reserves	65,272	60,412	461,457	521,869	
IBNR	(39,375)	(39,375)	39,375	0	
Discounted Claim Value	0	0	(53,088)	(53,088)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>30,757</b>	<b>30,757</b>	<b>936,726</b>	<b>967,484</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	212	2,734	1,533,507	1,536,241	
Case Reserves	88	(3,155)	87,538	84,383	
IBNR	(300)	422	126,579	127,000	
Discounted Claim Value	0	0	(22,910)	(22,910)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,724,714</b>	<b>1,724,714</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	1,896	3,395	520,298	523,694	
Case Reserves	(70,546)	(74,546)	507,306	432,761	
IBNR	68,650	71,150	226,103	297,254	
Discounted Claim Value	0	0	(77,544)	(77,544)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,176,165</b>	<b>1,176,165</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	73	308	447,238	447,545	
Case Reserves	13,807	13,573	655,655	669,229	
IBNR	10,226	10,225	472,893	483,117	
Discounted Claim Value	0	0	(91,782)	(91,782)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>24,105</b>	<b>24,105</b>	<b>1,484,004</b>	<b>1,508,109</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	293	2,296	395,960	398,256	
Case Reserves	(1,093)	(139,043)	2,462,260	2,323,217	
IBNR	800	136,747	603,828	740,575	
Discounted Claim Value	0	0	(223,216)	(223,216)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,238,832</b>	<b>3,238,832</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	0	0	0	0	
Case Reserves	(1,502)	(10,735)	530,313	519,578	
IBNR	1,502	10,735	1,132,357	1,143,092	
Discounted Claim Value	0	0	(170,405)	(170,405)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,492,266</b>	<b>1,492,266</b>	
<b>FUND YEAR 2017</b>					
Paid Claims	16	209	25,647	25,856	
Case Reserves	134,155	134,963	640,084	775,046	
IBNR	(134,171)	(135,172)	2,126,369	1,991,197	
Discounted Claim Value	0	0	(247,426)	(247,426)	
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,544,674</b>	<b>2,544,674</b>	
<b>FUND YEAR 2018</b>					
Paid Claims	4,429	4,703	211,356	216,058	
Case Reserves	(33,530)	(216,393)	296,617	80,224	
IBNR	29,100	211,762	3,295,723	3,507,486	
Discounted Claim Value	0	0	(384,692)	(384,692)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>72</b>	<b>3,419,005</b>	<b>3,419,077</b>	
<b>FUND YEAR 2019</b>					
Paid Claims	0	0		0	
Case Reserves	200	200		200	
IBNR	398,347	796,727		796,727	
Discounted Claim Value	(49,086)	(98,156)		(98,156)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>349,461</b>	<b>698,770</b>	<b>0</b>	<b>698,770</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>404,323</b>	<b>753,705</b>	<b>16,196,887</b>	<b>16,950,591</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. 30-19**

**APRIL 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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000685			
000685	IONNO & HIGBEE, LLC	ATTORNEY FEES - SETTLEMENT 4.18.19	9,678.08
			<b>9,678.08</b>
000686			
000686	HARRIS WALKER	SETTLEMENT 4.18.19	12,821.92
			<b>12,821.92</b>
000687			
000687	BROWN & CONNERY, LLP	LEGAL SERVICE 4.8.19	1,190.43
000687	BROWN & CONNERY, LLP	LEGAL SERVICE 4.8.19	78.00
000687	BROWN & CONNERY, LLP	LEGAL SERVICE 4.8.19	812.95
			<b>2,081.38</b>
000688			
000688	COMP SERVICES, INC.	CLAIMS ADMIN SERVICES 4/19	11,901.75
000688	COMP SERVICES, INC.	ADMIN FEE FOR WC 4/19	19,789.92
			<b>31,691.67</b>
000689			
000689	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 4/19	15,172.50
			<b>15,172.50</b>
000690			
000690	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 4/19 - PD	457.78
000690	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 4/19 - CCIC	264.72
			<b>722.50</b>
		<b>Total Payments FY 2019</b>	<b>72,168.05</b>

**TOTAL PAYMENTS ALL FUND YEARS \$72,168.05**

\_\_\_\_\_  
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>CAMDEN COUNTY INSURANCE COMMISSION</b>								
<b>SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED</b>								
<b>Current Fund Year: 2019</b>								
<b>Month Ending: February</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	2,169,671.15	8,646,761.63	545,080.68	18,997,617.33	323,028.66	(380,110.50)	1,514,653.28	31,816,702.22
RECEIPTS								
Assessments	2,301.15	26,345.83	5,165.85	114,400.08	221,180.74	24,562.27	0.00	393,955.92
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	616.30	9,038.41	2,791.67	11,111.74	11.31	1,099.48	4.91	24,673.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	616.30	9,038.41	2,791.67	11,111.74	11.31	1,099.48	4.91	24,673.82
Other *	0.00	0.00	0.00	0.00	181,485.48	18,306.16	0.00	199,791.64
<b>TOTAL</b>	<b>2,917.45</b>	<b>35,384.24</b>	<b>7,957.52</b>	<b>125,511.82</b>	<b>402,677.53</b>	<b>43,967.91</b>	<b>4.91</b>	<b>618,421.38</b>
EXPENSES								
Claims Transfers	4,642.43	16,699.49	36,786.83	193,447.37	0.00	0.00	0.00	251,576.12
Expenses	0.00	0.00	0.00	0.00	2,849,564.71	60,318.00	0.00	2,909,882.71
Other *	0.00	0.00	0.00	9,882.05	300,881.65	0.00	0.00	310,763.70
<b>TOTAL</b>	<b>4,642.43</b>	<b>16,699.49</b>	<b>36,786.83</b>	<b>203,329.42</b>	<b>3,150,446.36</b>	<b>60,318.00</b>	<b>0.00</b>	<b>3,472,222.53</b>
<b>END BALANCE</b>	<b>2,167,946.17</b>	<b>8,665,446.38</b>	<b>516,251.37</b>	<b>18,919,799.73</b>	<b>(2,424,740.17)</b>	<b>(396,460.59)</b>	<b>1,514,658.19</b>	<b>28,962,901.07</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	February					
CURRENT FUND YEAR	2019					
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						
<b>Opening Cash &amp; Investment Balance</b>	<b>\$31,804,952.84</b>	<b>31,444,132.00</b>	<b>74,970.86</b>	<b>257,091.88</b>	<b>24,684.29</b>	<b>4,073.81</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$24,673.86	\$24,247.55	\$138.67	\$202.69	\$55.43	\$29.52
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$24,673.86	\$24,247.55	\$138.67	\$202.69	\$55.43	\$29.52
9 Deposits - Purchases	\$536,215.30	\$232,156.91	\$125,882.07	\$11,858.17	\$101,422.85	\$64,895.30
10 (Withdrawals - Sales)	-\$3,414,690.27	-\$3,153,232.10	-\$85,180.99	-\$9,583.40	-\$118,148.43	-\$48,545.35
Ending Cash & Investment Balance	\$28,962,901.12	\$28,547,304.36	\$115,810.61	\$259,569.34	\$16,957.06	\$23,259.75
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$225,414.39	\$79,301.33	\$49,372.24	\$10,352.38	\$47,250.70	\$39,137.74
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
<b>Balance per Bank</b>	<b>\$29,187,472.51</b>	<b>\$28,626,605.69</b>	<b>\$165,182.85</b>	<b>\$269,921.72</b>	<b>\$63,364.76</b>	<b>\$62,397.49</b>



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

2019								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$71,705.00	\$67,600.00	\$30,283.00	\$37,345.00	55.20%	\$7,469.00	\$29,876.00	92.60%
February	\$46,400.00	\$44,762.00	\$20,446.00	\$24,315.00	54.30%	\$4,863.00	\$19,452.00	97.40%
March	\$99,435.00	\$91,410.00	\$38,786.00	\$52,624.00	57.60%	\$10,524.80	\$42,099.20	98.40%
April								
May								
June								
July								
August								
September								
October								
November								
December								
<b>Totals:</b>	<b>\$217,540.00</b>	<b>\$203,772.00</b>	<b>\$89,515.00</b>	<b>\$114,284.00</b>	<b>55.70%</b>	<b>\$22,856.80</b>	<b>\$91,427.20</b>	<b>96.10%</b>
<b>Total Bills Received</b>		<b>407</b>						



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

<b>2018</b>								
<b>Month</b>	<b>Provider Billed Amount</b>	<b>Usual Customer Rate (UCR)80th percentile</b>	<b>Paid Amount</b>	<b>Gross Savings</b>	<b>% of Savings</b>	<b>ACS Network Fee</b>	<b>Net Savings</b>	<b>Network Utilization</b>
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>Total Bills Received</b>		<b>2076</b>						



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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** April 15, 2019

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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**CCIC SERVICE TEAM**

**March - April 2019**

**RISK CONTROL ACTIVITIES**

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

- **March 20:** Attended the CCIC Safety Committee meeting in Blackwood.
- **March 29:** Attended the CCIC meeting in Blackwood.
- **April 3:** Conducted a loss control survey of CCIC – County Prosecutor’s Office.
- **April 2:** Attended the CCIC Claims Committee meeting in Blackwood.
- **April 8:** Conducted a loss control survey of the CCIC – CCPCFA.
- **April 10:** One session of Flagger Workzone safety training was conducted for CCIC.

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

- **April 25:** Plan to attend the CCIC meeting in Blackwood.
- **April 25:** One session of HazCom w/GHS training is scheduled for CCIC.
- **April 30:** One session of HazCom w/GHS training is scheduled for CCIC.

### **CEL MEDIA LIBRARY**

No Videos have been utilized in 2019.

### **SAFETY DIRECTOR BULLETINS**

- Playground Inspection Best Practices – April 10.

## Comprehensive Playground Inspection and Maintenance Programs

As spring approaches, now is a great time inspect playgrounds and to review the maintenance program for your playgrounds. A comprehensive maintenance program consists of inspections at three basic frequencies.

### Annual Audits

*Document the condition of each piece of playground equipment and the surrounding areas by taking pictures.* A comprehensive annual playground risk management program starts with an audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs.

### Periodic (weekly to monthly) Inspections

*Define the frequency of inspections in the written Playground Maintenance Program.* Many departments begin to ramp-up the inspection program's frequency rate beginning in the Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more.

*Use a checklist (attached).* A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

### Daily Inspections

*Instruct workers to visually check the playground equipment and grounds for obvious problems* such as broken equipment, graffiti, etc. Workers are in the parks almost every day, cutting grass, picking up trash, or even just driving by on their way to other assignments. Paperwork is not needed unless a deficiency is found.

*Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected.* The maintenance program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

*Record even routine maintenance activities* such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees.

*Document all repairs to playground equipment.* Repairs should be made using manufacturer's parts. Use tamper-resistant hardware. Have a stock of spare hardware on hand.

*Hold a Safety Briefing to remind employees what to look for, what deficiencies should be addressed immediately, and how to report deficiencies that cannot be corrected on the spot.* A sample Safety Briefing lesson plan is provided on page 2 of this Bulletin.

**Please use the bold italicized items as an Action Plan to ready your playgrounds for the summer season**

The Safety Director also reminds our members that your Safety Consultant is ready to assist with any aspect of your inspection or maintenance program.

*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.*

## Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in, or driving past, playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[Describe HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call **[WHO]** at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact **[WHO]** for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

Additional Points to Discuss: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What questions do you have?



<b>Playground Safety Checklist</b>				
Recommended inspection frequency: minimum monthly during season;(March-October)				
Municipality:			Inspection Date:                    /       /	
Name of Inspector:			Title:	
Location Surveyed:				
#	Needs Work	O K	N/A	CONDITION: Write line #'s & comments on back for all "Needs Work" listings, and notify management to initiate required corrective action
<b>General Condition of Grounds and Equipment - Provide details of conditions that Need Work on reverse</b>				
1				Surfacing material is at adequate depth, (min 9"); not compacted or overgrown with vegetation
2				Surface material (Use Zone) extends a minimum of 6 feet in all directions from all equipment.
3				Surface material has adequate drainage & no tripping hazards such as roots, rocks, etc.
4				Surface material has not been kicked out from under swings, front of slide, etc.
5				Area free of vandalism (broken glass, trash, graffiti, etc.)
6				Signs are present and legible – Rules, Hours & Age appropriate, supervision Suggested?
7				Freezing weather, Hot surface & bike helmet warning signs posted?
8				Benches, picnic tables, trees, etc. are not located in the Use Zones of play equipment
9				Overhead wires or tree branches cleared to above 84 inches over play equipment.
10				Overhanging dead tree limbs have been removed.
11				Fencing is not damaged; have exposed sharp edges, any post caps missing, etc.
12				Anchors / foots are not broken, exposed, cracked, or loose in the ground
13				Platforms and railings are not cracked, bent, warping, rusting, etc.
14				Steps, rungs, and platforms are in good condition and free of damage or excessive rust.
15				Steps, rungs, and platforms do not allow accumulation of water or debris
16				Hardware – Bolts & nuts are not loose, rusted, or extend more than 2 threads.
17				Hardware is tamper resistant & compatible with the OEM (Original Equipment Manufacture)?
18				Exposed ends of columns and tubing are covered by plugs or caps
19				Paint is not chipped or peeling (If installed before 1978 lead paint is possible- should test)
20				Wood is not cracked, heavily splintered, or otherwise significantly deteriorated.
<b>Specific Equipment – Provide details of conditions that Need Work on reverse</b>				
21				Swings – surface material extended twice the height to the front and rear of swings
22				Swings – no missing, damaged or loose swing seats; heavy seats with sharp edges or corners
23				Swings - "S" hooks closed to maximum of width of a dime; (0.04")
24				Swings – no worn bearings, hangers or chains. Bearings are lubricated.
25				Slides are not cracked, bent, or otherwise damaged.
26				Rigid climbers are smooth, not cracked, bent, or otherwise damaged.
27				Flexible climbers do not present choke hazard. Ropes secured top and bottom.
28				Rockers are in good condition. "D" shape handles?
29				Merry-go rounds: 1) bottom of deck is not greater than 9" above surfacing, 2) include a speed limiter, & 3) has hand holds, 4) no open spaces in deck- essentially round?
30				Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests?
31				All moving or sliding parts move freely
<b>Ancillary Activities or Equipment - Provide details of conditions that Need Work on reverse</b>				
32				Sand play is located in shaded area, inspected & raked weekly to remove debris.
33				Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.

**RESOLUTION NO. 31-19**

**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: 8640, 8654, 6821, 8683, 2219, 8743**

**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: April 25, 2019**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

**APPENDIX I**

*MINUTES*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – February 28, 2019  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
CLASSROOM 154  
420 WOODBURY-TURNERSVILLE ROAD BLACKWOOD, NJ 08102  
2:00 PM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Huguette Atherton</b> <b>Stephen Andrick</b>  Conner Strong & Buckelew <b>Christine Baroudi</b>
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 <b>Christina Violetti</b> ( <i>via teleconference</i> )

**ALSO, PRESENT:**

Josh Friedman, Camden County  
Bob Cornforth, Camden County MUA  
Ed Hill, Camden County Board of Social Services (2:18pm)  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 28, 2019**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on March 20<sup>th</sup> and is scheduled to meet again on April 17<sup>th</sup>. They discussed a variety of requests for training which are being accommodated. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Baroudi advised the claims committee met on March 5<sup>th</sup> and will discuss the claims for approval in closed session, asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR:**

**Certificate of Insurance Issuance Report** – Included in the agenda was the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were 5 certificates issued during this month of February.

**NJ Excess Counties Insurance Fund (NJCE)** – The NJCE held their Re-Organization Meeting on February 28, 2019. At the last meeting Executive Director provided a verbal update of the meeting. Included in the agenda was a summary report of the meeting. The NJCE is scheduled to meet again on April 25, 2019.

**2019 MEL, MRHIF and NJCE Educational Seminar** – The 9<sup>th</sup> annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Included in the agenda was a copy of the enrollment form.

**CCIC Financial Fast Track** – Included in the agenda was a copy of the Financial Fast Track Report as of January 31, 2019. The report indicates the Commission has a surplus of \$25,196,716. 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 \$4,475,401.

**NJCE Property and Casualty Financial Fast Track** - Included in the agenda on pages 12-13 is a copy of the NJCE Financial Fast Track Report as of **January 31, 2019**. The report indicates the Fund has a surplus of **\$15,146,956**.

**2019 Property & Casualty Assessments** – The first assessment payment was due on March 15, 2019. We are checking with the Treasurer to see if all of the payments were received.

**Dividend** – The Executive Director will be discussing a dividend with the Treasurer and will provide details on that next month.

**New PERMA Team Member** – The Executive Director then introduced Brandon Tracy, a new member to the PERMA team.

**Meeting Date** – The Executive Director then thanked the Commission for moving the meeting date from Thursday to Friday.

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Commissioner Angilella advised the March Bill List and the Treasurer’s Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 23-19 MARCH BILL LIST IN THE AMOUNT OF \$57,267.90**

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

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

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for February which was included in the agenda. Ms. Hall advised the total billed for February was \$46,400.00 and the total paid was \$20,446.00 with a savings of \$24,315.00 or 54.30%. Ms. Hall advised the net savings was \$19,452.00 and network utilization was 97.4%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the February - March 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince met with Chief Thompson and others about accidents. They did a deep analysis of everything and are discussing resources to help those officers who have had incidents with the vehicles and other additional training in order to respond in a safe manner. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None  
**NEW BUSINESS:** None  
**PUBLIC COMMENT:** None

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman Angilella read Resolution 24-19, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 24-19 FOR CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

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

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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
2222	\$ 66,362.10	PAR
2054	\$ 21,332.25	PAR
2161	\$ 70,223.85	PAR
1337	\$ 145,302.00	PAR/SAR
1598	\$ 83,165.00	PAR/SAR
2154	\$ 65,983.84	PAR
2185	\$ 143,032.14	PAR
2220	\$ 44,652.00	PAR
0366	\$ 103,843.96	PAR/SAR
4219	\$ 63,063.00	PAR/SAR
8595	\$ 7,626.00	PAR
2207	\$ 162,279.60	PAR
4458	\$ 30,000.00	PAR/SAR
6395	\$ 22,500.00	PAR/SAR

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

Chairman Angilella advised the next meeting is scheduled for April 25, 2019, 2:00 PM, at the Camden County College Regional Emergency Training Center.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:28 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary