

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 24, 2019**

**CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
BOARD ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ 08102  
2:00 PM**

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

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: September 26, 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: September 26, 2019 Open.....Appendix I  
September 26, 2019 Closed.....Handout**
- CORRESPONDENCE –None**
  
- COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: Claims Reporting Memo .....Pages 2-4
  - Best Practice Workshop Agenda.....Pages 5-6
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 7-17
  
- TREASURER – David McPeak**  
Resolution **49-19** October Bill List .....Page 18  
August Monthly Treasurer Reports ..... Pages 19-20
  
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
- CLAIMS SERVICE –AmeriHealth Casualty Services**  
Medical Savings Report (2019) .....Page 21  
Medical Savings Report (2018).....Page 22
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Page 23
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**  
Resolution 50-19 Closed Session.....Page 24  
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

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- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETING: December 5, 2019 Camden County College Regional  
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ, 2:00 PM**

**CAMDEN COUNTY INSURANCE COMMISSION**

**To:** Fund Commissioners  
**From:** Michelle Leighton & Robyn Walcoff  
**Date:** October 24, 2019

**Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/19 Expiration Date**

As a reminder, the following policies are set to expire on **12/31/19**:

<b>Member(s)</b>	<b>Coverage Line</b>	<b>Carrier</b>	<b>Policy No.</b>
Camden County Camden County College Camden County College Foundation Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority Camden County Police Department	Public Officials & Employment Practices Liability	ACE American Insurance Company	EON G29007986 002
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services	Employed Lawyers Professional Liability	Chubb Insurance Company of New Jersey	82489397
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority	Cyber	ACE American Insurance Company	EON G29009661 002

<p>Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority</p>	Excess Cyber	Lloyds of London	CYX109219
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	Healthcare Professional & General Liability	Ironshore Specialty Insurance Company	003405101 (Primary)
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	Healthcare Professional & General Liability	Ironshore Specialty Insurance Company	003405201 (Excess)
<p>Camden County Camden County College Camden County Health Services Center (as a discontinued operation)</p>	Healthcare Professional & General Liability	Illinois Union Insurance Company	XHL G4685388A 002 (Excess)
<p>Camden County Camden County College Camden County College Foundation Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Department of Police Services</p>	Crime	National Union Fire Insurance Company of Pittsburgh, PA	0638`13057

Camden County Camden County College Camden County College Foundation Camden County Mosquito Commission Camden Count Municipal Utilities Authority Camden County Pollution Control Financing Authority Camden County Health Services Center Camden County Board of Social Services Camden County Improvement Authority Camden County Department of Police Services	Pollution	Zurich American Insurance Company	ZRE554295502
County of Camden	Underground Storage Tank	AIG Specialty Insurance	ST9587555

These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. ***With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.*** Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for specific reporting requirements and coverage triggers. However, with respect to the Public Officials & Employment Practices Liability Policy and the Employed Lawyers Professional Liability Policy, claims generally involve allegations of a **wrongful act** committed by an insured. With respect to the Cyber Policy, claims typically involve a **security failure or a privacy event**. With respect to the Healthcare Professional & General Liability Policy, claims involve allegations of **injury/damages caused by a healthcare professional**. With respect to the Crime Policy, claims generally involve **theft**. With respect to the Pollution Policy, claims generally involve a **pollution condition or incident**. Finally, with respect to the Underground Storage Tank Policy, claims generally involve a **confirmed release or pollution condition**.

**Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime, Pollution or Underground Storage Tank claims, suits and/or incidents of which you (or anyone else in your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/19.** Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.

Given that the above-referenced policies expire during a holiday time period, please provide notice to **Conner Strong & Buckelew** no later than **Monday, 12/16/19**. These matters should be emailed to [ClaimsTeamC@connerstrong.com](mailto:ClaimsTeamC@connerstrong.com), with a copy to me, or faxed to 856-685-2221. If you have any questions, including whether a claim or incident should be reported, please contact me and I will be happy to assist. I can be reached via email at [mleighton@connerstrong.com](mailto:mleighton@connerstrong.com) or telephone at 856-552-4842.





**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

**RISK MANAGEMENT BEST PRACTICES WORKSHOP  
Series VIII Agenda**

OCTOBER 30, 2019



8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

Joseph P. Hrubash, *Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

9:05 – 9:30

Past Successes and Future Initiatives

Joseph P. Hrubash, *Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

Ed Cooney, MBA, *Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

9:30 – 10:15

Title 59 – The New Jersey Tort Claims Act – Overview and Recent Developments

Chris Botta, Esq., *MELJIF Liability TPA, Managing Partner, CB Claims, LLC*

10:15 – 10:30

Break

10:30 – 11:30

Protecting Children – Impact of S477

David N. Grubb, *MELJIF Executive Director, Senior Vice President, Managing Director, PERMA Risk Management Services*

Fred Semrau, Esq., *MELJIF Fund Attorney, Partner, Dorsey & Semrau, LLC*

11:30 – 12:15

Latest Developments in Workers' Compensation – Key Decisions, Psychiatric Claims, Law Enforcement and Post Traumatic Stress Disorder

John H. Geaney, Esq., *Partner, Capehart Scatchard*

12:15 – 1:00

Q&A, Lunch and Networking

**CAMDEN COUNTY INSURANCE COMMISSION**

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

Date: October 24, 2019  
Memo to: Commissioners of the Camden County Insurance Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**Revised Plan of Risk Management (Appendix II)** – At the September meeting we discussed and agreed to include coverage for drones and working animals in the Plan of Risk Management. Included in Appendix II is Resolution 48-19, Revised Risk Management Plan to formalize this action. The changes are highlighted in yellow.

**Motion to approve Resolution 48-19, Revised Plan of Risk Management**

**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**

**Certificate of Insurance Issuance Report (Appendix III)** – Attached in Appendix III of the agenda is the certificate of issuance report from the NJCE listing those certificates issued during the month of September. There were 19 certificate of insurances issued during the month of September.

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

**NJ Excess Counties Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met on September 26, 2019. Attached on pages 9-11 is 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 5<sup>th</sup> meeting. The Public Hearing and Adoption will be held at the January 23, 2020 meeting.



- ❑ **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 **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 (Pages 15-17)** - Included in the agenda on pages 15-17 is 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.



**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:** September 26, 2019  
**To:** Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Financial Fast Track:** Financial Fast Track as of July 31, 2019 reflected a statutory surplus of \$18.9 million.

**December 31, 2018 Audit:** The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/19 along with an extension request to file the final report. Fund Auditor submitted copies of a final audit for the period ending December 31, 2018 and noted there were no changes from the draft and no recommendations or findings. After the conclusion of the review, the Board of Fund Commissioners approved a resolution approving the year-end financials. Fund Commissioners will be asked to execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report and supporting resolution with the State following the meeting.

**2020 Renewal & 2020 Budget:**

**Online Underwriting Data Collection & Claims System:** As previously discussed, PERMA entered into a contract with Origami to develop an online underwriting and claims data platform for members to access as a resource.

**Underwriting Data:** Executive Director reported the online underwriting data portion was launched on August 8<sup>th</sup> and members were asked to complete their renewal schedules by September 16<sup>th</sup>. The office will follow up with members on any outstanding schedules. As a reminder, on the NJCE website ([www.njce.org](http://www.njce.org)) is a training webinar on how to complete the renewal schedules.

**Claims:** Executive Director reported the process of mapping and uploading claims information from the various TPA claims systems utilized by underlying Insurance Commissions and Counties to a new NJCE claims system is underway.

**2020 Budget Discussion:** Executive Director said the 2020 budget presentation budget will focus on projections, loss funding and premiums the 2020 budget discussion will include options on increasing self-insured retentions (SIR), as well as, surplus retention and dividend strategy.

The timeline for the budget process is as follows:

October 7<sup>th</sup> – final deadline for submission of underwriting data

Week of October 14<sup>th</sup> – Sub-Committee to review budget presentation

October 24<sup>th</sup> – Budget Introduction at JIF meeting

November 21<sup>th</sup> – Budget Adoption at JIF meeting

The Fund office will schedule a teleconference meeting the week of October 14<sup>th</sup> based on availability of sub-committee volunteers.

**Property TPA for Property Damage Claims and Auto Physical Damage in Excess of \$50,000:** At the June 27, 2019 meeting of the NJCE JIF, a contract to serve as third-party administrator for property claims was awarded to Qual-Lynx. Qual-Lynx was selected after an RFP process and evaluation by Fund Commissioners and JIF Professionals. Effective August 1, 2019 Qual-Lynx became the third-party administrator for all property damage claims (not including equipment breakdown claims nor and auto-physical damage claims less than \$50K.)

**NJCE Claims Review Committee:** In April, the Fund approved the formation and charter of a Claims Review Committee. The advisory committee is tasked to review claims in detail prior to the regular Fund meeting and recommend approval/denial on presented claims. The Claims Review Committee met on September 25, 2019 at 1:00PM via teleconference and the committee presented their recommendations during Closed Session. Committee is scheduled to meet next on October 24, 2019 at noon via teleconference.

**New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop:** The 8<sup>th</sup> 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 and the challenges of psychiatric claims, Litigation Management Strategies, and Property Risk Engineering. Please hold the date for the Workshop and watch for the email invitation.

#### **Underwriting Manager:**

**2020 Renewal:** Underwriting Manager submitted copies of a 2020 pre-renewal report and provided a summary on the marketplace overview. Underwriting Manager reviewed the Fund's historical rate performance vs. the market for Property, Casualty, Workers' Compensation and POL/EPL for the 2017-2020 period; report noted the Fund has consistently applied lower rates on all lines of coverage. Underwriting Manager said based on the Fund's property losses alternative options for retentions will be explored for renewal. Overall, Underwriting Manager reported the program is performing extremely well and negotiations are underway with carriers, as well as, an evaluation of alternative markets.

**NJCE Coverage Committee:** A Coverage Committee met on July 9, 2019 and discussed property coverage for Drones and Working Dogs. Enclosed as part of the Underwriting Manager's report was a memorandum on the proposed coverages.

In addition, the Coverage Committee discussed the formation of a Cyber Task Force to address this growing exposure. Volunteers interested in serving – either Commissioners, Staff or IT Personnel – are encouraged to contact the Fund office.

**Ancillary Coverage Option - Active Shooter/Assailant Coverage:** Copies of a memorandum were submitted regarding Active Shooter/Assailant Coverage. Underwriting Manager will be providing group quotes for Active Shooter Assailant coverage for at the 2020 renewal.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins that were distributed from June to October 2019. Safety Director reminded members to submit 2019 BRIT Safety Grant reimbursement requests by September 30<sup>th</sup>.

**Next Meeting:** The next meeting of the NJCE is scheduled for October 24, 2019 at 1:00PM at the Camden County Emergency Training Center.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,308,582	10,468,653	117,180,001	127,648,654
2.	CLAIM EXPENSES				
	Paid Claims	374,765	2,910,481	25,423,488	28,333,969
	Case Reserves	(254,328)	840,477	5,961,482	6,801,958
	IBNR	643,855	(60,323)	11,734,291	11,673,969
	Discounted Claim Value	(11,077)	23,754	(405,803)	(382,050)
	<b>TOTAL CLAIMS</b>	<b>753,214</b>	<b>3,714,388</b>	<b>42,713,458</b>	<b>46,427,847</b>
3.	EXPENSES				
	Excess Premiums	575,970	4,607,758	48,001,019	52,608,778
	Administrative	58,869	483,576	5,472,198	5,955,774
	<b>TOTAL EXPENSES</b>	<b>634,839</b>	<b>5,091,334</b>	<b>53,473,218</b>	<b>58,564,551</b>
4.	UNDERWRITING PROFIT (1-2-3)	(79,472)	1,662,931	20,993,325	22,656,256
5.	INVESTMENT INCOME	25,692	207,056	452,454	659,510
6.	PROFIT (4 + 5)	(53,780)	1,869,987	21,445,779	23,315,766
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	49,120	967,326	4,418,514	5,385,839
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(4,659)</b>	<b>1,337,313</b>	<b>25,076,808</b>	<b>26,414,121</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	1,286	(19,714)	(12,794)	(32,509)
	2011	(6,482)	(500,980)	1,021,523	520,543
	2012	3,540	(449,902)	1,754,668	1,304,766
	2013	1,367	(369,593)	4,164,720	3,795,127
	2014	5,323	122,344	5,505,053	5,627,397
	2015	4,528	607,920	5,277,451	5,885,371
	2016	4,975	800,733	4,192,097	4,992,830
	2017	9,509	1,159,211	3,284,782	4,443,994
	2018	(3,101)	(84,866)	(110,693)	(195,559)
	2019	(25,605)	72,160		72,160
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(4,659)</b>	<b>1,337,313</b>	<b>25,076,807</b>	<b>26,414,120</b>
	<b>TOTAL CASH</b>				<b>28,534,023</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	August 31, 2019	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	1,245	8,122	2,716,682	2,724,805
Case Reserves	(1,245)	19,206	20,468	39,675
IBNR	0	(26)	26	0
Discounted Claim Value	0	19	(59)	(40)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>27,321</b>	<b>2,737,118</b>	<b>2,764,439</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	10,780	2,094,923	2,105,703
Case Reserves	0	(13,290)	132,237	118,947
IBNR	0	(401)	1,589	1,188
Discounted Claim Value	0	481	(1,371)	(891)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(2,431)</b>	<b>2,227,378</b>	<b>2,224,947</b>
<b>FUND YEAR 2012</b>				
Paid Claims	0	(4,796)	1,745,274	1,740,477
Case Reserves	0	(2,139)	89,969	87,830
IBNR	0	1,435	2,985	4,421
Discounted Claim Value	0	206	(1,574)	(1,368)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(5,293)</b>	<b>1,836,654</b>	<b>1,831,361</b>
<b>FUND YEAR 2013</b>				
Paid Claims	630	106,914	3,574,301	3,681,215
Case Reserves	(1,130)	(167,466)	289,019	121,553
IBNR	500	(18,994)	50,906	31,912
Discounted Claim Value	0	3,704	(6,231)	(2,527)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(75,841)</b>	<b>3,907,994</b>	<b>3,832,152</b>
<b>FUND YEAR 2014</b>				
Paid Claims	2,312	118,795	5,090,071	5,208,866
Case Reserves	(2,512)	(10,451)	242,571	232,121
IBNR	0	(110,491)	110,491	0
Discounted Claim Value	0	2,009	(6,846)	(4,838)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(200)</b>	<b>(138)</b>	<b>5,436,287</b>	<b>5,436,149</b>
<b>FUND YEAR 2015</b>				
Paid Claims	5,781	135,285	3,084,180	3,219,465
Case Reserves	(67,181)	(399,438)	1,156,961	757,523
IBNR	61,400	(257,108)	663,152	406,044
Discounted Claim Value	0	12,340	(29,638)	(17,298)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(508,920)</b>	<b>4,874,655</b>	<b>4,365,735</b>



CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2019				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>FUND YEAR 2016</b>				
Paid Claims	40,624	346,470	3,536,722	3,883,192
Case Reserves	(40,541)	(248,317)	1,100,004	851,687
IBNR	(83)	(740,163)	1,704,831	964,668
Discounted Claim Value	0	17,997	(52,702)	(34,705)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>(624,013)</b>	<b>6,288,855</b>	<b>5,664,842</b>
<b>FUND YEAR 2017</b>				
Paid Claims	41,423	283,606	2,255,884	2,539,490
Case Reserves	(38,870)	(349,990)	1,211,406	861,415
IBNR	(5,347)	(1,144,740)	3,460,733	2,315,994
Discounted Claim Value	0	39,876	(104,143)	(64,266)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(2,794)</b>	<b>(1,171,247)</b>	<b>6,823,880</b>	<b>5,652,633</b>
<b>FUND YEAR 2018</b>				
Paid Claims	119,377	1,350,735	1,325,451	2,676,187
Case Reserves	(107,941)	161,922	1,718,846	1,880,769
IBNR	(10,468)	(1,269,086)	5,739,578	4,470,492
Discounted Claim Value	0	45,044	(203,239)	(158,195)
<b>TOTAL FY 2018 CLAIMS</b>	<b>968</b>	<b>288,615</b>	<b>8,580,637</b>	<b>8,869,252</b>
<b>FUND YEAR 2019</b>				
Paid Claims	163,372	554,568		554,568
Case Reserves	5,093	1,850,439		1,850,439
IBNR	597,853	3,479,250		3,479,250
Discounted Claim Value	(11,077)	(97,922)		(97,922)
<b>TOTAL FY 2019 CLAIMS</b>	<b>755,240</b>	<b>5,786,336</b>	<b>0</b>	<b>5,786,336</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>753,214</b>	<b>3,714,388</b>	<b>42,713,458</b>	<b>46,427,847</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,972,314</b>	<b>15,778,509</b>	<b>139,838,292</b>	<b>155,616,801</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	69,720	603,028	3,794,828	4,397,856
	Case Reserves	227,579	(112,560)	5,641,230	5,528,670
	IBNR	56,534	275,597	8,032,894	8,308,491
	Discounted Claim Value	(40,323)	(116,060)	(1,272,066)	(1,388,125)
	<b>TOTAL CLAIMS</b>	<b>313,510</b>	<b>650,005</b>	<b>16,196,887</b>	<b>16,846,892</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	1,248,187	9,985,496	97,129,691	107,115,187
	Administrative	228,188	1,293,434	10,482,471	11,775,905
	<b>TOTAL EXPENSES</b>	<b>1,476,375</b>	<b>11,278,930</b>	<b>107,612,162</b>	<b>118,891,092</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>182,428</b>	<b>3,849,574</b>	<b>16,029,244</b>	<b>19,878,818</b>
5.	<b>INVESTMENT INCOME</b>	59,897	429,031	497,530	926,561
6.	<b>PROFIT (4+5)</b>	<b>242,325</b>	<b>4,278,605</b>	<b>16,526,774</b>	<b>20,805,379</b>
7.	<b>Dividend</b>	<b>0</b>	<b>0</b>	1,607,551	1,607,551
8.	<b>SURPLUS (6-7-8)</b>	<b>242,325</b>	<b>4,278,605</b>	<b>14,919,223</b>	<b>19,197,828</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	1,781	10,041	777,092	787,133
	2011	(14,148)	(25,456)	878,879	853,423
	2012	3,264	56,385	1,184,534	1,240,919
	2013	(1,366)	97,038	2,027,740	2,124,778
	2014	7,135	375,437	2,492,972	2,868,410
	2015	7,732	358,404	1,162,564	1,520,967
	2016	9,434	679,906	3,256,376	3,936,283
	2017	9,122	(224,426)	2,011,827	1,787,401
	2018	(24,827)	752,393	1,127,237	1,879,630
	2019	244,199	2,198,883		2,198,883
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>242,325</b>	<b>4,278,605</b>	<b>14,919,222</b>	<b>19,197,827</b>
	<b>TOTAL CASH</b>				<b>32,071,912</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	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)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>2,391</b>	<b>180,501</b>	<b>182,892</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	97,973	193,497	488,982	682,480
	Case Reserves	(12,973)	(120,486)	461,457	340,971
	IBNR	(68,364)	(39,375)	39,375	0
	Discounted Claim Value	0	10,350	(53,088)	(42,738)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>16,636</b>	<b>43,986</b>	<b>936,726</b>	<b>980,713</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	2,501	12,250	1,533,507	1,545,757
	Case Reserves	8,340	4,369	87,538	91,907
	IBNR	(10,841)	(58,257)	126,579	68,322
	Discounted Claim Value	0	8,101	(22,910)	(14,809)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(33,537)</b>	<b>1,724,714</b>	<b>1,691,177</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	7,252	31,538	520,298	551,837
	Case Reserves	(437)	113,700	507,306	621,006
	IBNR	0	(226,103)	226,103	0
	Discounted Claim Value	0	22,618	(77,544)	(54,925)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>6,815</b>	<b>(58,247)</b>	<b>1,176,165</b>	<b>1,117,917</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	1,407	(11,764)	447,238	435,474
	Case Reserves	(1,408)	(82,056)	655,655	573,599
	IBNR	1	(270,472)	472,893	202,421
	Discounted Claim Value	0	39,137	(91,782)	(52,645)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(0)</b>	<b>(325,156)</b>	<b>1,484,004</b>	<b>1,158,848</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	(40,497)	289,280	395,960	685,241
	Case Reserves	170,492	(283,705)	2,462,260	2,178,555
	IBNR	(129,995)	(351,921)	603,828	251,907
	Discounted Claim Value	0	43,819	(223,216)	(179,397)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>(302,527)</b>	<b>3,238,832</b>	<b>2,936,305</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2016</b>					
	Paid Claims	0	64,292	0	64,292
	Case Reserves	0	158,378	530,313	688,691
	IBNR	0	(924,866)	1,132,357	207,491
	Discounted Claim Value	0	88,921	(170,405)	(81,483)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(613,276)</b>	<b>1,492,266</b>	<b>878,990</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	384	1,198	25,647	26,845
	Case Reserves	83,213	222,839	640,084	862,923
	IBNR	(83,597)	116,062	2,126,369	2,242,431
	Discounted Claim Value	0	(51,981)	(247,426)	(299,407)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>288,118</b>	<b>2,544,674</b>	<b>2,832,793</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	700	22,736	211,356	234,092
	Case Reserves	(19,652)	(126,629)	296,617	169,989
	IBNR	18,952	(615,079)	3,295,723	2,680,644
	Discounted Claim Value	0	45,843	(384,692)	(338,849)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(673,129)</b>	<b>3,419,005</b>	<b>2,745,876</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	0	0		0
	Case Reserves	4	1,031		1,031
	IBNR	330,378	2,643,063		2,643,063
	Discounted Claim Value	(40,323)	(322,712)		(322,712)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>290,060</b>	<b>2,321,382</b>	<b>0</b>	<b>2,321,382</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>313,510</b>	<b>650,005</b>	<b>16,196,887</b>	<b>16,846,892</b>
<p>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.</p>					

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 49-19

OCTOBER 2019

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills: now, therefore,

**BE IT RESOLVED** that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

**BE IT FURTHER RESOLVED**, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2018**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000730			
000730	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 2018	12,000.00
			<b>12,000.00</b>
		<b>Total Payments FY 2018</b>	<b>12,000.00</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000731			
000731	BROWN & CONNERY, LLP	LEGAL SERVICE 10.14.19	40.00
000731	BROWN & CONNERY, LLP	LEGAL SERVICE 10.14.19	184.75
			<b>224.75</b>
000732			
000732	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 10/19	11,901.75
000732	COMPSERVICES, INC.	ADMIN FEE FOR WC 10/19	19,789.92
			<b>31,691.67</b>
000733			
000733	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/19	1.90
000733	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/19	15,172.50
			<b>15,174.40</b>
000734			
000734	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/19 - PD	457.78
000734	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/19 - CCIC	264.72
			<b>722.50</b>
000735			
000735	CONNER STRONG & BUCKELEW	POSITION BOND - P#B6025161 11/19-11/20	1,067.00
			<b>1,067.00</b>
000736			
000736	SPARK CREATIVE GROUP LLC	WEB HOST/DOMAIN MNGMNT 10/19	350.00
			<b>350.00</b>
		<b>Total Payments FY 2019</b>	<b>49,230.32</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$61,230.32</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>CAMDEN COUNTY INSURANCE COMMISSION</b>								
<b>SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED</b>								
<b>Current Fund Year: 2019</b>								
<b>Month Ending: August</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	2,077,566.08	8,397,747.46	349,269.03	17,963,530.20	510,679.91	98,668.66	1,514,690.17	30,912,151.51
RECEIPTS								
Assessments	(449.87)	(5,150.53)	(1,009.91)	(22,364.89)	(43,240.20)	(4,801.85)	0.00	(77,017.26)
Refunds	0.00	2,793.90	0.00	0.00	0.00	0.00	0.00	2,793.90
Invest Pymnts	650.47	9,138.73	2,690.14	11,639.81	581.74	983.24	7.69	25,691.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	650.47	9,138.73	2,690.14	11,639.81	581.74	983.24	7.69	25,691.82
Other *	0.00	0.00	0.00	77,017.26	0.00	19,255.00	0.00	96,272.26
<b>TOTAL</b>	<b>200.60</b>	<b>6,782.10</b>	<b>1,680.23</b>	<b>66,292.18</b>	<b>(42,658.46)</b>	<b>15,436.39</b>	<b>7.69</b>	<b>47,740.72</b>
EXPENSES								
Claims Transfers	195.00	46,405.00	8,291.06	322,667.56	0.00	0.00	0.00	377,558.62
Expenses	0.00	0.00	0.00	8,023.50	1,980,227.47	50,643.54	0.00	2,038,894.51
Other *	0.00	0.00	0.00	9,416.13	0.00	0.00	0.00	9,416.13
<b>TOTAL</b>	<b>195.00</b>	<b>46,405.00</b>	<b>8,291.06</b>	<b>340,107.19</b>	<b>1,980,227.47</b>	<b>50,643.54</b>	<b>0.00</b>	<b>2,425,869.26</b>
<b>END BALANCE</b>	<b>2,077,571.68</b>	<b>8,358,124.55</b>	<b>342,658.20</b>	<b>17,689,715.19</b>	<b>(1,512,206.02)</b>	<b>63,461.50</b>	<b>1,514,697.86</b>	<b>28,534,022.97</b>



<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>							
<b>CAMDEN COUNTY INSURANCE COMMISSION</b>							
<b>ALL FUND YEARS COMBINED</b>							
<b>CURRENT MONTH</b>	<b>August</b>						
<b>CURRENT FUND YEAR</b>	<b>2019</b>						
<b>Description:</b>		<b>Ins Comm General</b>	<b>Workers Comp</b>	<b>Liability Claims</b>	<b>CCPD - WC</b>	<b>CCPD - Liability</b>	
<b>ID Number:</b>		<b>A/C</b>	<b>Claims</b>				
<b>Maturity (Yrs)</b>							
<b>Purchase Yield:</b>							
<b>TOTAL for All</b>							
<b>Accts &amp; instruments</b>							
<b>Opening Cash &amp; Investment Balance</b>	<b>\$31,009,087.51</b>	<b>30591722.01</b>	<b>113573.65</b>	<b>262095.69</b>	<b>31747.98</b>	<b>9948.18</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$25,691.85	\$25,190.21	\$147.71	\$225.15	\$95.15	\$33.63
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	\$25,691.85	\$25,190.21	\$147.71	\$225.15	\$95.15	\$33.63
9	Deposits - Purchases	\$341,979.35	\$22,048.90	\$102,751.58	\$1,548.68	\$196,632.18	\$18,998.01
10	(Withdrawals - Sales)	-\$2,745,799.71	-\$2,350,801.46	-\$189,653.38	-\$39,374.35	-\$150,453.81	-\$15,516.71
	Ending Cash & Investment Balance	\$28,534,023.04	\$28,288,159.66	\$26,819.56	\$224,495.17	-\$34,694.75	\$29,243.40
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$363,038.89	\$51,397.50	\$141,306.17	\$40,643.33	\$118,817.81	\$10,874.08
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00



**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								
November								
December								
<b>Totals:</b>	<b>\$1,653,371.00</b>	<b>\$1,447,714.00</b>	<b>\$690,944.00</b>	<b>\$758,668.00</b>	<b>53.53%</b>	<b>\$151,733.00</b>	<b>\$606,935.00</b>	<b>97.70%</b>
<b>Total Bills Received</b>		<b>1787</b>						



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

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

**CAMDEN COUNTY INSURANCE COMMISSION**

**SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** October 17, 2019

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

**September - November 2019**

**RISK CONTROL ACTIVITIES**

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

- **September 18:** Attended the CCIC Safety Committee meeting in Blackwood.
- **September 26:** Attended the CCIC meeting in Blackwood.
- **October 1:** Attended the CCIC Claims Committee meeting in Blackwood.
- **October 16:** Attended the CCIC Safety Committee meeting in Blackwood.

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

- **October 24:** Plan to attend the CCIC meeting in Blackwood.
- **November 12:** Plan to attend the CCIC Claims Committee meeting in Blackwood.
- **November 20:** Plan to attend the CCIC Safety Committee meeting in Blackwood.

**CEL MEDIA LIBRARY**

No Videos have been utilized in 2019.

**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: 1994, 7190, 6728, 2320, 2026, 0234 & 0727**

**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: October 24, 2019**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

**APPENDIX I**

*MINUTES*



**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 26, 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	Absent

**FUND PROFESSIONALS PRESENT:**

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

**ALSO, PRESENT:**

Ed Hill, Camden County Board of Social Services  
Ed Cooney, Conner Strong & Buckelew  
Alex DeLuccia, Conner Strong & Buckelew

Johnathon Tavares, Conner Strong & Buckelew  
Jacqueline Cardenosa, Conner Strong & Buckelew (*via teleconference*)  
Ceil Murphy, Camden County College (*via teleconference*)  
Nancy Ghani, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 25, 2019**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on September 18<sup>th</sup> and a variety of topics were discussed. The next meeting is scheduled for October 16<sup>th</sup>. Mr. Prince then concluded his report.

**CLAIMS COMMITTEE:** Ms. Walcoff will discuss the claims for approval in closed session.

**EXECUTIVE DIRECTOR:**

**2018 Audit Report as of December 31, 2018** - Mr. Skalkowski from Bowman & Company gave a brief review of the independent reporter's audit. There were no findings or recommendations. Also, there were no findings or recommendations concerning internal controls. Mr. Skalkowski highlighted the Total assets, which increased to \$42,571,308 on the balance sheet. The Equity increased by \$1.2 million, and Total liabilities and reserves decreased by \$17,494,502 leaving a net position of \$25,076,806. There was a \$5.7 million increase from last year. On Page 10, total revenues were \$15,591,051 while total operating expenses were \$11,244,834. The total non-operating revenue was \$1.5 million, which consisted of a \$1.2 million increase in investment in NJCE. There was return surplus of \$180,000 that was returned to some of the members. Leaving a net position of \$25 million. Mr. Skalkowski expressed gratitude for the opportunity to serve the Insurance Commission.

**MOTION TO APPROVE RESOLUTION 44-19 CERTIFICATION OF THE ANNUAL AUDIT REPORT PERIOD ENDING DECEMBER 31, 2018**

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

The Executive Director thanked Dennis and Jim for the completion of the 2018 Commission Audit.

**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 of July and August. There were 173 certificates issued during the month of July. There were 14 certificates were issued during the month of August.

**MOTION TO APPROVE CERTIFICATE OF ISSUANCE REPORT**

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

**NJ Excess Counties Insurance Fund (NJCE)** – During the June meeting Executive Director provided a verbal summary of the NJCE meeting of June 27, 2019. Included in the agenda was a written summary of that meeting. The NJCE did appoint a property TPA, Qual-Lynx. The NJCE is scheduled to meet again on September 26, 2019.

**CCIC Financial Fast Track** – Included in the agenda was a copy of the Financial Fast Track Report as of June 30, 2019. The report indicates the Commission has a surplus of \$26,023,653. 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 \$4,927,223.

**NJCE Property and Casualty Financial Fast Track** - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of June 30, 2019. The report indicates the Fund has a surplus of \$18,085,455.

**Coverage Committee** – The Coverage Committee recommended to add drones into the members Property insurance programs to cover physical damage and first party to the drone. Some commissions have capped the limit at \$150,000 while others have used the entire limit and get the drones on the schedule (30k – 40k per drone individual limit) for damage coverage for drones and also coverage potentially for working animals. The Coverage Committee also recommended the Insurance Commission to include the Working Animals in their respective Property insurance program. There is no premium increase. This would be an amendment to the Risk Management Plan. The Coverage Committee also decided the Underwriting Office should shop around for Active Shooter policies in the marketplace for Property Damage and Bodily Injury.

**Property Casualty Assessments:** The due date for the Property Casualty Assessments is October 1, 2019.

**2020 Renewal** – The new 2020 Renewal deadline is October 7, 2019.

**New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices**

**Workshop** – The CEL has their Risk Management best practices workshop will be held October 30, 2019 at Conner Strong & Buckelew’s new headquarters. This will take place October 30, 2019. Ms. Walcoff mentioned there will be several key speakers at this workshop. John Ganey will discuss Workers Compensation. David Grubb will discuss recent legislation on Child Protections Act. Fred Semrau, the fund attorney, will discuss the litigation management program, and Chris Botta will focus on recent developments on Title 59.

**Property/TPA:** Ms. Walcoff stated the CEL appointed Qual Lynx as a property TPA. Qual Lynx took over August 1, 2019, and will handle claims going forward. The Claims Committee worked with Qual Lynx and the primary TPA on forming a framework for the handling of claims for both the CEL and Counties layer.

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 45-19 SUPPLEMENTAL AUGUST BILL LIST.  
IN THE AMOUNT OF \$2,030,871.01**

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

**MOTION TO APPROVE RESOLUTION 46-19 SUPPLEMENTAL SEPTEMBER BILL  
LIST. IN THE AMOUNT OF \$134,256.67**

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

**ATTORNEY:** Nothing to report.

**CLAIM SERVICE:** Ms. Tinsley-Page reviewed the Medical Savings Report for August which was included in the agenda. Ms. Tinsley-Page advised the total billed for August was \$369,319 and the total paid was \$128,395.00 with a savings of \$110,875.00 or 46.3%. Ms. Tinsley-Page advised the net savings was \$88,700.00 and network utilization was 98.9%. Ms. Tinsley-Page asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince reviewed the July - September 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince stated the BRIT Safety Grant deadline is approaching, and a meeting will be scheduled with the Counties that applied. A document has been submitted by the Corrections Department for reimbursement on the body worn cameras. 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: 2 Ayes, 0 Nays

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman Angilella read Resolution 43-19, 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.

<b>August</b>		
<b>Claim #</b>	<b>Amount</b>	<b>PAR/SAR</b>
2212	\$ 48,316.71	PAR
2275	\$ 47,356.00	PAR
2054	\$ 28,091.95	PAR
2288	\$ 29,821.98	PAR
2220	\$ 72,419.33	PAR
2203	\$ 75,272.16	PAR
1882	\$ 112,678.00	PAR
9077	\$ 19,119.50	PAR
6923	\$ 75,000.00	PAR

<b>September</b>		
<b>Claim #</b>	<b>Amount</b>	<b>PAR/SAR</b>
2237	\$ 61,710.60	PAR
2272	\$ 58,512.00	PAR
1848	\$ 37,791.99	PAR
1002	\$ 31,677.97	PAR
2003	\$ 256,049.00	PAR
631	\$ 18,500.00	PAR
736	\$ 60,264.00	PAR
731	\$ 61,567.03	PAR
4314	\$ 25,000.00	PAR
3759	\$ 123,319.55	PAR
7699	\$ 275,000.00	PAR

**MOTION TO APPROVE RESOLUTION 43-19 FOR CLOSED SESSION**

Motion	Commissioner Angilella
Second:	Commissioner Williams
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**

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

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 3:06 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary



## **APPENDIX II**

### ***RISK MANAGEMENT PLAN***

**RESOLUTION NO. 48-19**

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

BE IT RESOLVED by the Insurance Commission's governing body that effective **09/26/2019** the 2019 Plan of Risk Management shall be:

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

- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

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

b.) General Liability limits.

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

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

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

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

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

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

c.) Automobile Liability limits.

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

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

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

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

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

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

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

**Notes:**

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

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

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

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

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

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

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

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

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

Property Per Occurrence Limits:

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

Property Sub-Limits:

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



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

Note: There is an Excess Property Policy with various insurers on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of \$260,000,000. Coverage sub-limits on the

Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

- There is an Excess Flood/Earthquake policy placed with various insurers which provides:
  - \$50,000,000 aggregate policy limit for Flood coverage excess of the aggregate policy limits provided by Zurich (\$25,000,000 for locations inside the 100-Year Flood Zone, \$50,000,000 for all other locations, as noted above); and
  - \$100,000,000 aggregate policy limit for Earthquake coverage excess of the \$100,000,000 aggregate policy limit provided by Zurich (noted above).

#### Property Deductibles

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

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

- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

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

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

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

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

f.) Crime

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

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000
- Camden County Municipal Utility Authority - \$1,000,000
- Camden County Board of Social Services - \$1,000,000
- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

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

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

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

g.) Pollution Liability

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

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

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

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland

County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

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

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

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

i.) Employed Lawyers Professional Liability

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

- Limit per claim and annual aggregate:  
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
  - Camden County \$50,000
  - Camden County College: \$25,000
  - Camden County Municipal Utilities Authority:  
\$25,000
  - Camden County Board of Social Services:  
\$25,000

j.) Cyber Liability – Network Privacy & Security Liability

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

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

- Pollution Control Financing Authority of Camden County
- Camden County Health Services Center (tail risk only)

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

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

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

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

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

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



- j.) Cyber Liability
- k.) Non Owned Aircraft - None

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

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

- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through it's contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

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

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

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

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

- a.) Not applicable at this time.

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

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

losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

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

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

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

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

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

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

**APPENDIX III**

***CERTIFICATE OF INSURANCE REPORT***

# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Great America Financial Services I - Camden County Municipal Utilities	Corporation c/o Jersey Mail System P.O. Box 660831 Dallas, TX 75266	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company A: Property Policy#: CAMC201903-10; Policy Term: 01/01/2019 - 01/01/2020 Policy Limits: \$100,000 Real & PP Company A: Auto Physical Damage Policy#: CAMC201903-10; Policy Term: 01/01/2019 - 01/01/2020 Policy Limits: \$100,000 RE: Agreement #: 003145982500 Evidence of Insurance with respect to leased postage meter located at Camden County Municipal Utilities Authority, 1645 Ferry Avenue, Camden	9/6/2019 #2264500	GL AU EX WC OTH
H - JOINT HEALTH SCIENCES I - Camden County College	CONDOMINIUM ASSOCIATION INC 200 Federal Street Suite 300 Camden, NJ 08103	Joint Health Sciences Condominium Association, Inc. and Rowan University-Rugters Camden Board of Governors are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the leasehold Master Deed and the respective Ground Leases and Operation and Mangement Agreements by and among the Joint Board and the Association Members.	9/9/2019 #2264819	GL AU EX OTH
H - Camden County Department of I - County of Camden, Division Of Insurance	Events and Community Outreach 1301 Park Boulevard Cherry Hill, NJ 08002	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 and Bellmawr Ballroom an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Camden County Board of Freeholders (7) senior dances and (7) special populations dances at the Bellmawr Ballroom, 29 Lewis Avenue, Bellmawr, NJ 08031.	9/9/2019 #2264820	GL AU EX WC OTH
H - Winslow Township I - County of Camden, Division Of Insurance	Attn: Dayna M. Pitts 125 S. Route 73 Sicklerville, NJ 08081	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company A: Property Policy #: CAMC201903-10; Policy Term: 01/01/19 - 01/01/20; Policy Limits: \$100,000 Real & PP Evidence of Insurance with respect to Library Outreach Program (by member of our South County Regional Branch)	9/9/2019 #2264822	GL AU EX WC OTH
H - PATCO I - County of Camden, Division Of Insurance	PO Box4262 Lindenwold, NJ 08021	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 RE: Shredding Event 10/3/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the shredding event at Woodcrest Station on 10/3/19.	9/10/2019 #2264914	GL AU EX WC OTH
H - Bellmawr Ballroom I - County of Camden, Division Of Insurance	29 Lewis Avenue Bellmawr, NJ 08031	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 Bellmawr Ballroom is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Camden County Board of Freeholders (7) senior dances and (7) special populations dances at the Bellmawr Ballroom, 29 Lewis Avenue, Bellmawr, NJ 08031.	9/10/2019 #2264960	GL AU EX WC OTH

# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

<p>H - PATCO I - County of Camden, Division Of Insurance</p>	<p>PO Box4262 Lindenwold, NJ 08021</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 RE: Shredding Event 10/5/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the shredding event at Woodcrest Station on 10/5/19.</p>	<p>9/12/2019 #2265762</p>	<p>GL AU EX WC OTH</p>
<p>H - AtlantiCare Regional Medical Center I - Camden County College</p>	<p>Attn: Carly Michel 6550 Delilah Road Suite 410 Egg Harbor Township, NJ 08234</p>	<p>Evidence of Insurance with respect to Student participation in clinical program at AtlantiCare Regional Medical Center</p>	<p>9/12/2019 #2265763</p>	<p>GL AU EX OTH</p>
<p>H - Camden County I - Camden County College</p>	<p>Camden County Division of Purchasing 520 Market Street Courthouse, 17th floor Camden, NJ 08102</p>	<p>Evidence of Insurance</p>	<p>9/12/2019 #2265764</p>	<p>GL AU EX OTH</p>
<p>H - Mercy Fitzgerald Hospital I - Camden County College</p>	<p>Attn: Kathy Wylie 1500 Lansdowne Avenue Darby, PA 19023</p>	<p>Evidence of Insurance with respect to Student participation in clinical training program at Mercy Fitzgerald Hospital</p>	<p>9/12/2019 #2265765</p>	<p>GL AU EX OTH</p>
<p>H - CVS Health, Inc. Workforce Initiatives I - Camden County College</p>	<p>CVS Regional Business Office,272 E Butler Pike,Ste 200 Attn: Leslie Reis, Sr. Mgr. Ambler, PA 19002</p>	<p>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 CCC Pharmacy Program students performing internships at CVS Facilities.</p>	<p>9/16/2019 #2266275</p>	<p>GL AU EX OTH</p>
<p>H - Hoffman Equipment Co. I - County of Camden, Division Of Insurance</p>	<p>300 So Randolphville Road Piscataway, NJ 08854</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Property Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 Company E: Auto Physical Damage Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rented equipment: 2019 Stewart Starfire, Serial #: 4832, Value: \$230,000.</p>	<p>9/20/2019 #2273848</p>	<p>GL AU EX WC OTH</p>
<p>H - Passaic Board of Education I - Camden County College</p>	<p>663 Main Avenue PO Box 388</p>	<p>Evidence of Insurance. Camden County Colleges CAP Program to implement a CAP Project in the Passaic City School District during the 2019/2020 school year</p>	<p>9/23/2019 #2276435</p>	<p>GL AU EX OTH</p>

# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

<p>H - Collingswood Foundation for the I - County of Camden, Division Of Insurance</p>	<p>Arts 315 White Horse Pike Collingswood, NJ 08107</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Property; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$110,000,000 Collingswood Grand Ballroom and Excelsior Consistory, A.A.S.R. an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises, Collingswood Grand Ballroom, located at 315 White Horse Pike, Collingswood, for the Camden County Hall of Fame Cocktail Hour and Award Ceremony which will be held on Thursday, October 24, 2019 between the hours of 3pm and 10pm .</p>	<p>9/25/2019 #2277275</p>	<p>GL AU EX WC OTH</p>
<p>H - Isabel Miller Community Center I - County of Camden, Division Of Insurance</p>	<p>South 8th Street Camden, NJ 08104</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance. Camden County Immunization Program on Monday, October 21, 2019 Isabel Miller Community Center, 8th and Carl Miller Blvd, Camden, NJ 08104.</p>	<p>9/25/2019 #2277282</p>	<p>GL AU EX WC OTH</p>
<p>H - Egg Harbor Township Schools I - Camden County College</p>	<p>Attn: Mr. Stephen P. Santilli 13 Swift Drive Egg Harbor Township, NJ 08234</p>	<p>Evidence of Insurance with respect to For CCCs NJCAP Team to implement the CAP Program in the schools in the Egg Harbor Twp. School District during FY 2019-20.</p>	<p>9/25/2019 #2277286</p>	<p>GL AU EX OTH</p>
<p>H - Camden County Dept of Events and I - County of Camden, Division Of Insurance</p>	<p>Community Outreach 1301 Park Boulevard Cherry Hill, NJ 08002</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Auto Physical Damage; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$110,000,000 The Certificate Holder and Parking Authority for the City of Camden are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Lot 1 parking lot for an event on 09/27/19</p>	<p>9/26/2019 #2277445</p>	<p>GL AU EX WC OTH</p>
<p>H - County of Gloucester, Board of Chosen Freeholders I - County of Camden, Division Of Insurance</p>	<p>It's Department &amp; Agencies, etal P.O. Box 337 Deptford, NJ 08096</p>	<p>Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 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</p>	<p>10/1/2019 #2283761</p>	<p>GL AU EX WC OTH</p>



# Camden County Insurance Comm.

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

	Juvenile Detention Facility.		
<b>Total # of Holders: 19</b>			