

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 27, 2020**

**CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08012
2:00 PM**

**To attend the meeting via teleconference please dial 1- 866-921-5493
and enter passcode 6364276#**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Courier Post;**
- II. Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk and the Regional Emergency Training Center**

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: February 27, 2020
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:** January 23, 2020 Open Minutes..... Appendix I
January 23, 2020 Closed Minutes..... Handout
- ☐ **CORRESPONDENCE – NONE**

2020 REORGANIZATION

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

- ☐ **ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**

Executive Director ask for Nominations

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 3-26
- ☐ **TREASURER – David McPeak**
 - Resolution 18-20 February Bill List Pages 27-28
 - December Monthly Treasurer Reports..... Pages 29-30
- ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2020Page 31
 - Medical Savings Report - 2019Page 32
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 33-37
 - BRIT Safety Grant MemorandumPage 38
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

❑ CLOSED SESSION- PARS/SARS

Resolution 19-20 Closed SessionPage 39
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A.
10:4-12)

❑ APPROVAL OF PARS/SARS

❑ MEETING ADJOURNMENT

**❑ NEXT SCHEDULED MEETINGS: March 26, 2020 Camden County College Regional
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102,
2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 27, 2020

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 5-17)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1st as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 5-17.

- Resolution 8-20 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 9-20 Appointing Agent for Service of Process for the Commission
For the Term of One Year
- Resolution 10-20 Designating Custodian of Commission Records
- Resolution 11-20 Designating Official Newspapers for the Commission
- Resolution 12-20 Designating Authorized Depositories for Commission Assets
And Establishing Cash Management Plan
- Resolution 13-20 Designating Commission Treasurer
- Resolution 14-20 Designating Commission Attorney
- Resolution 15-20 Designating Authorized Signatures for Commission Bank
Accounts
- Resolution 16-20 Indemnifying Camden County Insurance Fund Commission
Officials/Employees
- Resolution 17-20 Authorizing Commission Treasurer to Process Contracted
Payments and Expenses

☐ **Motion to approve Reorganization Resolutions Number 8-20 through 17-20**

- ☐ **2020 Actuary Request for Price Quotes** – The Fund Office solicited quotations for the services of an Actuary for 2020. We only received one response from our current vendor, The Actuarial Advantage, Inc, The proposed quote for the actuary services is \$8,843 which is within the budget amount. A copy of the response is available at the Fund Office.

☐ **Motion to approve the fee quote from The Actuarial Advantage, Inc. for actuarial services for 2020 in the amount of \$8,843**

- ☐ **2020 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2020. There was only one response received from our current vendor Bowman & Company, LLP.

The proposed quote for audit services is \$14,566 for the year ending December 31, 2020 which is within the budget amount. A copy of the response is available at the Fund Office.

- ☐ **Motion to approve the fee quote from The Bowman & Company, LLP for auditor services for 2020 in the amount of \$14,566**
- ☐ **NJ Excess Counties Insurance Fund (NJCE)** – The NJCE 2020 Reorganization Meeting was held prior to the Commission Meeting. Executive Director will provide a verbal update of the meeting.
- ☐ **Certificate of Insurance Issuance Reports (Pages 18-20)** – Attached on pages 18-20 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were 13 certificate of insurances issued during January.
 - ☐ **Motion to approve the certificate of insurance report**
- ☐ **CCIC Financial Fast Track (Pages 21-23)** – Included in the agenda on pages 21-23 is a copy of the Financial Fast Track Report as of **December 31, 2019**. The report indicates the Commission has a surplus of **\$27,604,273**. 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 **\$4,467,574**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 24-26)** - Included in the agenda on pages 24-26 is a copy of the NJCE Financial Fast Track Report as of **December 31, 2019**. The report indicates the Fund has a surplus of **\$15,437,955**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The total cash amount is **\$30,611,582**.
- ☐ **2020 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s, the property and casualty assessment bills were e-mailed to the member entities on February 4, 2020. The first installment is due on March 15, 2020. Future assessment bills will be due on May 15, 2020 and September 15, 2020.

RESOLUTION NO. 8-20

CAMDEN COUNTY INSURANCE FUND COMMISSION

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

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

ROSS G. ANGILELLA Chairperson

STEVEN WILLIAMS Vice-Chairperson

BE IT FURTHER RESOLVED, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2021 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 9-20

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

BE IT RESOLVED by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2021 or until its successor has be appointed and qualified.

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 10-20

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

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

BE IT FURTHER RESOLVED that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2021 reorganization of the Commission and until their successors shall be elected and qualified.

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 11-20

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

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

BE IT FURTHER RESOLVED that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2021 re-organization of the Commission.

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 12-20

CAMDEN COUNTY INSURANCE FUND COMMISSION

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

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

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE FUND COMMISSION
2020 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

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

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

2.) Permissible Investments

Investments shall be limited to the investments authorized under New Jersey Statutes N.J.S.A. 40A:5-15.1

3.) Authorized Depositories

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

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

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

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

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

RESOLUTION NO. 13-20

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

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, Chief Financial Officer for the County of Camden, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2021 Commission Reorganization; and

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 14-20

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

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2021 Commission Reorganization; and

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 15-20

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

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

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

ROSS G. ANGILELLA	- Chairperson
STEVEN WILLIAMS	- Vice-Chairperson
ANNA MARIE WRIGHT	- Commissioner
DAVID MCPEAK	- Treasurer

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 16-20

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

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

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

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

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

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2020 through 2021 Commission Re-organization, and to all acts performed in all prior years thereto; and

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 17-20

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

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

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

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

BE IT RESOLVED by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2020.

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

ADOPTED: 2-27-20

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Bank. N.A. I - County of Camden, Division Of Insurance	12000 Horizon Way Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 TD Bank. N.A. is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/10/2020 #2404588	GL AU EX WC OTH
H - TD Bank. N.A. I - County of Camden, Division Of Insurance	12000 Horizon Way Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 TD Bank. N.A. is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract.	1/10/2020 #2404589	GL AU EX WC OTH
H - Rutgers the State University I - Camden County College	Rutgers University Inn & Conference Center 178 Ryders Lane New Brunswick, NJ 08901	Evidence of insurance with respect to Camden County Colleges CAP program participation in an advisory conference at Rutgers.	1/11/2020 #2405069	GL AU EX OTH
H - Division of Family Development I - County of Camden, Division Of Insurance	PO Box 716 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Contract Number: UC20004 Evidence of Insurance with respects to grant renewal	1/13/2020 #2405097	GL AU EX WC OTH
H - County of Camden, Division Of I - County of Camden, Division Of Insurance	Insurance County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2017 - 1/1/2018; Policy #: SP4056379 Evidence of Insurance.	1/21/2020 #2411762	GL AU EX WC OTH

H - New Jersey Division of I - County of Camden, Division Of Insurance	Travel & Tourism 225 West State Street 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 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: FY2020 Cooperative Marketing Program grant - TRAV-2020-CMP-00046 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 FY2020 Cooperative Marketing Program grant - TRAV-2020-CMP-00046	1/23/2020 #2413458	GL AU EX WC OTH
H - TD Bank. N.A. I - County of Camden, Division Of Insurance	Mail Stop NJ5-001-152 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Capital Program TD Bank. N.A. is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Capital Program for the current calendar year 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	1/23/2020 #2413632	GL AU EX WC OTH
H - The College Board I - Camden County College	Attn: Cheryl McBride 250 Vesey Street New York, NY 10281	Evidence of insurance with respect to Camden County College will hosting an Advanced Placement Coordinator Session with The College Board during the current calendar year	1/27/2020 #2415019	GL AU EX OTH
H - The College Board I - Camden County College	Attn: Cheryl McBride 250 Vesey Street New York, NY 10281	Evidence of insurance with respect to Camden County College will hosting an Advanced Placement Coordinator Session with The College Board on August 5, 2020	1/27/2020 #2415020	GL AU EX OTH
H - Luciano Conference Center I - Camden County College	RCSJ - Cumberland Campus 3322 College Drive Vineland, NJ 08360	Evidence of insurance with respect to CCC Customized Training hosting a manufacturing employer information session at the center on 02/04/20	1/27/2020 #2415029	GL AU EX OTH

H - Luciano Conference Center I - Camden County College	RCSJ - Cumberland Campus 3322 College Drive Vineland, NJ 08360	Evidence of insurance with respect to CCC Customized Training hosting a manufacturing employer information session at the center during the current calendar year	1/27/2020 #2415030	GL AU EX OTH
H - NJ Department of Environmental I - Camden County Municipal Utilities	Protection PO Box 420, 401 - 02E 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: 1/1/2020 - 1/1/2021; Policy #: SP4059717 Evidence of Insurance. All Operations usual to County Governmental Entity as respects to Grant Agreements.	1/27/2020 #2415069	GL AU EX WC OTH
H - Cathedral Soup Kitchen, Inc. I - County of Camden, Division Of Insurance	aka The Cathedral Soup Kitchen 1514 Federal St Camden, NJ 08105	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 RE: Flu Shots / Vaccination Programs 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 Flu Shots / Vaccination Programs.	1/31/2020 #2424325	GL AU EX WC OTH
Total # of Holders: 13				

CAMDEN COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		December 31, 2019			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,308,582	15,702,980	117,180,001	132,882,980	
2.	CLAIM EXPENSES						
		Paid Claims	408,439	4,320,410	25,423,488	29,743,898	
		Case Reserves	(132,569)	1,347,201	5,961,482	7,308,683	
		IBNR	(1,365,872)	(1,270,076)	11,734,291	10,464,215	
		Discounted Claim Value	(24,660)	10,936	(405,803)	(394,867)	
	TOTAL CLAIMS		(1,114,660)	4,408,471	42,713,458	47,121,929	
3.	EXPENSES						
		Excess Premiums	575,343	6,904,116	48,001,019	54,905,135	
		Administrative	59,006	721,809	5,472,198	6,194,007	
	TOTAL EXPENSES		634,349	7,625,925	53,473,218	61,099,142	
4.	UNDERWRITING PROFIT (1-2-3)		1,788,893	3,668,584	20,993,325	24,661,909	
5.	INVESTMENT INCOME		27,102	309,820	452,454	762,274	
6.	PROFIT (4 + 5)		1,815,995	3,978,404	21,445,779	25,424,182	
7.	CEL APPROPRIATION CANCELLATION		0	0	212,516	212,516	
8.	DIVIDEND INCOME		0	727,402	487,438	1,214,840	
9.	DIVIDEND EXPENSE		0	(2,227,402)	(1,487,438)	(3,714,840)	
10.	INVESTMENT IN JOINT VENTURE		0	49,061	4,418,514	4,467,574	
11.	SURPLUS (6 + 7 + 8 - 9)		1,815,995	2,527,464	25,076,808	27,604,273	
SURPLUS (DEFICITS) BY FUND YEAR							
	2010		433	(174,951)	(12,794)	(187,745)	
	2011		(662)	(752,777)	1,021,523	268,746	
	2012		(1,702)	(541,029)	1,754,668	1,213,639	
	2013		2,409	(599,303)	4,164,720	3,565,417	
	2014		42,866	118,476	5,505,053	5,623,529	
	2015		304,626	910,437	5,277,451	6,187,888	
	2016		300,047	1,075,155	4,192,097	5,267,252	
	2017		516,316	1,999,603	3,284,782	5,284,385	
	2018		217,133	619,602	(110,693)	508,909	
	2019		434,531	(127,749)		(127,749)	
TOTAL SURPLUS (DEFICITS)			1,815,995	2,527,464	25,076,807	27,604,271	
TOTAL CASH						37,615,597	

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2019				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	8,148	2,716,682	2,724,830
Case Reserves	(280)	18,901	20,468	39,369
IBNR	0	(26)	26	0
Discounted Claim Value	0	10	(59)	(49)
TOTAL FY 2010 CLAIMS	(280)	27,032	2,737,118	2,764,150
FUND YEAR 2011				
Paid Claims	649	13,809	2,094,923	2,108,732
Case Reserves	(649)	3,359	132,237	135,596
IBNR	1,037	(379)	1,589	1,210
Discounted Claim Value	161	596	(1,371)	(775)
TOTAL FY 2011 CLAIMS	1,198	17,384	2,227,378	2,244,762
FUND YEAR 2012				
Paid Claims	0	674	1,745,274	1,745,947
Case Reserves	0	(3,709)	89,969	86,260
IBNR	3,900	1,435	2,985	4,421
Discounted Claim Value	68	372	(1,574)	(1,203)
TOTAL FY 2012 CLAIMS	3,968	(1,228)	1,836,654	1,835,426
FUND YEAR 2013				
Paid Claims	20	113,899	3,574,301	3,688,200
Case Reserves	(20)	(166,951)	289,019	122,068
IBNR	(626)	(35,949)	50,906	14,956
Discounted Claim Value	72	3,897	(6,231)	(2,334)
TOTAL FY 2013 CLAIMS	(555)	(85,104)	3,907,994	3,822,890
FUND YEAR 2014				
Paid Claims	25,256	201,059	5,090,071	5,291,130
Case Reserves	(42,616)	(128,265)	242,571	114,306
IBNR	(23,755)	(58,685)	110,491	51,807
Discounted Claim Value	1,563	4,274	(6,846)	(2,572)
TOTAL FY 2014 CLAIMS	(39,552)	18,383	5,436,287	5,454,670
FUND YEAR 2015				
Paid Claims	1,802	132,215	3,084,180	3,216,395
Case Reserves	(148,594)	(582,305)	1,156,961	574,655
IBNR	(156,655)	(528,892)	663,152	134,260
Discounted Claim Value	1,844	15,672	(29,638)	(13,965)
TOTAL FY 2015 CLAIMS	(301,603)	(963,311)	4,874,655	3,911,344

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2019				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	8,148	2,716,682	2,724,830
Case Reserves	(280)	18,901	20,468	39,369
IBNR	0	(26)	26	0
FUND YEAR 2016				
Paid Claims	21,818	484,574	3,536,722	4,021,296
Case Reserves	(18,308)	(204,910)	1,100,004	895,094
IBNR	(307,930)	(1,281,655)	1,704,831	423,176
Discounted Claim Value	7,127	28,944	(52,702)	(23,758)
TOTAL FY 2016 CLAIMS	(297,293)	(973,047)	6,288,855	5,315,808
FUND YEAR 2017				
Paid Claims	19,709	404,510	2,255,884	2,660,394
Case Reserves	(17,616)	(318,501)	1,211,406	892,905
IBNR	(528,006)	(2,136,434)	3,460,733	1,324,299
Discounted Claim Value	14,144	64,723	(104,143)	(39,420)
TOTAL FY 2017 CLAIMS	(511,770)	(1,985,702)	6,823,880	4,838,178
FUND YEAR 2018				
Paid Claims	129,601	1,802,663	1,325,451	3,128,114
Case Reserves	143,690	359,242	1,718,846	2,078,089
IBNR	(502,147)	(2,635,782)	5,739,578	3,103,796
Discounted Claim Value	14,939	87,793	(203,239)	(115,446)
TOTAL FY 2018 CLAIMS	(213,918)	(386,084)	8,580,637	8,194,553
FUND YEAR 2019				
Paid Claims	209,584	1,158,860		1,158,860
Case Reserves	(48,175)	2,370,341		2,370,341
IBNR	148,311	5,406,291		5,406,291
Discounted Claim Value	(64,578)	(195,344)		(195,344)
TOTAL FY 2019 CLAIMS	245,141	8,740,148	0	8,740,148
COMBINED TOTAL CLAIMS	(1,114,660)	4,408,471	42,713,458	47,121,929
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	December 31, 2019		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,971,737	23,667,188	139,838,292	163,505,481
2.	CLAIM EXPENSES					
		Paid Claims	237,582	1,373,230	3,794,828	5,168,058
		Case Reserves	(367,230)	393,411	5,641,230	6,034,641
		IBNR	317,960	1,668,488	8,032,894	9,701,382
		Discounted Claim Value	91,397	(201,051)	(1,272,066)	(1,473,117)
	TOTAL CLAIMS		279,709	3,234,078	16,196,887	19,430,965
3.	EXPENSES					
		Excess Premiums	2,885,242	16,616,900	97,129,691	113,746,590
		Administrative	115,118	1,920,432	10,482,471	12,402,903
	TOTAL EXPENSES		3,000,361	18,537,332	107,612,162	126,149,494
4.	UNDERWRITING PROFIT (1-2-3)		(1,308,333)	1,895,779	16,029,244	17,925,022
5.	INVESTMENT INCOME		48,620	622,954	497,530	1,120,484
6.	PROFIT (4+5)		(1,259,713)	2,518,733	16,526,774	19,045,506
7.	Dividend		0	2,000,000	1,607,551	3,607,551
8.	SURPLUS (6-7-8)		(1,259,713)	518,733	14,919,223	15,437,955
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		2,113	(233,188)	777,092	543,904
	2011		454,710	(42,590)	878,879	836,289
	2012		18,055	(171,048)	1,184,534	1,013,486
	2013		18,405	(588,815)	2,027,740	1,438,925
	2014		13,043	394,457	2,492,972	2,887,430
	2015		452,134	67,191	1,162,564	1,229,755
	2016		(166,032)	131,689	3,256,376	3,388,065
	2017		(564,097)	(754,405)	2,011,827	1,257,423
	2018		164,060	991,889	1,127,237	2,119,126
	2019		(1,652,103)	723,553		723,553
TOTAL SURPLUS (DEFICITS)			(1,259,713)	518,733	14,919,222	15,437,955
TOTAL CASH						30,611,582

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	(851)	800	9,666	10,466
	Discounted Claim Value	80	22	(1,005)	(983)
TOTAL FY 2010 CLAIMS		(771)	821	180,501	181,322
FUND YEAR 2011					
	Paid Claims	2,423	30,246	488,982	519,228
	Case Reserves	(292,118)	(246,930)	461,457	214,527
	IBNR	(193,710)	6,716	39,375	46,091
	Discounted Claim Value	30,654	28,158	(53,088)	(24,930)
TOTAL FY 2011 CLAIMS		(452,751)	(181,810)	936,726	754,916
FUND YEAR 2012					
	Paid Claims	1,363	18,226	1,533,507	1,551,733
	Case Reserves	(1,363)	(12,448)	87,538	75,090
	IBNR	(17,662)	(62,482)	126,579	64,097
	Discounted Claim Value	2,056	10,106	(22,910)	(12,804)
TOTAL FY 2012 CLAIMS		(15,606)	(46,598)	1,724,714	1,678,116
FUND YEAR 2013					
	Paid Claims	72,088	126,575	520,298	646,873
	Case Reserves	(86,566)	136,974	507,306	644,280
	IBNR	(10,398)	(121,030)	226,103	105,073
	Discounted Claim Value	10,533	902	(77,544)	(76,642)
TOTAL FY 2013 CLAIMS		(14,344)	143,420	1,176,165	1,319,585
FUND YEAR 2014					
	Paid Claims	578	(4,706)	447,238	442,532
	Case Reserves	(579)	(322,939)	655,655	332,716
	IBNR	(9,391)	(294,637)	472,893	178,256
	Discounted Claim Value	1,714	48,911	(91,782)	(42,871)
TOTAL FY 2014 CLAIMS		(7,678)	(573,371)	1,484,004	910,633
FUND YEAR 2015					
	Paid Claims	2,310	367,775	395,960	763,735
	Case Reserves	(313,699)	(564,510)	2,462,260	1,897,750
	IBNR	(180,145)	(92,634)	603,828	511,194
	Discounted Claim Value	45,166	50,665	(223,216)	(172,551)
TOTAL FY 2015 CLAIMS		(446,368)	(238,704)	3,238,832	3,000,129

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	5,713	320,211	0	320,211
	Case Reserves	(714)	117,457	530,313	647,770
	IBNR	164,210	(827,099)	1,132,357	305,258
	Discounted Claim Value	2,749	100,743	(170,405)	(69,661)
TOTAL FY 2016 CLAIMS		171,959	(288,688)	1,492,266	1,203,578
FUND YEAR 2017					
	Paid Claims	1,819	42,505	25,647	68,152
	Case Reserves	452,183	884,987	640,084	1,525,070
	IBNR	124,554	(38,152)	2,126,369	2,088,218
	Discounted Claim Value	(7,645)	(44,702)	(247,426)	(292,128)
TOTAL FY 2017 CLAIMS		570,911	844,638	2,544,674	3,389,312
FUND YEAR 2018					
	Paid Claims	5,321	32,430	211,356	243,786
	Case Reserves	(5,522)	(134,920)	296,617	161,698
	IBNR	(187,748)	(876,228)	3,295,723	2,419,495
	Discounted Claim Value	31,309	94,083	(384,692)	(290,608)
TOTAL FY 2018 CLAIMS		(156,640)	(884,634)	3,419,005	2,534,370
FUND YEAR 2019					
	Paid Claims	145,968	439,968		439,968
	Case Reserves	(118,851)	535,740		535,740
	IBNR	629,098	3,973,235		3,973,235
	Discounted Claim Value	(25,219)	(489,939)		(489,939)
TOTAL FY 2019 CLAIMS		630,996	4,459,004	0	4,459,004
COMBINED TOTAL CLAIMS		279,709	3,234,078	16,196,887	19,430,965
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. 18-20

February 2020

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>
000758			
000758	BROWN & CONNERY, LLP	LEGAL SERVICE THRU 12/19	2,182.00
			2,182.00
000759			
000759	PERMA RISK MANAGEMENT SERVICES	1099 A.ATRIX FILINGS 2019	16.03
			16.03
		Total Payments FY 2019	2,198.03

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000760			
000760	NEW JERSEY COUNTIES EXCESS JIF	CEL - 1ST INSTALL 2020	2,322,029.80
			2,322,029.80
000761			
000761	BROWN & CONNERY, LLP	LEGAL SERVICE 2.10.20	804.40
000761	BROWN & CONNERY, LLP	LEGAL SERVICE 1.20.20	3,190.83
			3,995.23
000762			
000762	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 2/20	11,901.75
000762	COMPSERVICES, INC.	ADMIN FEE FOR WC 2/20	19,789.92
			31,691.67
000763			
000763	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/20	2.80
000763	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/20	15,172.50
			15,175.30
000764			
000764	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/20 - PD	457.78
000764	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/20 - CCIC	264.72
			722.50
		Total Payments FY 2020	2,373,614.50
		TOTAL PAYMENTS ALL FUND YEARS	\$2,375,812.53

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	December					
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						
Opening Cash & Investment Balance	\$30,530,545.37	30227002.74	18815.12	257918.86	18516.86	8291.79
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$27,102.06	\$26,560.41	\$174.75	\$253.72	\$80.64	\$32.54
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$27,102.06	\$26,560.41	\$174.75	\$253.72	\$80.64	\$32.54
9 Deposits - Purchases	\$8,294,266.47	\$7,610,405.69	\$275,616.71	\$164,843.18	\$193,886.65	\$49,514.24
10 (Withdrawals - Sales)	-\$1,239,688.47	-\$683,860.78	-\$165,662.38	-\$160,972.10	-\$169,829.11	-\$59,364.10
Ending Cash & Investment Balance	\$37,615,597.31	\$37,180,108.06	\$128,944.20	\$262,043.66	\$33,303.43	\$11,197.96
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$272,697.34	\$18,983.33	\$110,960.95	\$5,137.37	\$108,660.13	\$28,955.56
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$37,887,451.65	\$37,199,091.39	\$239,905.15	\$267,181.03	\$141,120.56	\$40,153.52

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2019								
Month Ending: December								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,072,037.00	8,466,435.55	280,278.96	18,178,277.68	207,045.81	(184,878.23)	1,514,720.42	30,533,917.18
RECEIPTS								
Assessments	173,966.44	2,721,696.88	413,375.37	3,677,980.88	235,938.32	78,165.65	215,011.58	7,516,135.12
Refunds	0.00	0.00	7,884.57	0.00	0.00	0.00	0.00	7,884.57
Invest Pymnts	693.94	9,446.47	2,829.53	13,150.90	13.86	960.57	6.82	27,102.09
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	693.94	9,446.47	2,829.53	13,150.90	13.86	960.57	6.82	27,102.09
Other *	0.00	0.00	0.00	0.04	0.00	97,038.00	0.00	97,038.04
TOTAL	174,660.38	2,731,143.35	424,089.47	3,691,131.82	235,952.18	176,164.22	215,018.40	7,648,159.82
EXPENSES								
Claims Transfers	120,091.93	10,512.10	39,732.17	285,290.70	0.00	0.00	0.00	455,626.90
Expenses	0.00	0.00	0.00	3,040.00	0.00	0.00	0.00	3,040.00
Other *	50,000.00	0.00	0.00	47,160.79	0.00	10,652.00	0.00	107,812.79
TOTAL	170,091.93	10,512.10	39,732.17	335,491.49	0.00	10,652.00	0.00	566,479.69
END BALANCE	2,076,605.45	11,187,066.80	664,636.26	21,533,918.01	442,997.99	(19,366.01)	1,729,738.82	37,615,597.31



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

2020								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$255,130.00	\$152,370.00	\$40,205.00	\$61,545.00	73.60%	\$12,309.00	\$49,236.00	97.70%
February								
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		173						



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	\$131,681.00	\$118,269.00	\$52,871.00	\$59,348.00	55.30%	\$11,869.60	\$47,478.40	98%
Totals:	\$2,062,469.00	\$1,827,830.00	\$892,177.00	\$931,498.00	52.00%	\$186,299.00	\$745,199.00	97.70%
Total Bills Received		2311						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: February 19, 2020

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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January - February 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 22:** Attended the CCIC Safety Committee meeting in Blackwood.
- **January 23:** Attended the CCIC meeting in Blackwood.
- **January 31:** Attended a Client meeting at the Cooper River Boat House.
- **February 4:** Attended the CCIC Claims Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

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

CEL MEDIA LIBRARY

No Videos have been utilized in 2020.

SAFETY DIRECTOR BULLETINS

- 2 New Safety Briefings – February 6.
- Service Animals in the Work Place – February 13.

February 2020

Properly Securing Loads

ASK:

- What types of debris has anyone seen flying out of a nearby truck?
- Has anyone's vehicle ever been struck by debris coming out of a truck?

New Jersey Title 39:4-77 states,

- No person shall permit a vehicle to be loaded or operated that the contents or any part of the contents may be scattered in any street.
- Whenever the load of any vehicle extends above the height of the sides or tail gate or rear of the body of the vehicle, such load shall be securely covered by a tarpaulin or other cover.

In addition, 25% of highway incidents were caused by cargo not being properly secured on trucks or vehicles. Let's commit to not having one of our trucks cause an accident or damage to another vehicle.

We have several ways to prevent objects on trucks from moving or falling out: **[list your equipment]**

- Bungee cords, rope,
- Ratchet straps
- Load material so that none can move
- Tarps on **[list your vehicles that have integral tarps]**

ASK: Do we have what we need?

Some thoughts on securing loads in the pick-up trucks, dump trucks, and roll-over containers:

1. When using nylon strap ratchets, watch out for sharp edges and make sure you select a good anchor point for the two hooks. If you have to go over a sharp edge, make sure to pad it.
2. When using rope, use proper knots. **[consider showing workers some cinching knots]**
3. When using tarps, wrap the tarp tightly over and around the objects and then use MANY points on the tarp to keep it from flapping. This WILL move the tarp over time and you can imagine the consequences of a tarp flying off and onto a following car's windshield.
4. Check tarps and straps and loads frequently in your rear-view mirror. If you can't see them, stop in a safe place and check. I suggest you should check after about the first mile.
5. Be careful with securing your load, especially if you are working on top of a truck or container.
6. Be care when un-securing your load.
 - Bungee cords have snapped and hit people in the face.
 - Loads may have shifted against the straps and when you release the strap the load may fall onto someone on onto the ground.
 - Make sure you have good footing when you are releasing a ratchet strap or chain. The sudden release of the ratchet can knock you off balance. Especially if you are on top of a container.

What thoughts or questions do you have?

This lesson plan 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, please contact your Safety Director at 877.398.3046.

Winter Driving Tips

Driving under any weather conditions always presents a variety of perils, however, snow, sleet and ice in the winter months deliver hazards that require extra care and attention. I want to remind you of some safety tips to help you this winter driving season.

#1 - Make sure you are able to see and be seen.

- Clean all the snow and ice off of your windshield and other windows, outside mirrors, lights and reflectors.
- New Jersey also requires snow be removed from all surfaces of vehicles when the snow fall has stopped.
- If moisture or ice builds up on the inside or outside of your windshield, stop, clean it off and make sure your defroster is on.
- Turn on your headlights. Never drive with parking lights instead of headlights in winter's early dusk and poor visibility. Parking lights can cause an on-coming driver to think you are farther away than you are. Keep headlights clean; dirty ones can greatly reduce your seeing distance at night.

#2 - Maintain your vehicle

- Tires with good deep treads are essential for successful cornering and handling on slippery roads.
- Check the air pressure frequently to maintain the manufacturer's recommended pressure.
- Make sure your vehicle is equipped with good wiper blades, and that wiper arms are exerting enough pressure on the blades to ensure a clean sweep. Keep your wiper fluid reservoir full.

#3 - Remember these winter driving tips

- Drive at a speed that is safe for weather conditions. Snow and ice covered roads, or under conditions where black ice could be present, require slowing down.
- Extend your 'following' distance, and don't tailgate. Knowing that winter surfaces can increase stopping distance three to 12 times, smart drivers increase their following distance by an additional 2 or 3 seconds. Heavy trucks require an even longer stopping distance on slippery roads than passenger cars.
- Brake before curves. All vehicles are particularly sensitive to over-powering, over-steering, and over-braking on curves. Unseen hazards around the bend may require an evasive action; be ready. Keep a constant speed in the turn, and tap your brakes carefully if you need to slow down or stop to avoid locking your tires and losing steering. Remember, tires must be rolling in order to turn the vehicle.
- Know whether your vehicle has an antilock brake system and learn how to use it properly. Antilock brake systems prevent your wheels from locking up during braking. If you have antilock brakes, apply firm, continuous pressure to the brake pedal. If you don't have antilock brakes, you may need to pump your brakes if you feel your wheels starting to lock up.

Use 3 points of contact when entering or exiting your vehicle. Many injuries occur during these times.

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Service Animals in the Workplace

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit https://www.ada.gov/service_animals_2010.htm for more information concerning service animals in the workplace and in public settings. Additional guidance is available at https://www.ada.gov/reg2010/service_animal_qa.html which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

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 877.398.3040.

From: Glenn Prince, Public Sector Associate Director
To: New Jersey Counties Excess Liability Joint Insurance Fund Commissioners
Date: February 1, 2020
Subject: BRIT Safety Grant Program

Commissioners,

The New Jersey Counties Excess Liability Joint Insurance Fund is pleased to announce the availability of safety program funding through the BRIT Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims.

Program Overview:

- The BRIT Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Liability Joint Insurance Fund for this policy period is \$45,000.00
- The safety item or service can not be “typical”. For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2020 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 30, 2020.
- All submissions, will be forwarded to the BRIT Safety Grant Committee, for review and approval. The BRIT Safety Grant Committee consists of one member from each member County.
- If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Associate Director
JA Montgomery Risk Control
856- 552-4744 office

**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: 2164, 2452, 2435, 7190, 7288, 2302, 1977 & 3118

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 February 27, 2020:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 23, 2020
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 Denise Hall Stephen Andrick Paulette Kelly (<i>via teleconference</i>) Linda Tinsley-Page Qual Lynx Joe Lisciandri PERMA Jennifer Conicella
CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
Attorney	Laura Paffenroth
Treasurer	David McPeak (excused)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

Christina Violetti (*via eleconference*)

ALSO, PRESENT:

Joshua Friedman, Camden County

Ed Hill, Camden County Board of Social Services

Bob Cornforth, Camden County MUA

Gail Murphy, Camden County College (*via teleconference*)

Joseph Hrubash, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 5,
2020**

Motion

Commissioner Wright

Second:

Commissioner Williams

Vote:

3 Ayes, 0 Nays

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met yesterday, a variety of topics were discussed, including the OSHA reporting requirement, the logs must be posted by February 1st. The Committee is scheduled to meet again on 2/19/2020. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Ms. Conicella advised the claims committee met on 1/7/2020 and reviewed the PARS to be reviewed today in closed session. Ms. Conicella then concluded her report.

EXECUTIVE DIRECTOR:

2020 Property & Casualty Budget – At the December 5th meeting, the 2020 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission's official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,808,675 was included in the agenda. The assessments are due on 3/15/20 (40%), 5/15/20 (30%) and 9/15/20 (30%). The Executive Director advised the Health Services assessment is under review and may be adjusted, but his recommendation is to adopt the budget and certify the assessments as included in the agenda.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2020 BUDGET

Motion

Commissioner Angilella

Second:

Commissioner Wright

Vote:

3 Ayes, 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2020 BUDGET

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

MOTION TO ADOPT THE 2020 BUDGET AS PRESENTED AND CERTIFY THE ANNUAL ASSESSMENTS

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

NJCE Dividend – As we discussed last month the NJCE declared a dividend for 2012 through 2016 Fund Years. The Camden County Insurance Commission's share is \$727,402. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund Office sent a letter to the member entities for their choice. If the letter is not returned by February 3, 2020 their portion of the dividend will show as a credit on the 2020 Assessment billing.

Extraordinary Unspecifiable Services (EUS) Statements – Included in the agenda was the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2020 for the Camden County Department of Police Services. Included in the agenda was Resolution 1-20 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 1-20 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES

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

2020 Plan of Risk Management – Included in the agenda was a copy of the 2020 Plan of Risk Management. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow.

MOTION TO ADOPT RESOLUTION 2-20, APPROVING THE 2020 PLAN OF RISK MANAGEMENT

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

Meeting Dates for 2020 – Included in the agenda was a copy of the 2020 Annual Meeting dates. There will be no meetings in August and November. Included in the agenda was a copy of Resolution 3-20, Fixing Public Meeting Dates for Year 2020.

There was a discussion about adjusting the meeting schedule in the future.

MOTION TO ADOPT RESOLUTION 3-20, FIXING THE PUBLIC MEETING DATES FOR THE YEAR 2020

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

On-Line Driving Training Course – We have received a request from Mr. Freidman requesting 250 usages for the online National Safety Council Defensive Course offered through SafeServe.com. The Commissioners have approved this expense in the past and we are asking the Commissioners to consider approving this expense again. The cost for the course of \$5,737.50 will be allocated to the miscellaneous and expense line of the budget.

MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES FOR A COST OF \$5,737.50

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

NJ Excess Counties Insurance Fund (NJCE) – The NJCE 2020 Reorganization Meeting is scheduled for February 27, 2020 at 1:00 PM at the County College Regional Training Center.

Certificate of Insurance Issuance Reports – Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. There were 2 certificate of insurances issued during December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of **October 31, 2019**. The report indicates the Commission has a surplus of **\$25,815,273**. 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 **\$4,442,243**.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of **October 31, 2019**. The report indicates the Fund has a surplus of **\$16,597,044**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$3,607,551**. The total cash amount is **\$32,149,785**.

Auditor & Actuary Contracts – The Actuary and Auditor's contract will expire on February 28, 2020. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

MEL/MRHIF Seminar – A handout was distributed for the educational seminar in East Windsor on May 1, 2020. A lot of hot topics will be discussed, we encourage everyone to sign up for the seminar.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Angilella advised the January Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 4-20 JANUARY BILLS LIST.
IN THE AMOUNT OF \$2,177,421.18**

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

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the year which was included in the agenda. Ms. Hall advised the total billed for 2019 was \$2,062,469.00 and the total paid was \$892,177.00 with a savings of \$931,948.00 or 52.00%. Ms. Hall advised the net savings was \$745,199.00 and network utilization was 97.7%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the December 2019 – January 2020 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the BRIT safety grant is available for 2020. The Department of Corrections implemented body worn cameras in 2019, 50% of which was reimbursed by the grant. Mr. Prince asked if there were any questions and then concluded his report.

UNDERWRITING MANAGER: The Underwriting Manager advised there was handout summarizing the renewal for the CEL program. Mr. Cooney advised the Commission of the changes in the market, especially the hardening of the insurance market itself. BRIT pulled back their limits, from \$15 million to \$10 million. This is following claims trends so it is a market adjustment. We were paying about \$240,000 for that \$5 million layer, the market is coming it at about \$1,000,000 to replace it. Mr. Cooney advised the JIF does choose its partners well, and his office is working closely with them. He also advised there is a social inflation component to the awards being delivered in NJ cases, amounts you cannot prepare for; along with the new legislative changes NJ has made. The Underwriting Manager 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 Williams
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 5-20, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 5-20 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	\$ 60,301.79	PAR/SAR
2421	\$ 75,988.00	PAR
0799	\$ 201,857.00	PAR/SAR
0611	\$ 30,673.96	PAR
0792	\$ 29,640.16	PAR
2417	\$ 79,350.00	PAR
4894	\$ 209,317.85	PAR
9635	\$ 8,224.00	PAR

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

Chairman Angilella advised the next meeting is scheduled for February 27, 2020, 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: 2:47 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary