

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 5, 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: December 5, 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:** October 24, 2019 Open.....Appendix I
October 24, 2019 Closed.....Handout
 - ☐ **CORRESPONDENCE –None**

 - ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: 2020 Meeting Schedule.....Page 2

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 3-17

 - ☐ **TREASURER – David McPeak**
 - Resolution **51-19** November Bill ListPage 18
 - Resolution **52-19** December Bill List.....Page 19
 - September Monthly Treasurer Reports Pages 20-21

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

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report (2019)Page 22
 - Medical Savings Report (2018).....Page 23

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 24-25
 - Safety Director BulletinPage 26

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **CLOSED SESSION- PARS**
 - Resolution 53-19 Closed SessionPage 27
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
-
- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETING: January 23, 2020 Camden County College Regional
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ, 2:00 PM**

Camden County Insurance Commission
Claims Committee/Strategy
2020 Meeting Schedule

All Claims Committee meetings will be held in the Camden County College Emergency Regional
Training Center in Blackwood, NJ
1st Tuesday of each month at 2:00 p.m.

January 7, 2020

February 4, 2020

March 3, 2020

April 7, 2020

May 5, 2020

June 2, 2020

July 7, 2020

August 4, 2020

September 1, 2020

October 6, 2020

November - TBD

December 1, 2020

January 5, 2021

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: December 5, 2019

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2020 Property & Casualty Budget Introduction (Page 5)** – Attached on page 5 for your review and discussion is the 2020 proposed Property & Casualty Budget in the amount of \$15,809,255; this represents a 0.68% increase over last year's budget.

The NJCE portion of the budget was approved on November 21, 2019. Line 9, the CELJIF premium was increased primarily due to the Property and Excess Property premium increasing based on both the high loss ratio and hardening property markets. The CELJIF budget also includes funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events.

The proposed assessments will be distributed at the meeting. The assessment payments will be due on 3/15/20, 5/15/20 and 9/15/20. The Fund Office will advertise the proposed 2020 Budget in the Commission's official newspaper.

- ☐ **Motion to introduce the 2020 Property & Casualty Budget in the amount of \$15,809,255 and schedule a public hearing on January 23, 2020 at 2:00 PM at the Camden County College Regional Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**

- ☐ **NJCE Dividend (Page 6)** – The NJCE declared a \$2,000,000 dividend for the 2012 through 2016 Fund Years. Camden's Insurance Commission's share is \$727,402. Attached on page 6 is the per member entity share of the dividend. Commission members have an option to receive a check or reduction in their 2020 assessment. The Fund Office will send a letter to each member entity to find out their preference.
- ☐ **Certificate of Insurance Issuance Report (Pages 7-8)** – Attached on pages 7-8 of the agenda is the certificate of issuance report from the NJCE listing those certificates issued during the month of October. There were 9 certificate of insurances issued during the month of October.

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

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 9-11)** – During the October meeting Executive Director provided a verbal summary of the NJCE meeting of October 24, 2019.

Included in the agenda on pages 9-11 is a written summary of that meeting. The NJCE also met on November 21, 2019 and adopted the 2020 Budget in the amount of \$24,751,509. A summary report of meeting will appear in the next agenda. The NJCE is scheduled to hold their Reorganization Meeting on February 27, 2020.

- ❑ **CCIC Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the Financial Fast Track Report as of **September 30, 2019**. The report indicates the Commission has a surplus of **\$26,806,131**. 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 **\$5,385,839**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 15-16)** - Included in the agenda on pages 15-16 is a copy of the NJCE Financial Fast Track Report as of **September 30, 2019**. The report indicates the Fund has a surplus of **\$16,851,003**.
- ❑ **Meeting Dates for 2020 (Page 17)** – Attached on page 17 for your consideration is the proposed CCIC Executive Committee Meeting Schedule for 2020. 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 23, 2020 and the Reorganization Meeting is scheduled for February 27, 2020. 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. We are confirming with the College to see if the Conference Room is available for the proposed meeting dates.

CAMDEN COUNTY INSURANCE COMMISSION				
2020 PROPOSED BUDGET :				
			Total	
	ANNUALIZED BUDGET	PROPOSED BUDGET	Increase/Decrease	
APPROPRIATIONS	FY2019	FY2020	\$	%
I. Claims and Excess Insurance				
Claims				
1 Property	208,446	448,628	240,182	115.23%
2 Liability	1,947,031	1,907,031	(40,000)	-2.05%
3 Auto	270,407	255,407	(15,000)	-5.55%
4 Workers' Comp.	5,412,652	5,195,652	(217,000)	-4.01%
5 Subtotal - Loss Funds	7,838,536	7,806,718	(31,818)	-0.41%
6				
7 POL/EPL Deductible	199,000	199,000	0	0.00%
8				
9 Subtotal - Claims	8,037,536	8,005,718	(31,818)	-0.40%
10				
11 Premiums				
12 NJCE FUND	4,268,338	4,442,514	174,176	4.08%
13 Property	7,522	7,522	0	0.00%
14 Liability (Law Enf \$1M SIR:XS Liab \$5M xs \$10M \$1M SIR)	1,187,253	1,187,253	0	0.00%
15 Auto (\$10M xs SIR)	229,470	229,470	0	0.00%
16 Workers' Comp.	536,824	536,824	0	0.00%
17				
18 SubTotal Premiums	6,229,406	6,403,582	174,176	2.80%
19 Total Loss Fund	14,266,942	14,409,300	142,358	1.00%
20				
21 II. Expenses, Fees & Contingency				
22				
23 Claims Adjustment	372,096	379,538	7,442	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	10,825	8,843	(1,982)	-18.31%
28 Auditor	14,462	14,751	289	2.00%
29 Attorney	116,823	116,823	0	0.00%
30 Treasurer	15,000	15,000	0	0.00%
31				
32				
33 Misc. Expense & Contingency	34,530	35,221	691	2.00%
34				
35 Total Fund Exp & Contingency	745,806	755,887	10,080	1.35%
36 Risk Managers	8,000	9,196	1,196	14.95%
37				
38				
39 XS JIF Ancillary Coverage				
40 POL/EPL	325,731	271,603	(54,128)	-16.62%
41 Crime Program	32,578	37,188	4,610	14.15%
42 Medical Malpractice	101,214	126,883	25,669	25.36%
43 Pollution Liability	60,523	51,680	(8,843)	-14.61%
44 Employed Lawyers Liab	66,174	50,620	(15,554)	-23.50%
45 Cyber Liability/Special Coverages	88,820	84,520	(4,300)	-4.84%
46 Aviation	7,191	12,378	5,187	72.13%
47				
48 Total FUND Disbursements	15,702,980	15,809,255	106,275	0.68%

NJCE 2010, 2011, 2012, 2013, 2014, 2015 & 2016 DIVIDEND CAMDEN COUNTY INSURANCE COMMISSION

Member Name	2010	2011	2012	2013	2014	2015	2016	Total
Camden County	\$ 125,685	\$ 88,947	\$ 64,485	\$ 113,867	\$ 39,979	\$ 36,713	\$ 36,480	\$ 506,156
Camden County College	\$ 10,647	\$ 8,743	\$ 7,482	\$ 13,106	\$ 4,465	\$ 3,912	\$ 4,495	\$ 52,849
Camden County Board of Social Services	\$ 4,546	\$ 3,126	\$ 2,217	\$ 4,114	\$ 1,520	\$ 1,420	\$ 1,464	\$ 18,406
Camden County Utility Authority	\$ 25,239	\$ 20,926	\$ 17,500	\$ 31,761	\$ 11,008	\$ 9,748	\$ 10,554	\$ 126,736
Camden County Health Svcs	\$ 192	\$ 146	\$ 98	\$ 430	\$ 175	\$ 16	\$ 16	\$ 1,073
Camden Cty Pollution Ctrl Financing Auth (C	\$ 2,103	\$ 2,222	\$ 1,620	\$ 2,760	\$ 998	\$ 916	\$ 970	\$ 11,588
Camden County Improvement Authority	\$ -	\$ 2,173	\$ 1,664	\$ 3,111	\$ 1,157	\$ 1,026	\$ 1,464	\$ 10,595
Camden County Dept of Police Svcs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Subtotal	\$ 168,411	\$ 126,283	\$ 95,066	\$ 169,148	\$ 59,301	\$ 53,751	\$ 55,442	\$ 727,402

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 10/1/2019 To 11/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Gloucester, Board of Chosen Freeholders I - County of Camden, Division Of Insurance	It's Department & Agencies, etal P.O. Box 337 Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Certificate Holder is an Additional Insured where obligated by virtue of a written contract or written mutual aid agreement with the Named Assured, but only in respect to acts or operations by or behalf of the Named Assured, and subject t the limitations on coverage contained in any such written contract or written mutual aid agreements or other written agreement with respects to the Shared Service Agreement for the provision of a Juvenile Detention Facility.	10/1/2019 #2283761	GL AU EX WC OTH
H - County of Cumberland I - County of Camden, Division Of Insurance	164 West Broad Street Bridgeton, NJ 08302	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 an Additional Insured where obligated by virtue of a written contract or written mutual aid agreement with the Named Assured, but only in respect to acts or operations by or behalf of the Named Assured, and subject t the limitations on coverage contained in any such written contract or written mutual aid agreements or other written agreement with respects to the Shared Service Agreement for the provision of a Juvenile Detention Facility.	10/2/2019 #2284853	GL AU EX WC OTH
H - Camden County College I - Camden County Board of Social Services	200 College Drive Blackwood, NJ 08012	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 use of facilities for In Service training that will be held on 10/25/19 from 12:30- 4:00.	10/3/2019 #2291155	GL AU EX WC OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

from 10/1/2019 To 11/1/2019

H - The Children's Hospital of Philadelphia I - Camden County College	Philadelphia 3401 Civic Center Blvd Philadelphia, PA 19104	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 provide clinical experience for students in the Colleges surgical technology program.	10/9/2019 #2293079	GL AU EX OTH
H - County of Camden I - County of Camden, Division Of Insurance	Division Of Insurance County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	Evidence of Insurance	10/12/2019 #2293864	GL AU EX OTH
H - Eastern Regional School District I - Camden County College	Attn: School Business Administrator 1401 Laurel Oak Road Voorhees, NJ 08043	Eastern Regional School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to its transition to college program with Camden County College	10/17/2019 #2294987	GL AU EX OTH
H - Pine Hill School District I - Camden County College	Attn: School Business Administrator 1003 Turnersville Road Pine Hill, NJ 08021	Pine Hill School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to its transition to college program with Camden County College	10/17/2019 #2294988	GL AU EX OTH
H - Woodlynn School District I - Camden County College	Attn: School Business Administrator 131 Elm Avenue Woodlynne, NJ 08107	Woodlynn School District is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to its transition to college program with Camden County College	10/17/2019 #2294989	GL AU EX OTH
H - Camden Academy Charter High I - Camden County College	School Attn: William Helmbrecht 879 Beideman AVE Camden, NJ 08105	Evidence of Insurance with respect to Camden Academy Charter High School students participating in Camden County Colleges Option 2 program	10/22/2019 #2295853	GL AU EX OTH
Total # of Holders: 9				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: October 24, 2019
To: Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2020 Budget: A sub-committee comprised of Commissioners Kelly, Block, Shea and Sheehan met via teleconference on October 22nd to review the preliminary 2020 budget totaling \$24,930,466 or a 3.1% increase over last year. A summary of the attached budget comparing 2018 annualized against proposed 2019 figures was provided as follows:

Claims Loss Funds (lines 1-5) – Property claims experience has not been favorable for the past 5 years and progressive steps are being recommended to address the loss ratio. The expiring 2019 Property Self-Insured Retention (SIR) is \$150,000 x \$100,000, which is currently fully funded at the NJCE level. The proposed budget represents an increase to *Line #1 Property 750K x 250K* from \$150,000 x \$100,000 to \$750,000 x \$250,000. With this change in retention, the Fund Actuary is projecting an overall flat increase to the loss funds.

Excess Premiums (lines 9-14) – Property and Excess Property premiums are increasing based on both the high loss ratio and hardening property market. Underwriting Manager reported Zurich, the Fund's Property and Excess Property carrier, supports a long-term relationship with the Fund and noted the current 1% rate increase may come in lower for budget adoption. Underwriting Manager reported the renewal negotiations for Casualty and Workers' Compensation indicate flat renewal rates; Underwriting Manager will continue to actively negotiate rates on all lines of coverage to ensure long-term stability.

Expenses, Fees & Contingency (lines 22-35) - The overall 2% increase on professional fees are budgeted to reflect cost of living wage; however, as a reminder, the Board confirms appointments and compensation at the annual February Reorganization meeting.

Line items #33 *Underwriting Data Consolidation* and #34 *Payroll Audit* were introduced during the 2017 budget process reflect a progressive initiative to obtain consistent and ratable data through payroll audits and an underwriting data system.

Committee discussed the addition of funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events. Deputy Executive Director reported a similar program exists for municipal members in the MEL; if implemented NJCE and MEL members would be able to attend training programs at each other's respective facilities. Line #35 reflects the addition of this funding to cover training events for

approximately 14,000 users. Fund Commissioners expressed their support of an additional training resource and requested a training demonstration of system when available.

Ancillary Coverages (lines 43-49) - The NJCE acts as a pass through for optional Ancillary coverages, which are purchased individually by each County and their autonomous agencies. Underwriting Manager reported these lines are also actively being negotiated for renewal.

Following review of the proposed budget the Board of Fund Commissioners made a motion to introduce on first reading the 2020 Budget and schedule a Public Hearing on November 21, 2019 at 1:00PM at the Camden County Emergency Training Center, Blackwood NJ.

Dividend: Executive Director reported in addition to the budget, the sub-committee reviewed available dividend options. Sub-committee agreed with a recommendation to issue a \$2 million dividend out of Closed Year Accounts, which allowed all members to benefit from its issuance. The Board of Fund Commissioners adopted Resolution 38-19 authorizing the release of a dividend in the amount of \$2,000,000 from Closed Years Accounts subject to State approval.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of August 31, 2019, which reflected a statutory surplus of \$19.1 million.

NJCE Claims Review Committee: The Claims Review Committee met prior to this meeting and presented their recommendations during Closed Session.

New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop: As a reminder the 8th annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019 at the Conner Strong & Buckelew new corporate National Headquarters in Camden, NJ. This year's topics will include Workers' Compensation key decisions, the challenges of Psychiatric Claims and Litigation Management Strategies.

Underwriting Manager: On the 2020 Renewal Underwriting Manager submitted additional comments that despite the hardening property market, the NJCE program is performing extremely well and noted renewal of a stand-alone entity would not be as competitive. Underwriting Manager said the Fund is forming a Cyber Task Force to address coverage and exposure risks; interested volunteers should contact the Fund office.

Risk Control: Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins. Safety Director reported that for the 2019 BRIT Safety Grant, 5 out of 10 members submitted requests for reimbursements; details on the 2020 BRIT Safety Grant would be distributed at a later date.

Next Meeting: The next meeting of the NJCE is scheduled for November 21, 2019 at 1:00PM at the Camden County Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2020 PROPOSED BUDGET -		Property 750K x 250K		
APPROPRIATIONS				
I. Claims and Excess Insurance				
	Claims	ANNUALIZED PAID BUDGET FY2019	PROPOSED BUDGET FY2020	Change \$ Change %
1	Property 750K x 250K	916,911	836,999	(79,912) -8.7%
2	Liability	977,780	997,334	19,554 2.0%
3	Auto	253,366	258,435	5,069 2.0%
4	Workers' Comp.	2,630,826	2,683,444	52,618 2.0%
5	WC 150 x 1K (7720)	133,746	136,422	2,676 2.0%
6	Subtotal - Claims	4,912,629	4,912,634	5 0.0%
7	Premiums			
8				
9	Property	6,038,785	6,870,070	831,285 13.8%
10	XS Flood to 50	394,438	480,947	86,509 21.9%
11	Liability (Brit)	3,737,523	3,924,404	186,881 5.0%
12	Excess Liability	582,527	611,653	29,126 5.0%
13	Workers Comp (450 x 550) *	1,126,125	1,045,289	(80,836) -7.2%
14	Workers Comp (Stat x 1MIL)	2,044,417	2,080,846	36,429 1.8%
15				
16				
17	SubTotal Premiums	13,923,815	15,013,209	1,089,394 7.8%
18	Total Loss Fund	18,836,444	19,925,843	1,089,399 5.8%
19				
II. Expenses, Fees & Contingency				
21				
22	Claims Adjustment	66,852	68,189	1,337 2.0%
23	Claims Adjustment - Property	8,697	9,219	522 6.0%
24	Safety Director	404,292	412,378	8,086 2.0%
25	General Expense			
26	Exec. Director	670,236	683,641	13,405 2.0%
27	Actuary	22,593	23,045	452 2.0%
28	Auditor	14,637	14,930	293 2.0%
29	Attorney	15,347	15,654	307 2.0%
30				
31	Treasurer	15,346	15,653	307 2.0%
32	Underwriting Manager	426,565	435,096	8,531 2.0%
33	Underwriting Data Consolidation	181,350	98,110	(83,240) -45.9%
34	Payroll Audit	16,423	16,423	(0) 0.0%
35	Safety Institute Funding		100,000	100,000 100.0%
36				
37	Misc. Expense & Contingency	642,666	20,000	(622,666) -96.9%
38	Total Fund Exp & Contingency	2,485,004	1,912,337	(572,666) -23.0%
39	Risk Management Consultant	102,124	102,124	0 0.0%
40				
41	Total Self Insured Program	21,423,572	21,940,304	516,732 2.4%
42				
Ancilliary Coverages				
44	POL/EPL	1,132,556	1,211,835	79,279 7.0%
45	Crime Program	159,493	167,469	7,976 5.0%
46	Medical Malpractice	715,280	775,608	60,328 8.4%
47	Pollution Liability	212,020	212,020	0 0.0%
48	Employed Lawyers Liability	157,486	165,360	7,874 5.0%
49	Cyber Liability	357,144	390,672	33,528 9.4%
50	Aviation	33,599	67,198	33,599 100.0%
51				
52	Total Ancilliary Coverages	2,767,578	2,990,162	222,584 8.0%
53				
54	Total FUND Disbursements	24,191,150	24,930,466	739,316 3.1%

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,308,582	11,777,235	117,180,001	128,957,236
2.	CLAIM EXPENSES				
	Paid Claims	348,243	3,258,723	25,423,488	28,682,212
	Case Reserves	453,548	1,294,025	5,961,482	7,255,506
	IBNR	(530,182)	(590,505)	11,734,291	11,143,786
	Discounted Claim Value	33,764	57,518	(405,803)	(348,286)
	TOTAL CLAIMS	305,372	4,019,761	42,713,458	46,733,219
3.	EXPENSES				
	Excess Premiums	575,970	5,183,728	48,001,019	53,184,747
	Administrative	58,867	542,443	5,472,198	6,014,641
	TOTAL EXPENSES	634,837	5,726,170	53,473,218	59,199,388
4.	UNDERWRITING PROFIT (1-2-3)	368,372	2,031,303	20,993,325	23,024,629
5.	INVESTMENT INCOME	23,637	230,693	452,454	683,147
6.	PROFIT (4 + 5)	392,010	2,261,997	21,445,779	23,707,776
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	487,438	487,438
9.	DIVIDEND EXPENSE	0	(1,500,000)	(1,487,438)	(2,987,438)
10.	INVESTMENT IN JOINT VENTURE	0	967,326	4,418,514	5,385,839
11.	SURPLUS (6 + 7 + 8 - 9)	392,010	1,729,323	25,076,808	26,806,131
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	156	(19,559)	(12,794)	(32,353)
	2011	(18,101)	(519,081)	1,021,523	502,442
	2012	2,071	(447,831)	1,754,668	1,306,837
	2013	10,474	(359,119)	4,164,720	3,805,601
	2014	(54,895)	67,449	5,505,053	5,572,502
	2015	144,164	752,084	5,277,451	6,029,535
	2016	49,428	850,161	4,192,097	5,042,258
	2017	306,812	1,466,024	3,284,782	4,750,806
	2018	465,651	380,785	(110,693)	270,092
	2019	(513,749)	(441,589)		(441,589)
TOTAL SURPLUS (DEFICITS)		392,010	1,729,323	25,076,807	26,806,130
TOTAL CASH					28,362,502

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	8,122	2,716,682	2,724,805
	Case Reserves	0	19,206	20,468	39,675
	IBNR	0	(26)	26	0
	Discounted Claim Value	(10)	9	(59)	(50)
	TOTAL FY 2010 CLAIMS	(10)	27,312	2,737,118	2,764,429
FUND YEAR 2011					
	Paid Claims	1,214	11,994	2,094,923	2,106,917
	Case Reserves	17,464	4,174	132,237	136,411
	IBNR	(16)	(416)	1,589	1,172
	Discounted Claim Value	(46)	435	(1,371)	(936)
	TOTAL FY 2011 CLAIMS	18,617	16,186	2,227,378	2,243,564
FUND YEAR 2012					
	Paid Claims	242	(4,554)	1,745,274	1,740,719
	Case Reserves	(242)	(2,381)	89,969	87,588
	IBNR	(0)	1,435	2,985	4,421
	Discounted Claim Value	97	304	(1,574)	(1,271)
	TOTAL FY 2012 CLAIMS	97	(5,196)	1,836,654	1,831,458
FUND YEAR 2013					
	Paid Claims	44	106,958	3,574,301	3,681,259
	Case Reserves	(44)	(167,510)	289,019	121,509
	IBNR	(8,829)	(27,823)	50,906	23,083
	Discounted Claim Value	121	3,825	(6,231)	(2,406)
	TOTAL FY 2013 CLAIMS	(8,708)	(84,549)	3,907,994	3,823,445
FUND YEAR 2014					
	Paid Claims	2,577	121,372	5,090,071	5,211,443
	Case Reserves	(2,552)	(13,002)	242,571	229,569
	IBNR	57,346	(53,145)	110,491	57,346
	Discounted Claim Value	702	2,710	(6,846)	(4,136)
	TOTAL FY 2014 CLAIMS	58,073	57,935	5,436,287	5,494,222
FUND YEAR 2015					
	Paid Claims	4,811	140,097	3,084,180	3,224,277
	Case Reserves	(3,801)	(403,239)	1,156,961	753,722
	IBNR	(143,788)	(400,896)	663,152	262,256
	Discounted Claim Value	1,488	13,828	(29,638)	(15,810)
	TOTAL FY 2015 CLAIMS	(141,290)	(650,211)	4,874,655	4,224,444

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2019				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	18,991	365,461	3,536,722	3,902,183
Case Reserves	178,821	(69,496)	1,100,004	1,030,508
IBNR	(248,336)	(988,498)	1,704,831	716,333
Discounted Claim Value	3,820	21,817	(52,702)	(30,885)
TOTAL FY 2016 CLAIMS	(46,703)	(670,716)	6,288,855	5,618,139
FUND YEAR 2017				
Paid Claims	24,613	308,219	2,255,884	2,564,104
Case Reserves	46,565	(303,425)	1,211,406	907,981
IBNR	(384,214)	(1,528,954)	3,460,733	1,931,779
Discounted Claim Value	10,703	50,579	(104,143)	(53,564)
TOTAL FY 2017 CLAIMS	(302,334)	(1,473,581)	6,823,880	5,350,300
FUND YEAR 2018				
Paid Claims	154,168	1,504,903	1,325,451	2,830,355
Case Reserves	71,135	233,057	1,718,846	1,951,903
IBNR	(715,685)	(1,984,771)	5,739,578	3,754,807
Discounted Claim Value	27,811	72,855	(203,239)	(130,384)
TOTAL FY 2018 CLAIMS	(462,572)	(173,956)	8,580,637	8,406,680
FUND YEAR 2019				
Paid Claims	141,583	696,151		696,151
Case Reserves	146,202	1,996,642		1,996,642
IBNR	913,339	4,392,589		4,392,589
Discounted Claim Value	(10,922)	(108,844)		(108,844)
TOTAL FY 2019 CLAIMS	1,190,202	6,976,538	0	6,976,538
COMBINED TOTAL CLAIMS	305,372	4,019,761	42,713,458	46,733,219

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 September 30, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,972,314	17,750,823	139,838,292	157,589,115
2.	CLAIM EXPENSES				
	Paid Claims	27,646	630,674	3,794,828	4,425,502
	Case Reserves	723,573	611,013	5,641,230	6,252,243
	IBNR	290,507	566,104	8,032,894	8,598,998
	Discounted Claim Value	(71,025)	(187,085)	(1,272,066)	(1,459,150)
	TOTAL CLAIMS	970,701	1,620,706	16,196,887	17,817,593
3.	EXPENSES				
	Excess Premiums	1,249,027	11,234,523	97,129,691	108,364,214
	Administrative	144,961	1,438,395	10,482,471	11,920,866
	TOTAL EXPENSES	1,393,988	12,672,917	107,612,162	120,285,080
4.	UNDERWRITING PROFIT (1-2-3)	(392,375)	3,457,199	16,029,244	19,486,443
5.	INVESTMENT INCOME	45,551	474,582	497,530	972,112
6.	PROFIT (4+5)	(346,824)	3,931,781	16,526,774	20,458,554
7.	Dividend	2,000,000	2,000,000	1,607,551	3,607,551
8.	SURPLUS (6-7-8)	(2,346,824)	1,931,781	14,919,223	16,851,003
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(248,807)	(238,766)	777,092	538,326
	2011	(435,164)	(460,620)	878,879	418,259
	2012	(247,816)	(191,431)	1,184,534	993,103
	2013	(629,685)	(532,647)	2,027,740	1,495,093
	2014	(245,220)	130,218	2,492,972	2,623,190
	2015	(277,087)	81,316	1,162,564	1,243,880
	2016	(243,677)	436,229	3,256,376	3,692,605
	2017	6,113	(218,313)	2,011,827	1,793,515
	2018	6,605	758,998	1,127,237	1,886,235
	2019	(32,087)	2,166,796		2,166,796
	TOTAL SURPLUS (DEFICITS)	(2,346,824)	1,931,781	14,919,222	16,851,003
	TOTAL CASH				32,194,328

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	September 30, 2019	
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	2,546	9,666	12,212
Discounted Claim Value	0	(155)	(1,005)	(1,160)
TOTAL FY 2010 CLAIMS	0	2,391	180,501	182,892
FUND YEAR 2011				
Paid Claims	6,487	199,985	488,982	688,967
Case Reserves	180,213	59,726	461,457	521,183
IBNR	0	(39,375)	39,375	0
Discounted Claim Value	0	10,350	(53,088)	(42,738)
TOTAL FY 2011 CLAIMS	186,700	230,686	936,726	1,167,413
FUND YEAR 2012				
Paid Claims	1,158	13,408	1,533,507	1,546,915
Case Reserves	(1,158)	3,210	87,538	90,748
IBNR	0	(58,257)	126,579	68,322
Discounted Claim Value	0	8,101	(22,910)	(14,809)
TOTAL FY 2012 CLAIMS	0	(33,537)	1,724,714	1,691,177
FUND YEAR 2013				
Paid Claims	4,668	36,206	520,298	556,505
Case Reserves	128,660	242,359	507,306	749,666
IBNR	0	(226,103)	226,103	0
Discounted Claim Value	0	22,618	(77,544)	(54,925)
TOTAL FY 2013 CLAIMS	133,328	75,081	1,176,165	1,251,245
FUND YEAR 2014				
Paid Claims	5,057	(6,707)	447,238	440,531
Case Reserves	(238,881)	(320,937)	655,655	334,718
IBNR	233,824	(36,648)	472,893	436,245
Discounted Claim Value	0	39,137	(91,782)	(52,645)
TOTAL FY 2014 CLAIMS	0	(325,156)	1,484,004	1,158,848
FUND YEAR 2015				
Paid Claims	5,427	294,707	395,960	690,667
Case Reserves	278,803	(4,902)	2,462,260	2,457,358
IBNR	(251,907)	(603,828)	603,828	0
Discounted Claim Value	0	43,819	(223,216)	(179,397)
TOTAL FY 2015 CLAIMS	32,323	(270,204)	3,238,832	2,968,629
FUND YEAR 2016				
Paid Claims	0	64,292	0	64,292
Case Reserves	14,142	172,519	530,313	702,832
IBNR	(14,142)	(939,008)	1,132,357	193,349
Discounted Claim Value	0	88,921	(170,405)	(81,483)
TOTAL FY 2016 CLAIMS	(0)	(613,276)	1,492,266	878,990
FUND YEAR 2017				
Paid Claims	2,102	3,300	25,647	28,947
Case Reserves	4,046	226,885	640,084	866,969
IBNR	(6,148)	109,914	2,126,369	2,236,283
Discounted Claim Value	0	(51,981)	(247,426)	(299,407)
TOTAL FY 2017 CLAIMS	0	288,118	2,544,674	2,832,793
FUND YEAR 2018				
Paid Claims	756	23,492	211,356	234,848
Case Reserves	746	(125,883)	296,617	170,735
IBNR	(1,502)	(616,581)	3,295,723	2,679,142
Discounted Claim Value	0	45,843	(384,692)	(338,849)
TOTAL FY 2018 CLAIMS	0	(673,129)	3,419,005	2,745,876
FUND YEAR 2019				
Paid Claims	1,990	1,990		1,990
Case Reserves	357,003	358,034		358,034
IBNR	330,381	2,973,444		2,973,444
Discounted Claim Value	(71,025)	(393,737)		(393,737)
TOTAL FY 2019 CLAIMS	618,350	2,939,731	0	2,939,731
COMBINED TOTAL CLAIMS	970,701	1,620,706	16,196,887	17,817,593
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

9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

PROPOSED 2020 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 23, 2020	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 27, 2020	“	Re-Organizational Meeting
2:00 PM	March 26, 2020	“	Regular Meeting
2:00 PM	April 23, 2020	“	Regular Meeting
2:00 PM	May 28, 2020	”	Regular Meeting
2:00 PM	June 25, 2020	“	Regular Meeting
2:00 PM	July 23, 2020	“	Regular Meeting
2:00 PM	September 24, 2020	“	Regular Meeting
2:00 PM	October 22, 2020	“	Regular Meeting
2:00 PM	December 3, 2020	“	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

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 51-19

NOVEMBER 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>
000737			
000737	BROWN & CONNERY, LLP	LEGAL SERVICE 11.13.19	260.00
000737	BROWN & CONNERY, LLP	LEGAL SERVICE 11.5.19	88.60
000737	BROWN & CONNERY, LLP	LEGAL SERVICE 11.13.19	86.80
			435.40
000738			
000738	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 11/19	11,901.75
000738	COMPSERVICES, INC.	ADMIN FEE FOR WC 11/19	19,789.92
			31,691.67
000739			
000739	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/19	1.90
000739	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/19	15,172.50
			15,174.40
000740			
000740	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/19 - PD	457.78
000740	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/19 - CCIC	264.72
			722.50
000741			
000741	COURIER-POST	ACCT:CHL-091698 - AD - 10.25.19	179.60
			179.60
000742			
000742	HARDENBERGH INSURANCE GROUP	CAMDEN COUNTY IMP AUTH-3RD RMC 2019	2,666.66
			2,666.66
		Total Payments FY 2019	50,870.23
		TOTAL PAYMENTS ALL FUND YEARS	\$50,870.23

Chairperson

Attest: _____ Dated: _____

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

Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 52-19

DECEMBER 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>
000743			
000743	BROWN & CONNERY, LLP	LEGAL SERVICES 11.22.19	31,381.53
			31,381.53
000744			
000744	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 12/19	11,901.75
000744	COMPSERVICES, INC.	ADMIN FEE FOR WC 12/19	19,789.92
			31,691.67
000745			
000745	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 12/19	15,172.50
			15,172.50
000746			
000746	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/19 - PD	457.78
000746	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/19 - CCIC	264.72
			722.50
000747			
000747	CAMDEN COUNTY TREAS.	LEGAL SERVICES-CAMDEN TO INSUR. 2019	116,823.00
			116,823.00
		Total Payments FY 2019	195,791.20
		TOTAL PAYMENTS ALL FUND YEARS	\$195,791.20

Chairperson

Attest: _____ Dated: _____

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

Treasurer

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2019								
Month Ending: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,077,571.68	8,358,124.55	342,658.20	17,689,715.19	(1,512,206.02)	63,461.50	1,514,697.86	28,534,022.97
RECEIPTS								
Assessments	1,813.91	20,767.46	4,072.05	90,177.43	174,348.76	19,361.55	0.00	310,541.17
Refunds	0.00	5,000.00	0.00	168.00	0.00	0.00	0.00	5,168.00
Invest Pymnts	622.16	8,652.88	2,574.80	10,825.57	13.22	941.91	6.66	23,637.20
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	622.16	8,652.88	2,574.80	10,825.57	13.22	941.91	6.66	23,637.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,436.07	34,420.34	6,646.85	101,171.00	174,361.98	20,303.46	6.66	339,346.37
EXPENSES								
Claims Transfers	19,304.50	12,046.14	15,120.69	306,939.52	0.00	0.00	0.00	353,410.85
Expenses	0.00	0.00	0.00	1,960.00	0.00	134,256.67	0.00	136,216.67
Other *	0.00	0.00	0.00	21,239.76	0.00	0.00	0.00	21,239.76
TOTAL	19,304.50	12,046.14	15,120.69	330,139.28	0.00	134,256.67	0.00	510,867.28
END BALANCE	2,060,703.26	8,380,498.76	334,184.36	17,460,746.92	(1,337,844.04)	(50,491.71)	1,514,704.52	28,362,502.06

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
CURRENT FUND YEAR	2019					
Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability
Opening Cash & Investment Balance	\$28,626,854.15	28,288,159.66	26819.56	224495.17	54917.79	32461.97
Opening Interest Accrual Balance	\$0.00	-	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$23,637.18	\$23,154.90	\$150.68	\$220.46	\$78.65	\$32.49
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	\$23,637.18	\$23,154.90	\$150.68	\$220.46	\$78.65	\$32.49
9 Deposits - Purchases	\$670,207.43	\$315,709.17	\$171,096.95	\$42,411.85	\$131,448.46	\$9,541.00
10 (Withdrawals - Sales)	-\$865,365.54	-\$488,754.93	-\$233,422.28	-\$8,785.14	-\$96,717.00	-\$37,686.19
Ending Cash & Investment Balance	\$28,362,502.11	\$28,138,268.80	-\$35,355.09	\$258,342.34	\$115.36	\$1,130.70
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$474,768.45	\$153,240.00	\$196,473.34	\$7,874.12	\$77,998.27	\$39,182.72
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$28,836,427.56	\$28,291,508.80	\$161,118.25	\$266,216.46	\$77,270.63	\$40,313.42



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	\$333,423.00	\$313,728.00	\$139,597.00	\$169,003.00	55.50%	\$33,800.00	\$135,203.00	98%
May	\$179,342.00	\$150,287.00	\$79,786.00	\$77,500.00	51.60%	\$15,500.00	\$62,000.00	98.00%
June	\$142,668.00	\$136,607.00	\$57,431.00	\$79,175.00	58.00%	\$15,835.00	\$63,340.00	98.20%
July	\$156,832.00	\$153,124.00	\$72,536.00	\$80,589.00	52.60%	\$16,117.80	\$64,471.20	99.70%
August	\$369,319.00	\$239,270.00	\$128,395.00	\$110,875.00	46.30%	\$22,175.00	\$88,700.00	98.90%
September	\$254,247.00	\$250,926.00	\$123,684.00	\$127,242.00	50.70%	\$25,448.40	\$101,793.60	98.50%
October	\$139,345.00	\$129,793.00	\$71,857.00	\$57,934.00	44.60%	\$11,586.80	\$46,347.20	97.30%
November	\$138,072.00	\$132,054.00	\$76,505.00	\$55,548.00	42.10%	\$11,109.60	\$44,438.40	98.90%
December								
Totals:	\$1,930,788.00	\$1,709,561.00	\$839,306.00	\$872,150.00	51.68%	\$174,429.40	\$697,720.60	97.80%
Total Bills Received		2113						



MEDICAL SAVINGS REPORT BY MONTH CAMDEN COUNTY INSURANCE COMMISSION

2018								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	152,204.00	\$117,915.00	\$45,780.00	\$72,347.00	61.80%	\$14,469.40	\$57,877.60	97.40%
February	85,255.00	\$84,228.00	\$35,058.00	\$49,171.00	58.40%	\$9,834.20	\$39,337.00	96.00%
March	108,947.00	\$105,095.00	\$51,054.00	\$54,041.00	51.40%	\$10,808.20	\$43,232.80	99.00%
April	256,183.00	\$253,586.00	\$139,907.00	\$113,682.00	44.80%	\$22,736.40	\$90,945.60	92%
May	208,118.00	\$197,828.00	\$105,077.00	\$92,752.00	46.90%	\$18,550.40	\$74,201.60	98.40%
June	59,870.00	\$58,346.00	\$28,894.00	\$28,551.00	50.50%	\$5,710.20	\$22,840.80	99.30%
July	238,259.00	\$235,403.00	\$140,521.00	\$96,582.00	41.00%	\$19,316.40	\$77,265.60	94.60%
August	293,515.00	\$289,051.00	\$108,886.00	\$180,165.00	62.30%	\$36,033.00	\$144,132.00	94.30%
September	288,684.00	\$194,994.00	\$61,169.00	\$133,825.00	68.60%	\$26,765.00	\$107,060.00	90.90%
October	129,901.00	\$126,745.00	\$62,855.00	\$63,890.00	50.40%	\$12,778.00	\$51,112.00	94.10%
November	327,296.00	\$302,089.00	\$156,422.00	\$145,667.00	48.20%	\$29,133.40	\$116,533.60	92.50%
December	94,102.00	\$92,709.00	\$48,332.00	\$44,377.00	47.90%	\$8,875.40	\$35,501.60	95%
Totals:	2,242,334.00	\$2,057,989.00	\$983,955.00	\$1,075,050.00	52.30%	\$215,010.00	\$860,040.20	95.50%
Total Bills Received		2076						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: November 25, 2019

CCIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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October - December 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 24:** Attended the CCIC meeting in Blackwood.
- **November 1:** Attended a Client Meeting at County 911 Public Safety.
- **November 7:** Attended the CCIC Claims Committee meeting via conference call.
- **November 13:** One session of Snow Plow/Snow Removal was conducted for CCIC.
- **November 18:** One session of Snow Plow/Snow Removal was conducted for CCIC.
- **November 20:** Attended the CCIC Safety Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 3:** Plan to attend the CCIC Claims Committee meeting in Blackwood.
- **December 5:** Plan to attend the CCIC meeting in Blackwood.
- **December 18:** Plan to attend the CCIC Safety Committee meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- Minimum Age for Fire & EMS Drivers – November 18.

Minimum age for Fire / EMS Drivers

Ambulance and fire apparatus crashes are the second leading cause of injuries for emergency responders. Driver error plays a major role in many of these incidents. Properly selecting and training drivers can have a significant impact on the lives of the crews, the reputation of the agency, and the bottom line of the municipality or district.

While establishing a minimum age is a convenient manner to begin training as an emergency vehicle operator, we believe a minimum level of experience is a better measure of when a member is ready to begin driver training. It takes experience to learn to position a fire pumper or ladder truck at a fire, or an ambulance at an EMS call. Consider the many factors that must be evaluated in seconds as a pumper or ladder truck approaches a bread-and-butter structure fire:

- Hydrant location or tanker supply and laying in hose
- Overhead obstructions
- Curb, street, driveway conditions
- Best access to structure
- Room for later arriving vehicles, and many more

The same types of considerations affect arriving ambulances. Where will paramedics position? Is there an exit route as later arriving units assemble? Traffic hazards? Smoke hazards? And more...

Experience also provides lessons to driver candidates on human tendencies such as 'adrenalin rush', 'wake-effect', and 'siren hypnosis'. Witnessing these effects in ourselves and others, and learning to recognize and control them, is a critical component in the maturing process of driver candidates.

For these reasons the Safety Director's office strongly supports driver candidates have a minimum of three years driving experience and three years of EMS / firefighting experience. We also recommend at least one year experience with the fire or EMS agency, to become familiar with specifics of the local roads and operations.

This is just the beginning, however. Agency leaders must ensure driver candidates are carefully evaluated for driving skills, operational knowledge, and behind-the-wheel behaviors for emotional maturity. The evaluation of drivers should be a detailed and well-documented process.

Agency trainers must be aware to properly prepare the candidate before the evaluation. Trainers must be watchful of the candidate's skill, demeanor, and knowledge of driving large vehicles under extremely stressful conditions. This takes time.

Safety Consultants are available to assist emergency agencies in or strengthening training programs. The CEL provides a model Vehicle Driving Policy, which should be considered for use. The model policy includes training best practices and forms. Contact your Safety Director for a copy of this policy.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

RESOLUTION NO. 53-19

**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: 7774, 9290, 9234 2269, 2293, 0904, 3904, 8624, 8626 & 3894,

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: December 5, 2019

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

MINUTES

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 24, 2019
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD BLACKWOOD, NJ 08102
2:00 PM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Stephen Andrick Linda Tinsley-Page
	Conner Strong & Buckelew Robyn Walcott
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura Paffenroth
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti (<i>via teleconference</i>)

ALSO, PRESENT:

Joshua Friedman, Camden County
Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County MUA
Karl McConnell, Camden County College (*via teleconference*)

Ceil Murphy, Camden County College (*via teleconference*)
Rachel Chwastek, PERMA Risk Management Services
Joseph Hrubash, PERMA Risk Management Services (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 26, 2019

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 6th and a variety of topics were discussed. The next meeting is scheduled for November 20th, at which time they will distribute the information for the new CDL rules, including the clearinghouse which becomes effective January 6, 2020. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised included in the agenda was a memo regarding your claims made policies. Please review and discuss with your departments. Also included was information regarding the upcoming Best Practices work-shop. Ms. Walcoff will discuss the claims for approval in closed session.

EXECUTIVE DIRECTOR:

Revised Plan of Risk Management – At the September meeting we discussed and agreed to include coverage for drones and working animals in the Plan of Risk Management. Included in the agenda was Resolution 48-19, Revised Risk Management Plan to formalize this action. The changes were highlighted in yellow.

MOTION TO APPROVE RESOLUTION 48-19, THE REVISED RISK MANAGEMENT PLAN

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

Employee Dishonesty Coverage – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2019. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,067. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,067

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

Certificate of Insurance Issuance Report – Included in the agenda was the certificate of insurance report from the NJCE listing the certificates issued for the month September. There were 19 certificates issued during the month of September.

MOTION TO APPROVE CERTIFICATE OF ISSUANCE REPORT

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

NJ Excess Counties Insurance Fund (NJCE) – The NJCE met on September 26, 2019. Included in the agenda was a written summary of the meeting. The NJCE also met prior to our meeting. Executive Director will provide a verbal update of the meeting. A summary report of the meeting will appear in the next agenda.

2020 Property & Casualty Budget Introduction – The 2020 CCIC Budget will be introduced at the December 5th meeting. The Public Hearing and Adoption will be held at the January 23, 2020 meeting.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of August 31, 2019. The report indicates the Commission has a surplus of \$26,414,121. 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 \$5,385,839.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of August 31, 2019. The report indicates the Fund has a surplus of \$19,197,828.

2019 Property & Casualty Assessments – The third and final assessment payments for 2019 were due on October 1, 2019. The Commission Treasurer advises all of the member entities have paid and payment for the Metro Police should be received shortly.

2020 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance – The 2020 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2020 renewal.

2019 Meeting Schedule – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 5, 2019 at 2:00 PM.

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

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 49-19 SUPPLEMENTAL AUGUST BILL LIST. IN THE AMOUNT OF \$61,230.32

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

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Tinsley-Page reviewed the Medical Savings Report for September which was included in the agenda. Ms. Tinsley-Page advised the total billed for September was \$254,247.00 and the total paid was \$123,684.00 with a savings of \$127,242.00 or 50.70%. Ms. Tinsley-Page advised the net savings was \$101,793.60 and network utilization was 98.5%. Ms. Tinsley-Page asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the September – November 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the Department of Corrections implemented a body worn camera program and purchased 40 cameras, they spend \$11,960.00, and the department will be receive 50% back via the BRIT Safety Grant. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO OPEN MEETING TO PUBLIC

Motion	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 Williams
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 50-19, 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 50-19 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>
1994	\$ 39,149.79	PAR/SAR
7190	\$ 30,000.00	PAR
6728	\$ 55,000.00	PAR
2320	\$ 138,263.30	PAR
2026	\$ 29,904.00	PAR
0234	\$ 236,324.00	PAR/SAR
0727	\$ 150,643.20	PAR

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

Chairman Angilella advised the next meeting is scheduled for December 5, 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: 2:37 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary