

CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 28, 2020
2:00 PM

MEETING BEING HELD TELEPHONICALLY

CALL IN NUMBER: 312-626-6799
Meeting ID: 533 283 2714

The Camden County Insurance Commission will conduct its May 28, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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: May 28, 2020
2:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 23, 2020 Open Minutes.....Appendix I
April 23, 2020 Closed Minutes sent via e-mail

- ☐ **CORRESPONDENCE – NONE**

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 2-21

- ☐ **TREASURER – David McPeak**
 - Resolution **29-20** May Bill ListPage 22
 - March Monthly Treasurer Reports..... Pages 23-24

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

- ☐ **CLAIMS SERVICE - PERMA Verbal**

- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2020Page 25
 - Medical Savings Report - 2019Page 26

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 27-28
 - Safety Director Bulletins Pages 29-42

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution **30-20** Closed SessionPage 43
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- ☐ **APPROVAL OF PARS/SARS**

- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: June 25, 2020, 10:30 AM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: May 28, 2020

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Insurance Commission Dividend (Page 4)** – The Fund Office has been reviewing the available dividend options with the Treasurer for the member entities. A \$1,500,000 dividend is being recommended out of Fund Years 2011, 2012, 2013 and 2014. A breakdown of the member entity shares appears on page 4. Each member entity will need to pass a resolution authorizing the release of the funds.
- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 5-7)** – The NJCE last met on April 23, 2020. At the last meeting the Executive Director provided a verbal report. Attached on pages 5-7 is a written summary of the meeting. The NJCE is scheduled to meet again on June 25, 2020 at 9:30 AM.
- ☐ **2020 Meeting Schedule** – We did not have a time set for our June meeting. The NJCE has postponed the luncheon on June 25th celebrating 10 years of the Fund for later in the year. We are suggesting the Commission also meet on June 25th at 10:30 AM. This meeting would be held telephonically. We are requesting approval of the below meeting dates and time. The September meeting would be held at the Dipiero Center.

June 25, 2020	Telephonic Meeting	10:30 AM
July 23, 2020	Camden County Emergency Training Center	2:00 PM
September 24, 2020	Dipiero Center - 7 th floor 512 Lakeland Ave Blackwood, NJ	10:30 AM
October 22, 2020	Camden County Emergency Training Center	10:30 AM
December 3, 2020	Camden County Emergency Training Center	2:00 PM

- ☐ **Motion to amend the 2020 Meeting Schedule**
- ☐ **Certificate of Insurance Issuance Reports (Page 8)** – Attached on page 8 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There were 4 certificate of insurances issued during April.
- ☐ **Motion to approve the certificate of insurance report**

- ❑ **CCIC Financial Fast Track (Pages 9-11)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track Report as of **March 31, 2020**. The report indicates the Commission has a surplus of **\$28,309,931**. 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 **\$4,486,440**. **The total cash amount is \$32,721,466.**

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** - Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report as of **March 31, 2020**. The report indicates the Fund has a surplus of **\$16,112,208**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The total cash amount is **\$29,318,877**.

- ❑ **2020 Property & Casualty Assessments** - The second assessment payment was due on May 15, 2020. If you have not already remitted your payment please process payment and send to the Commission Treasurer, David McPeak.

- ❑ **Legal Defense Panel Contracts (Pages 15-21)** – Request for Proposals for Legal Services for the Camden County Insurance Commission was issued and advertised. Responses were due on Friday, May 22, 2020 at 11:00 AM. Attached on pages 15-18 is a copy of a memorandum from Laura Paffenroth to the Commissioners regarding the responses. Also attached on pages 19-21 is Resolution 28-20.
 - ❑ **Motion to adopt Resolution 28-20 Authorizing Award of Contracts, Pursuant to a Publicly Advertised Request for Proposals, By and Between the Camden County Insurance Fund Commission and Various Law Firms for Inclusion in the Legal Defense Panel and for the Provision of Special/Conflicts Counsel Services**

2020 DIVIDEND

CAMDEN COUNTY INSURANCE COMMISSION					
2020 Dividend Option					
	150,000	500,000	250,000	600,000	1,500,000
Member Name	2011 Dividend	2012 Dividend	2013 Dividend	2014 Dividend	TOTAL
Camden County	107,046	355,116	177,470	427,608	1,067,240
Camden County College	9,283	32,115	15,865	37,651	94,914
Camden County Board of Social Services	6,343	21,091	10,591	24,991	63,016
Camden County Utility Authority	13,430	48,023	24,667	60,695	146,816
Camden County Health Svcs	8,223	25,196	12,205	27,183	72,807
Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	3,792	12,222	5,997	13,963	35,973
Camden County Improvement Authority	1,883	6,238	3,205	7,909	19,234
Grand Totals:	150,000.00	500,000.00	250,000.00	600,000.00	1,500,000.00



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: April 23, 2020

To: Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: New Jersey Counties Excess Meeting Report

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests.

Litigation Manager provided a summary report on immunities available to public entities based on review of current tort immunities and those granted by recent emergency orders issued by Governor Murphy in response to COVID-19. Ms. Walcoff, Claims Manager, reported the Fund office is tracking COVID-19 work-related exposure claims noting there are under 200 cases for NJCE.

Executive Director reported that:

COVID-19 Notices & Resources: Executive Director report notices were distributed to NJCE members regarding guidance on COVID-19 claims. A memo was also distributed advising that local members' third-party administrators and managed care providers report any COVID-19 work-related exposure to the NJCE excess carriers. In addition, the NJCE website (www.njce.org) includes a section on Safety Bulletins and Shift Briefings as it relates to COVID-19 information.

Prospective Membership: The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the NJCE program. Underwriting summaries prepared by the Underwriting Manager were included in the agenda for review and discussion. The Board of Fund Commissioner adopted resolutions offering members to both Counties allowing negotiations to continue and bind coverage when appropriate.

Membership Renewal: The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their membership with the Fund as of January 1, 2021. Renewal documents will be sent to each respective County following the meeting. The agenda included a membership chart showing each County member and their respective autonomous agencies currently in the NJCE JIF.

Financial Fast Track: The Financial Fast Track as of February 29, 2020 reflected a statutory surplus of \$15.9 million, \$3.6 million in total dividends distributed to members and an overall profit of \$19.5 million.

Professional Contracts/Services/Competitive Contracts:

Learning Management System – Competitive Contract Request for Proposals (CCRFP): A dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. A CCRFP was issued for this system and was scheduled to be opened on April 2nd, but due to the health crisis was cancelled. A 2nd CCRFP will be re-advertised in time for approval of a vendor at the June Executive Committee meeting.

Workers' Compensation Claims Administration Request for Proposals (RFP): The contract for this service expires on 7/31/20. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an RFP.

Litigation Manager: The contract for Citta, Holzapfel & Zabarsky, the Litigation Manager, expires on April 31, 2020; Fund Attorney requested a proposal since the total historical cost is below \$17,500 annually. Copies of a proposal from Citta, Holzapfel & Zabarsky were distributed for review and provided for two fee structures – an hourly fee of \$195 or a monthly flat rate of \$1,500; recommendation was made to award based on the hourly fee. The Board of Fund Commissioners authorized the award of contract for Litigation Manager to Citta, Holzapfel & Zabarsky at the hourly fee of \$195 for services noted in their proposal.

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office requested price quotes for Auditor and the sole response from Bowman and Company was distributed for review; their proposal noted a fee of \$16,500. The Board of Fund Commissioners authorized the award of contract for Auditor services to Bowman and Company at a fee not to exceed \$16,500. The price quotes for Payroll Auditor and Actuary will be issued in time to take action at the June Executive Committee meeting.

Sexual Abuse Molestation Legislation: The Fund opted to participate in the MEL training initiative and begin scheduling in-person training sessions as it relates to sexual abuse/molestation legislation passed in late 2019. Executive Director reported due to the current health emergency the in-person training sessions are on hold; however, the Fund office is working with J.A. Montgomery on options for the NJCE membership to access the MEL's Protection of Children online training and other resources.

Safety Director reported a link will be added to the NJCE website directing individuals to a 20-minute training video, as well as, a model policies and procedures document to address the protection and safe treatment of minors.

NJCE Cyber Task Force: The task force held their first meeting on April 20, 2020 to discuss cyber-related issues as respects County operations. Underwriting Manager commented that the

task force began introductory discussions regarding development of a Cyber Risk Management Program, as well as, act a shared resource pool among County members. Copies of a Cyber News Update was included in the agenda for information.

Digital Streaming Library: At the request of the Executive Director, the Safety Director has identified a viable alternative to replace the DVD library, which is grossly underutilized, with a digital streaming video library with over 500 possible safety videos from Atlantic Training. The cost structure and catalog with available videos was included in the agenda for review; cost structure is based on number of “hits” or “views” with any unutilized hits can be rolled over to the ensuing year. J.A. Montgomery reviewed the catalog to identify and ensure compliance standards for 150 videos and will distribute access and login information to members once the program is implemented.

Deputy Executive Director reported that:

NJCE 10th Year Anniversary: This year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to 10 County members and 26 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Deputy Executive Director said the luncheon is scheduled for June 25, 2020 at noon to coincide with a Fund meeting and requested the date/time be held until further notice; invitations will be distributed with more information.

2020 New Jersey Association of Counties Conference: This annual conference originally scheduled for May has been rescheduled for October 27th - October 29th.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar originally scheduled for May 1st has been cancelled and will be rescheduled for a date later in the year. The seminar will include continuing education credits and a notice will be distributed once rescheduled.

2020 Financial Disclosures: The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for Commissioners, as well as, any other municipal/county related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30th and the Local Finance Board has issued violations in the past for not filing.

2020 Assessment Schedule: The 2nd installment 2020 assessments will be issued on/about June 15th and are due August 1st.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2020 thru May 2020. Safety Director reported that all instructor led courses have been suspended until May 15th and encouraged members to utilize online training resources in the interim.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 25, 2020 at noon; location to be determined.

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 4/1/2020 To 5/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID
H - Holiday Inn Express Voorhees I - County of Camden, Division Of Insurance	121 Laurel Oak Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respect to a multi-prong plan for homeless COVID-19	4/2/2020 #2479771
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Trailer for a Covid-19 testing site Hale Trailer Brake & Wheel, Inc. and Camden County College, Blackwood Campus are 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 use of Trailer for a Covid-19 testing site that will run through April 15, 2020 in Blackwoods CCC campus.	4/9/2020 #2482046
H - Camden County College I - County of Camden, Division Of Insurance	200 College Dr Blackwood, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2020 to 1/1/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Trailer for a Covid-19 testing site Hale Trailer Brake & Wheel, Inc. and Camden County College, Blackwood Campus are 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 use of Trailer for a Covid-19 testing site that will run through April 15, 2020 in Blackwoods CCC campus.	4/9/2020 #2482045
H - Volunteers of America I - County of Camden, Division Of Insurance	517 Penn St Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 Evidence of Insurance with respect to contract between Volunteers of America and The County with regards to operation of an emergency homeless shelter in a local hotel.	4/13/2020 #2482714
Total # of Holders: 4			

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,319,906	3,955,519	132,882,980	136,838,499
2.	CLAIM EXPENSES					
		Paid Claims	581,254	1,143,417	29,743,898	30,887,316
		Case Reserves	(459,999)	(405,865)	7,308,683	6,902,818
		IBNR	366,803	700,897	10,464,215	11,165,112
		Discounted Claim Value	(7,082)	(40,249)	(394,867)	(435,116)
	TOTAL CLAIMS		480,976	1,398,200	47,121,929	48,520,130
3.	EXPENSES					
		Excess Premiums	589,054	1,762,963	54,905,135	56,668,098
		Administrative	66,615	185,767	6,194,023	6,379,790
	TOTAL EXPENSES		655,670	1,948,731	61,099,158	63,047,889
4.	UNDERWRITING PROFIT (1-2-3)		183,260	608,588	24,661,893	25,270,480
5.	INVESTMENT INCOME		18,134	78,221	762,274	840,495
6.	PROFIT (4 + 5)		201,395	686,809	25,424,166	26,110,975
7.	CEL APPROPRIATION CANCELLATION		0	0	212,516	212,516
8.	DIVIDEND INCOME		0	0	1,214,840	1,214,840
9.	DIVIDEND EXPENSE		0	0	(3,714,840)	(3,714,840)
10.	INVESTMENT IN JOINT VENTURE		107,527	96,735	4,389,706	4,486,440
11. SURPLUS (6 + 7 + 8 - 9)			308,922	783,543	27,526,388	28,309,931
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		11,310	14,867	(186,401)	(171,534)
	2011		75,577	80,534	494,350	574,884
	2012		28,212	42,153	1,220,703	1,262,855
	2013		(56,883)	(46,482)	3,571,854	3,525,372
	2014		(32,225)	(20,076)	5,626,820	5,606,744
	2015		69,023	82,139	6,287,501	6,369,640
	2016		(224,123)	(215,254)	5,229,998	5,014,745
	2017		187,158	278,698	5,158,616	5,437,314
	2018		304,333	398,135	545,822	943,958
	2019		(206,597)	(171,629)	(422,877)	(594,505)
	2020		153,137	340,458		340,458
TOTAL SURPLUS (DEFICITS)			308,922	783,543	27,526,387	28,309,930
TOTAL CASH						32,721,466

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	March 31, 2020	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	370	2,724,830	2,725,200
Case Reserves	(280)	(370)	39,369	38,999
IBNR	0	0	0	0
Discounted Claim Value	(9,521)	(9,521)	(49)	(9,571)
TOTAL FY 2010 CLAIMS	(9,801)	(9,521)	2,764,150	2,754,628
FUND YEAR 2011				
Paid Claims	2,183	10,675	2,108,732	2,119,406
Case Reserves	(2,183)	(10,175)	135,596	125,421
IBNR	500	0	1,210	1,210
Discounted Claim Value	(16,581)	(16,581)	(775)	(17,357)
TOTAL FY 2011 CLAIMS	(16,081)	(16,081)	2,244,762	2,228,681
FUND YEAR 2012				
Paid Claims	1,636	1,817	1,745,947	1,747,764
Case Reserves	(1,636)	(25,469)	86,260	60,791
IBNR	(18,051)	602	4,421	5,022
Discounted Claim Value	(5,363)	(5,363)	(1,203)	(6,566)
TOTAL FY 2012 CLAIMS	(23,415)	(28,415)	1,835,426	1,807,011
FUND YEAR 2013				
Paid Claims	4,921	5,855	3,688,200	3,694,056
Case Reserves	(4,921)	(7,477)	122,068	114,591
IBNR	1,954	2,854	14,956	17,811
Discounted Claim Value	(4,897)	(4,897)	(2,334)	(7,232)
TOTAL FY 2013 CLAIMS	(2,943)	(3,664)	3,822,890	3,819,226
FUND YEAR 2014				
Paid Claims	3,125	9,393	5,291,130	5,300,523
Case Reserves	(2,630)	(6,000)	114,306	108,306
IBNR	(2,853)	(5,752)	51,807	46,055
Discounted Claim Value	(1,590)	(1,590)	(2,572)	(4,163)
TOTAL FY 2014 CLAIMS	(3,949)	(3,949)	5,454,670	5,450,722
FUND YEAR 2015				
Paid Claims	17,820	79,338	3,216,395	3,295,733
Case Reserves	(64,861)	(103,318)	574,655	471,338
IBNR	5,670	(19,336)	134,260	114,924
Discounted Claim Value	(491)	(491)	(13,965)	(14,456)
TOTAL FY 2015 CLAIMS	(41,861)	(43,806)	3,911,344	3,867,538

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	53,548	299,540	4,021,296	4,320,835
	Case Reserves	(55,952)	(131,496)	895,094	763,598
	IBNR	169,633	(34,790)	423,176	388,386
	Discounted Claim Value	322	322	(23,758)	(23,436)
TOTAL FY 2016 CLAIMS		167,550	133,575	5,315,808	5,449,383
FUND YEAR 2017					
	Paid Claims	80,050	75,743	2,660,394	2,736,137
	Case Reserves	(107,340)	(63,503)	892,905	829,402
	IBNR	(191,442)	(306,257)	1,324,299	1,018,042
	Discounted Claim Value	4,956	4,956	(39,420)	(34,464)
TOTAL FY 2017 CLAIMS		(213,776)	(289,062)	4,838,178	4,549,117
FUND YEAR 2018					
	Paid Claims	205,071	310,730	3,128,114	3,438,844
	Case Reserves	(203,546)	(334,136)	2,078,089	1,743,953
	IBNR	(296,954)	(353,036)	3,103,796	2,750,760
	Discounted Claim Value	19,189	19,189	(115,446)	(96,257)
TOTAL FY 2018 CLAIMS		(276,241)	(357,253)	8,194,553	7,837,300
FUND YEAR 2019					
	Paid Claims	147,362	384,556	1,158,860	1,543,416
	Case Reserves	38,715	100,262	2,370,341	2,470,603
	IBNR	144,968	(228,979)	5,406,291	5,177,311
	Discounted Claim Value	9,577	9,577	(195,344)	(185,767)
TOTAL FY 2019 CLAIMS		340,622	265,416	8,740,148	9,005,563
FUND YEAR 2020					
	Paid Claims	65,538	(34,599)		(34,599)
	Case Reserves	(55,364)	175,816		175,816
	IBNR	553,378	1,645,592		1,645,592
	Discounted Claim Value	(2,680)	(35,848)		(35,848)
TOTAL FY 2020 CLAIMS		560,871	1,750,962	0	1,750,962
COMBINED TOTAL CLAIMS		480,976	1,398,200	47,121,929	48,520,130
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	March 31, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,125,148	6,253,755	163,505,481	169,759,236
2.	CLAIM EXPENSES					
		Paid Claims	332,500	714,025	4,975,775	5,689,799
		Case Reserves	(181,895)	886,516	5,846,623	6,733,139
		IBNR	424,466	391,461	9,810,443	10,201,903
		Discounted Claim Value	16,053	(80,668)	(1,471,830)	(1,552,498)
	TOTAL CLAIMS		591,124	1,911,333	19,161,011	21,072,344
3.	EXPENSES					
		Excess Premiums	1,311,911	3,814,062	113,746,590	117,560,652
		Administrative	157,790	473,203	12,402,903	12,876,106
	TOTAL EXPENSES		1,469,701	4,287,265	126,149,494	130,436,758
4.	UNDERWRITING PROFIT (1-2-3)		64,323	55,157	18,194,976	18,250,133
5.	INVESTMENT INCOME		155,466	349,141	1,120,484	1,469,625
6.	PROFIT (4+5)		219,789	404,298	19,315,460	19,719,759
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		219,789	404,298	15,707,909	16,112,208
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		2,205	7,701	543,904	551,605
	2011		119,208	126,825	836,289	963,115
	2012		8,309	18,332	1,013,486	1,031,818
	2013		(174,714)	(158,788)	1,438,925	1,280,137
	2014		(152,359)	(133,266)	2,887,430	2,754,164
	2015		114,296	134,614	1,229,755	1,364,369
	2016		(260,602)	(399,329)	3,388,065	2,988,736
	2017		(133,015)	(105,123)	1,257,423	1,152,299
	2018		116,085	142,925	2,119,126	2,262,051
	2019		341,016	371,105	993,507	1,364,612
	2020		239,360	399,302		399,302
TOTAL SURPLUS (DEFICITS)			219,789	404,298	15,707,909	16,112,207
TOTAL CASH						29,318,877

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	171,840	171,840	
	Case Reserves	0	0	(0)	(0)	
	IBNR	1,061	1,061	10,466	11,527	
	Discounted Claim Value	(77)	(77)	(983)	(1,060)	
TOTAL FY 2011 CLAIMS		985	985	181,322	182,306	
FUND YEAR 2011						
	Paid Claims	1,900	96,693	519,228	615,921	
	Case Reserves	(104,700)	(199,495)	214,527	15,032	
	IBNR	(34,690)	(34,688)	46,091	11,402	
	Discounted Claim Value	22,501	22,501	(24,930)	(2,428)	
TOTAL FY 2011 CLAIMS		(114,989)	(114,989)	754,916	639,927	
FUND YEAR 2012						
	Paid Claims	225	1,119	1,551,733	1,552,852	
	Case Reserves	(225)	(1,120)	75,090	73,969	
	IBNR	(1,770)	(1,769)	64,097	62,328	
	Discounted Claim Value	276	276	(12,804)	(12,528)	
TOTAL FY 2012 CLAIMS		(1,495)	(1,495)	1,678,116	1,676,621	
FUND YEAR 2013						
	Paid Claims	24,943	140,123	646,873	786,997	
	Case Reserves	130,181	34,999	644,280	679,279	
	IBNR	33,913	13,914	105,073	118,987	
	Discounted Claim Value	(4,333)	(4,333)	(76,642)	(80,975)	
TOTAL FY 2013 CLAIMS		184,703	184,703	1,319,585	1,504,288	
FUND YEAR 2014						
	Paid Claims	672	2,502	442,532	445,034	
	Case Reserves	(674)	178,626	332,716	511,342	
	IBNR	188,707	10,451	178,256	188,707	
	Discounted Claim Value	(19,960)	(19,960)	(42,871)	(62,831)	
TOTAL FY 2014 CLAIMS		168,745	171,619	910,633	1,082,252	
FUND YEAR 2015						
	Paid Claims	18,310	54,952	763,735	818,688	
	Case Reserves	(99,984)	(102,569)	1,897,750	1,795,180	
	IBNR	(28,801)	(59,593)	511,194	451,601	
	Discounted Claim Value	14,163	14,163	(172,551)	(158,387)	
TOTAL FY 2015 CLAIMS		(96,312)	(93,046)	3,000,129	2,907,082	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	(6,229)	3,342	320,211	323,553
	Case Reserves	805	459,456	647,770	1,107,226
	IBNR	305,258	0	305,258	305,258
	Discounted Claim Value	(20,758)	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS		279,076	442,040	1,203,578	1,645,617
FUND YEAR 2017					
	Paid Claims	(4,471)	(2,966)	68,152	65,185
	Case Reserves	244,394	189,888	1,525,070	1,714,958
	IBNR	(71,664)	(18,659)	2,088,218	2,069,558
	Discounted Claim Value	(12,888)	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS		155,371	155,375	3,389,312	3,544,686
FUND YEAR 2018					
	Paid Claims	4	11,103	243,786	254,888
	Case Reserves	(3)	56,286	161,698	217,984
	IBNR	(104,932)	(172,320)	2,419,495	2,247,175
	Discounted Claim Value	10,328	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS		(94,603)	(94,603)	2,534,370	2,439,768
FUND YEAR 2019					
	Paid Claims	165,622	275,632	247,685	523,317
	Case Reserves	(229,244)	(175,663)	347,722	172,059
	IBNR	(323,156)	(486,747)	4,082,295	3,595,548
	Discounted Claim Value	69,501	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS		(317,278)	(317,278)	4,189,050	3,871,772
FUND YEAR 2020					
	Paid Claims	131,525	131,525		131,525
	Case Reserves	(122,444)	446,108		446,108
	IBNR	460,541	1,139,811		1,139,811
	Discounted Claim Value	(42,701)	(139,421)		(139,421)
TOTAL FY 2020 CLAIMS		426,921	1,578,023	0	1,578,023
COMBINED TOTAL CLAIMS		591,124	1,911,333	19,161,011	21,072,344
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.					

MEMORANDUM

May 22, 2020

TO: Commissioners – Camden County Insurance Commission

FROM: Laura J. Paffenroth, Assistant Camden County Counsel

RE: Request For Proposals for 2020-2021 Legal Defense Panel

The CCIC advertised the RFP for its legal defense panel on Wednesday May 6, 2020 with proposals due on Friday May 22, 2020 at 11:00 a.m. Eighteen (18) proposals were received. One firm: Bennett Bricklin & Saltzburg did not provide the second page (required certification) to Exhibit L, Disclosure on Investment Activities in Iran. This is a required two-page submission pursuant to P.L. 2012, C. 25. The remaining 17 proposals were legally compliant with the requirements of the advertised RFP.

Services required are primarily for workers' compensation matters and to a much lesser extent general defense and conflicts counsel where the county proper or general counsel for a member entity would be unable to provide representation for a CCIC claim. As you are aware, the county's legal department provides representation for its member entities for general tort litigation pursuant to a shared services agreement. Claims made under the ancillary policies require that the County or member entities use a law firm from the insurance company's own pool of defense firms. There are 3 firms that we use on a rotating basis for these claims, all of which are members of our legal defense panel. These firms are: Brown & Connery, Zeller & Wieliczko and Madden & Madden.

For workers' compensation matters, fees paid to petitioner's attorneys are assessed by the court based on the amount of petitioner's award. Fees are 20% of the indemnity (or permanent) award. Of this amount, the CCIC is assessed 60% and 40% is paid by the petitioner. For example, if we agreed to an indemnity award of \$50,000, the fees to be paid to petitioner's counsel are \$10,000 (20% of the award). Our share would be \$6000

to petitioner's attorney and petitioner would pay the balance of \$4000. In some cases, additional fees are awarded to petitioner's attorney – for example if petitioner filed a motion for temp and medical benefits. The court will generally award attorney's fees for the motion.

The CCIC also compensates the defense counsel for his or her time and according to our third-party administrator, CompServices, Inc., d/b/a AmeriHealth Casualty Services, the average defense fee is about \$5000.00. This, of course, depends on the complexity of the case and how fast the case can be moved.

Fees for the firms are listed below for your consideration. Copies of the proposals are available for review. A resolution for these services has been listed on the CCIC agenda for the May 28, 2020 meeting. Term of contract will be 6-1-20 through 5-31-21.

Firms are categorized in accordance with the areas of practice included in their RFP submission. Firms noted with an asterisk (*) are in the current CCIC pool:

WC/general defense/conflicts:

*Brown & Connery: Westmont	Fees: \$210.00 \$100.00 OOP expenses at cost	All attorneys Law clerk/Paralegal
*Capehart & Scatchard, P.A. Mt Laurel	Fees: \$165.00 \$150.00 \$95.00 OOP expenses at cost	Litigation WC WC Paralegal
*Cooper Levenson Atlantic City	\$195.00 \$125.00 OOP expenses at cost; mileage, copying	Litigation WC
*Sweeney & Sheehan, P.C. Westmont	Fees: \$175.00 \$160.00 \$85.00 OOP expenses at cost; mileage, copying	Shareholders Associates Paralegals

Memorandum
Request For Proposals for 2020-2021 Defense Panel
May 22, 2022
Page 3

Hill Wallack	Fees: \$165.00	Litigation
Princeton	\$85.00	Lit Paralegal
	\$1000.00	Flat fee WC matters
	\$125.00	WC litigation (trials)
	\$65.00	OOP expenses at cost

WC only:

*Pietras Saracino	Fees: \$130.00	Attorneys
Smith & Meeks, LLP	\$70.00	Paralegal
Cherry Hill		OOP expenses at cost; Copying charges not to exceed \$.10 per page; mileage at IRS rate

*David L. Worthington, Esq. LLC	Fees: \$150.00	Attorneys
Annandale, NJ	\$80.00	Paralegal
		OOP expenses at cost; mileage at IRS rate

Savitz Law, LLC	Fees: \$140.00	Attorneys
Gibbsboro	\$70.00	Paralegal
		OOP expenses at cost, mileage, travel, etc.

General defense/conflicts only:

*Parker McCay	Fees: \$195.00	Attorneys
Mt. Laurel	\$95.00	Paralegal
		OOP expenses at cost

*Zeller & Wieliczko, LLP	Fees: \$175.00	Partner
Cherry Hill	\$160.00	Associates
	\$80.00	Paralegal/Law Clerk
		OOP expenses at cost; mileage & travel exp.

*Madden & Madden	Fees: \$175.00	Attorneys
Haddonfield		OOP expenses at cost

Memorandum
Request For Proposals for 2020-2021 Defense Panel
May 22, 2020
Page 4

*Shimberg & Friel, P.C. Cherry Hill	Fees: \$175.00 Attorneys OOP expenses at cost; Copying \$.15 per page; Mileage at IRS rate
*Grace Marmero Woodbury	Fees: \$150.00 Attorneys, inclusive of OOP expenses
*Birchmeier & Powell, LLC Tuckahoe	Fees: \$150.00 Attorneys OOP expenses at cost; mileage at IRS rate
*Eric M. Bernstein & Associates, LLC Warren	Fees: \$135.00 Attorneys \$60.00 Paralegal OOP expenses at cost, copying at .20 pp, fax at .20 pp
*Siciliano & Associates, LLC Haddonfield	Fees: \$155.00 Attorneys \$75.00 Paralegal OOP expenses at cost, mileage, copying
Antonelli Kantor, P.C. Union	Fees: \$150.00 Attorneys OOP expenses at cost.

RESOLUTION NO. 28-20

**AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE
CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS
LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR
THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES**

WHEREAS, there exists a need for legal services for the Camden County Insurance Fund Commission (the “Commission”) in the event that the Office of County of Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict of interest or other appropriate reason; and

WHEREAS, in response to a publicly advertised request for proposals for such services, 18 proposals were received; and

WHEREAS, the proposal submitted by the firm Bennett, Bricklin & Saltzburg, LLC did not comply with mandatory provisions of the Commission’s Request for Proposals document; and

WHEREAS, the Evaluation Committee for this Request For Proposals has reviewed the responses and recommended that contracts be awarded to the 17 firms listed herein at the rates set forth in their respective proposals, such rates subject to further negotiation as may be deemed in the best interests of the Commission and upon agreement with the firms listed herein in accordance with the provisions of the advertised Request For Proposals document; and

WHEREAS, funds for this purpose shall be encumbered to a maximum not to exceed the Commission’s temporary and/or permanent 2020 and 2021 budgets for this purpose as services are utilized pursuant to N.J.A.C. 5:30-5.5(b)(2); and

WHEREAS, these contracts are awarded pursuant to a publicly advertised Request For Proposals, N.J.S.A. 40A:11-5(1)(a)(i), and in accordance with the Commission’s Request For Proposals Policy; and

WHEREAS, the term of the contracts authorized herein shall commence on or about June 1, 2020 through May 31, 2021; now, therefore,

BE IT RESOLVED, by the Camden County Insurance Fund Commission that, contingent upon the funding as described herein, the proper Commission officials be and are hereby authorized to execute all documents necessary to effect the contracts described herein with the law firms listed herein for inclusion in the Commission’s legal defense panel for Worker’s Compensation, General Litigation and Special/Conflicts Counsel Services in the event that the office of County Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict or other appropriate reason at the rates as described in each firm’s proposal:

Zeller & Wieliczko, LLP
Woodcrest Pavilion
Ten Melrose Avenue
Suite 400
Cherry Hill, NJ 08003

Capehart & Scatchard, P.A.
Laurel Corporate Center
8000 Midlantic Drive, Suite 300 S
Mt. Laurel, NJ 08054

Savitz Law, LLC
200 Haddonfield-Berlin Road, Suite 302
Gibbsboro, NJ 08026

Brown & Connery, LLP
360 Haddon Avenue
P.O. Box 539
Westmont, NJ 08108

David L. Worthington, Esquire, LLC
7 Pine Place
Annandale, NJ 08801

Pietras, Saracino, Smith & Meeks, LLP
2060 Fairfax Avenue
Cherry Hill, NJ 08003

Sweeney & Sheehan, P.C.
Sentry Office Plaza, Suite 300
216 Haddon Avenue
Westmont, NJ 08108

Madden & Madden, P.A.
108 Kings Highway East, Suite 200
Haddonfield, NJ 08033

Birchmeier & Powell, LLC
1891 State Highway 50 PO
Box 582
Tuckahoe, NJ 08250

Eric M. Bernstein & Associates, LLC 34
Mountain Blvd, Building A
PO Box 4922
Warren, NJ 07059

Hill Wallack
21 Roszel Road
P.O. Box 5226
Princeton, NJ 08543-5226

Parker McCay, P.A.
9000 Midlantic Drive, Suite 300
P.O. Box 5054
Mount Laurel, NJ 08054-1539

Grace Marmero & Associates, LLP
44 Euclid Street
Woodbury, NJ 08096

Antonelli Kantor, P.C.
1000 Stuyvesant Ave
Suite 1
Union, NJ 07083

Shimberg & Friel, P.C.
20 Brace Road, Suite 350
Cherry Hill, NJ 08034

Cooper Levenson
1125 Atlantic Ave
Atlantic City, NJ 08401

Siciliano & Associates, LLC
16 South Haddon Ave
P.O. Box 25
Haddonfield, NJ 08033

and

BE IT FURTHER RESOLVED, the proposal submitted by Bricklin & Saltzburg, LLC, is hereby rejected for non-compliance with mandatory provisions of the Commission's Request for Proposals document; and

BE IT FURTHER RESOLVED, that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

ADOPTED: 5-28-20

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEPHEN WILLIAMS, VICE-CHAIRMAN

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 29-20

May 2020

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓000779			
✓000779	BROWN & CONNERY, LLP	VETERI 10/19	77.07
✓000779	BROWN & CONNERY, LLP	VETERI 9/19	188.89
			265.96
		Total Payments FY 2019	265.96

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓000780			
✓000780	BROWN & CONNERY, LLP	SOSINA VAGE 4.9.20	42.80
✓000780	BROWN & CONNERY, LLP	CARMICHAEL 4/20	2,163.28
✓000780	BROWN & CONNERY, LLP	HAMM & PETITT 4/20	220.00
			2,426.08
✓000781			
✓000781	MADDEN & MADDEN	ORANGE 4/20	4,364.40
			4,364.40
✓000782			
✓000782	COMPSERVICES, INC.	CLAIMS ADMIN 5/20	12,176.84
✓000782	COMPSERVICES, INC.	ADMIN FEE - WC 5/20	20,247.33
			32,424.17
✓000783			
✓000783	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/20	6.50
✓000783	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/20	15,475.92
			15,482.42
✓000784			
✓000784	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/20	736.92
			736.92
✓000785			
✓000785	COURIER-POST	ACCT:CHL-091698 - AD - 4/20	30.24
			30.24
		Total Payments FY 2020	55,464.23
		TOTAL PAYMENTS ALL FUND YEARS	\$55,730.19

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	March						
CURRENT FUND YEAR	2020						
Description:		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$ 32,578,893.01	\$ 32,347,076.65	-\$ 41,067.33	\$ 259,379.19	\$ 21,477.02	-\$ 7,972.52	
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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	\$18,134.46	\$17,649.97	\$142.78	\$161.13	\$54.09	\$126.49	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$18,134.46	\$17,649.97	\$142.78	\$161.13	\$54.09	\$126.49	
9 Deposits - Purchases	\$1,430,720.28	\$783,801.44	\$360,199.54	\$120,982.41	\$145,256.51	\$20,480.38	
10 (Withdrawals - Sales)	-\$1,334,841.24	-\$704,744.77	-\$292,115.15	-\$126,685.35	-\$128,797.24	-\$82,498.73	
Ending Cash & Investment Balance	\$32,721,465.53	\$32,443,783.29	\$27,159.84	\$253,837.38	\$34,467.34	-\$37,782.32	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$493,897.71	\$26,809.57	\$130,328.41	\$12,105.00	\$56,057.42	\$268,597.31	
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00	
Balance per Bank	\$33,214,520.24	\$32,470,592.86	\$157,488.25	\$265,942.38	\$89,681.76	\$230,814.99	

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2020 Month Ending: March								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,079,388.26	9,693,762.95	392,533.83	20,779,478.21	(2,031,639.82)	(35,830.09)	1,729,758.74	32,607,452.08
RECEIPTS								
Assessments	15,015.76	27,052.90	4,932.87	115,221.47	261,003.28	27,695.91	0.00	450,922.19
Refunds	0.00	0.00	0.00	20,717.37	0.00	0.00	0.00	20,717.37
Invest Pymnts	447.31	6,473.26	1,963.33	8,468.07	100.59	671.24	10.68	18,134.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	447.31	6,473.26	1,963.33	8,468.07	100.59	671.24	10.68	18,134.48
Other *	0.00	0.00	0.00	300,989.38	0.00	8,211.00	0.00	309,200.38
TOTAL	15,463.07	33,526.16	6,896.20	445,396.29	261,103.87	36,578.15	10.68	798,974.42
EXPENSES								
Claims Transfers	0.00	131,751.42	74,471.16	395,748.95	0.00	0.00	0.00	601,971.53
Expenses	0.00	0.00	0.00	1,960.00	0.00	57,825.93	0.00	59,785.93
Other *	0.00	0.00	0.00	23,203.44	0.00	0.00	0.00	23,203.44
TOTAL	0.00	131,751.42	74,471.16	420,912.39	0.00	57,825.93	0.00	684,960.90
END BALANCE	2,094,851.33	9,595,537.69	324,958.87	20,803,962.11	(1,770,535.96)	(57,077.87)	1,729,769.42	32,721,465.60



MEDICAL SAVINGS REPORT BY MONTH CAMDEN COUNTY INSURANCE COMMISSION

2020									
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization	
January	\$255,130.00	\$152,370.00	\$40,205.00	\$61,545.00	73.60%	\$12,309.00	\$49,236.00	97.70%	
February	\$217,365.00	\$171,964.00	\$85,572.00	\$89,396.00	50.20%	\$17,879.20	\$71,516.80	94.30%	
March	\$379,194.00	\$340,049.00	\$154,538.00	\$185,667.00	54.60%	\$37,133.40	\$148,533.60	98.20%	
April	\$252,454.00	\$202,026.00	\$98,794.00	\$103,233.00	51.10%	\$20,646.60	\$82,586.40	96%	
May									
June									
July									
August									
September									
October									
November									
December									
Totals:									
Total Bills Received		716							



MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION

2019								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$71,705.00	\$67,600.00	\$30,283.00	\$37,345.00	55.20%	\$7,469.00	\$29,876.00	92.60%
February	\$46,400.00	\$44,762.00	\$20,446.00	\$24,315.00	54.30%	\$4,863.00	\$19,452.00	97.40%
March	\$99,435.00	\$91,410.00	\$38,786.00	\$52,624.00	57.60%	\$10,524.80	\$42,099.20	98.40%
April	\$333,423.00	\$313,728.00	\$139,597.00	\$169,003.00	55.50%	\$33,800.00	\$135,203.00	98%
May	\$179,342.00	\$150,287.00	\$79,786.00	\$77,500.00	51.60%	\$15,500.00	\$62,000.00	98.00%
June	\$142,668.00	\$136,607.00	\$57,431.00	\$79,175.00	58.00%	\$15,835.00	\$63,340.00	98.20%
July	\$156,832.00	\$153,124.00	\$72,536.00	\$80,589.00	52.60%	\$16,117.80	\$64,471.20	99.70%
August	\$369,319.00	\$239,270.00	\$128,395.00	\$110,875.00	46.30%	\$22,175.00	\$88,700.00	98.90%
September	\$254,247.00	\$250,926.00	\$123,684.00	\$127,242.00	50.70%	\$25,448.40	\$101,793.60	98.50%
October	\$139,345.00	\$129,793.00	\$71,857.00	\$57,934.00	44.60%	\$11,586.80	\$46,347.20	97.30%
November	\$138,072.00	\$132,054.00	\$76,505.00	\$55,548.00	42.10%	\$11,109.60	\$44,438.40	98.90%
December	\$131,681.00	\$118,269.00	\$52,871.00	\$59,348.00	55.30%	\$11,869.60	\$47,478.40	98%
Totals:	\$2,062,469.00	\$1,827,830.00	\$892,177.00	\$931,498.00	52.00%	\$186,299.00	\$745,199.00	97.70%
Total Bills Received		2311						

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: May 28, 2020

CCIC SERVICE TEAM

April - May 2020

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 23:** Attended the CCIC meeting via conference call.
- **May 5:** Attended the CCIC Claims Committee meeting via conference call.
- **May 20:** Attended the CCIC Safety Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 28:** Plan to attend the CCIC meeting via conference call.
- NJCE JIF in-classroom training programs will continue to be suspended until further notice.
- Live Safety Training Webinars will begin on June 2 (Training schedule and registration links attached).

CEL MEDIA LIBRARY

No Videos were utilized in 2020.

Online Streaming Videos Service available - <https://njce.org/safety-training-videos-registration/>.

Safety Director Bulletins

- New Bulletin - COVID-19 Exposures to First Responders – April 3.
- New Bulletin – FBI Warns of Child Exploitation During COVID – April 7.
- New Bulletin – COVID-19 and Solid Waste Collection – April 9.
- Updated Bulletin – Firefighter / EMT Exposure to COVID-19 – April 15.
- New Bulletin – Taking Employees’ Temperatures for Return-to-Work – April 22.
- Updated Bulletin – EO # 133 Updating Park Re-Openings – April 30.
- NEW Online Streaming Videos Service! – May 11.
- Live Safety Training Webinars – Registration Now Open! - May 18.

SAFETY DIRECTOR BULLETIN

April 2020

Fire & EMS Exposure to COVID-19 Guidance

The Centers for Disease Control and Prevention (CDC), with input from the National Institutes for Occupational Safety and Health (NIOSH), is working to add the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
 - The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses

The Occupational Safety and Health Administration (OSHA) recently issued guidance to employers by providing recordkeeping requirements and guidelines to address how OSHA logs should be maintained with regards to occupational illnesses related to COVID-19:

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log.

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers’ Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer’s death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer’s exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: https://www.iafc.org/docs/default-source/lams/doj_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Contact the Safety Director for more information or questions. You can also visit the NJCE COVID-19 page at <https://njce.org/covid-19-updates/>.

SAFETY DIRECTOR BULLETIN

April 2020

COVID-19 Presents Potential for Increased Risk of Child Exploitation

As parents are doing double duty – home schooling children and working full time jobs remotely – the FBI warns schools, caregivers and parents to be extra vigilant against online sexual exploitation and signs of child abuse. Here are some recommendations from the FBI to help keep your children safe:

- Discuss Internet safety with children of all ages when they engage in online activity.
- Review and approve games and apps before they are downloaded.
- Make sure privacy settings are set to the strictest level possible for online gaming systems and electronic devices.
- Monitor your children's use of the Internet; keep electronic devices in an open, common room of the house.
- Check your children's profiles and what they post online.
- Explain to your children that images posted online will be permanently on the Internet.
- Make sure children know that anyone who asks a child to engage in sexually explicit activity online should be reported to a parent, guardian, or other trusted adult and law enforcement.
- Remember that victims should not be afraid to tell law enforcement if they are being sexually exploited. It is not a crime for a child to send sexually explicit images to someone if they are compelled or coerced to do so.

The Boston Division of the FBI also reported video-teleconferencing hijacking, also called Zoom-bombing, is emerging nationwide. The FBI has received multiple reports of conferences being disrupted by pornographic and/or hate images and threatening language.

As a result, the FBI warns schools against making classrooms on zoom public. As a parent of a child participating in a Zoom-based classroom, if you are not sure if your school's zoom classroom is private, contact the school and inquire.

SAFETY DIRECTOR BULLETIN

April 2020

Control and Prevention of COVID-19 Exposures During Municipal Solid Waste and Wastewater Operations

Public employers must maintain a level of continuity of services to their residents while protecting them and their staff. The Occupational Safety and Health Administration (OSHA) recently published guidance for solid waste and wastewater management workers and employers.

According to OSHA, generally, handling waste that is suspected or known to contain or be contaminated with COVID-19 does not require additional precautions beyond those already used to protect workers from the hazards they encounter during their routine job tasks in solid waste and wastewater management.

Preventing infections while handling solid waste follows the typical hierarchy of controls; using engineering and safe work practices to protect workers from potential exposure to COVID-19, and providing personal protective equipment (PPE) as a last resort. Depending on work tasks and potential exposures, appropriate PPE for protecting workers from the virus may include gloves, gowns, masks, goggles or face shields, and/or respirators.

Municipal Waste and Recycling

Workers and employers should manage municipal (e.g., household, business) solid waste and recycling with potential or known COVID-19 contamination like any other non-contaminated municipal waste.

Use typical engineering and administrative controls, safe work practices, and PPE, such as puncture-resistant gloves and face and eye protection, to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials.

Employers should consider requiring employees to drive separately in trucks to encourage employee distancing.

The Solid Waste Association of North America (SWANA) also released COVID-19 guidance for its members. SWANA recommends some of the following strategies for waste and recycling industry employers:

- Actively encourage sick employees to stay home and separate sick employees.
- Perform routine environmental cleaning in the workplace. Wipe commonly used surfaces like telephones, doorknobs, and handles with disinfectants. Advise employees before traveling to take certain steps.
- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
- Advise employees to check themselves for symptoms of acute respiratory illness before traveling.
- Ensure employees who become sick while traveling notifies their supervisor and promptly call a healthcare provider for advice if needed.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act.

Wastewater

Coronaviruses are susceptible to the same disinfection processes as other viruses, so current disinfection conditions in wastewater treatment facilities are expected to be sufficient. This includes conditions for practices such as oxidation with hypochlorite (i.e., chlorine bleach) and peracetic acid, as well as inactivation through the use of ultraviolet irradiation.

According to OSHA, there is no evidence to suggest that additional, COVID-19-specific protections are needed for employees involved in wastewater management operations, including those at wastewater treatment facilities. Wastewater treatment plant operations should ensure workers follow routine practices to prevent exposure to wastewater, including using the engineering and administrative controls, safe work practices, and PPE normally required for work tasks when handling untreated wastewater.

The CDC also stated that “Wastewater and sewage workers should use standard practices, practice basic hygiene precautions, and wear personal protective equipment (PPE) as prescribed for current work tasks.”

SAFETY DIRECTOR BULLETIN

April 2020

Fire & EMS Exposure to COVID-19 Guidance - UPDATED

The Centers for Disease Control and Prevention (CDC), added the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. Read the notice at <https://www.federalregister.gov/documents/2020/03/27/2020-06458/ryan-white-hiv-aids-treatment-extension-act-of-2009-update-to-the-list-of-potentially>. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
 - The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses – UPDATED

On April 10, the Occupational Safety and Health Administration (OSHA) updated their recordkeeping guidance for determining how a COVID-19 illness of a public safety responder should be addressed on OSHA Injury and Illness Logs.

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19; and
A confirmed case of COVID-19 means an individual with at least one respiratory specimen that tested positive for SARS-CoV-2, or per CDC’s information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19
2. The case is work-related, as defined by 29 CFR 1904.5; and
An illness is considered work-related if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness. This could include, for example, if the employer was aware of a number of cases developing among workers who work closely together without an alternative explanation.
Work-relatedness is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment, unless an exception in 29 CFR § 1904.5(b)(2) specifically applies.
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log. Because this is an illness, if an employee voluntarily requests that his or her name not be entered on the log, the employer must comply as specified under 29 CFR § 1904.29(b)(7)(vi).

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers' Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer's death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer's exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at https://www.iafc.org/docs/default-source/lems/doj_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

SAFETY DIRECTOR BULLETIN

April 2020

Return to Work: Can Employers Take Workers' Temperatures?

Due to the severity of the COVID-19 outbreak, the U.S. Equal Employment Opportunity Commission (EEOC) issued guidance for employers considering taking the temperature of workers re-entering the workplace and if this could lawfully be done. The EEOC issued guidelines on temperature taking as being permissible back in 2009 as a result of the H1N1 outbreak. More recently, the EEOC re-issued its guidance confirming that the COVID-19 pandemic permits employers to measure employees' temperatures before allowing them to enter the workplace.

Per the EEOC guidelines, such screening should be implemented on a non-discriminatory basis and all information obtained should be treated as highly confidential medical information under the Americans with Disabilities Act (ADA). Specifically, the identity of workers exhibiting a fever or other COVID-19 symptoms should only be shared with members of company management with a true "need to know". Additionally, employers should understand that screening employees' temperatures is just one of the screening techniques that may be utilized and that it will not completely mitigate the risk of contagion since many people with COVID-19 may not have a fever. People without a fever could also be contagious without experiencing any symptoms. Given the increased focus on taking temperatures, it is important for employers to ensure that when they take employees' temperatures they do so safely. As of this date, the EEOC, CDC or the Occupational Safety and Health Administration (OSHA) have yet to issue guidelines or requirements specific to temperature checks. Since some employers are already required by state and local orders to institute temperature checks, below are general best practices in place by many and specific compliance approaches that employers may consider if they implement temperature checks when workers come back to the office:

- Communicate clearly in advance with their workforces regarding temperature checks and related implications (e.g., where, how, being sent home, etc.).
- Set a temperature screening threshold over which employees will not be permitted to enter the workplace. The CDC considers a person to have a fever when he or she has a measured temperature of at least 100.4° Fahrenheit; many employers have adopted screening thresholds in the 100-100.4°F range.
- Seek to facilitate testing in the least invasive way possible, including by attempting to procure devices that can register temperature without exposure to bodily fluids (e.g., no-contact thermometers).
- Select an external testing firm to take temperatures; perhaps a wellness vendor or local community provider, to take the temperatures using appropriate steps and procedures. By selecting an external firm, the employer can outsource related other obligations like those from OSHA that will be the responsibility of the vendor to address and comply with.
- Maintain social distancing (e.g., by establishing multiple temperature check stations to minimize crowding), clean and disinfect medical equipment, and take other COVID-19 related precautions.
- Employers may also consider alternate means for temperature screenings. For example, allowing employees to self-test at home and report their results to their employer on a daily basis before entering the facility.

Employers will need to individually consider a host of procedures when evaluating “return to work” measures to protect employees. The possible taking of temperatures may be one of many possibilities to consider. It is expected that as the country begins to “open” and employees return to work federal agencies will issue further guidance on temperature taking. Employers should check with their legal and other safety professionals before adopting any procedures.

SAFETY DIRECTOR BULLETIN

April 30, 2020

Executive Order #133 – Updating Park Re-Openings

On April 29, 2020, New Jersey Governor Phil Murphy issued Executive Order #133, which updated and altered the restrictions on State, county, and municipal parks and golf courses. *Effective at 6:00 am on Saturday, May 2, 2020, State parks will be open for passive recreational activities in which social distancing can be readily achieved*, including golfing, fishing and hunting, boating and canoeing, hiking and walking, running or jogging, and biking and horseback riding. County and municipal parks may follow the same guidelines if approved by the local governing authority.

The following areas shall remain closed to the public at all State, county and municipal parks and forests: a) picnic areas; b) playgrounds; c) exercise stations and equipment; d) chartered watercraft services and rentals; e) swimming; f) pavilions; g) restrooms; and h) other buildings or facilities, including, but not limited to, visitor centers, interpretive centers, and interior historical sites.

The following recommendations and policies shall apply to all State, county, and municipal Parks and Forests:

- Consistent with Paragraph 3 of Executive Order No. 107 (2020), visitors must practice social distancing and stay six feet apart whenever practicable, excluding immediate family members, caretakers, household members, or romantic partners;
- Employees and visitors should wear cloth face coverings in settings where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health or where the individual is under two years of age;
- Available parking must be limited at 50% of the maximum capacity at one time, and visitors shall be prohibited from parking in undesignated areas, including in roadways;
- No picnicking shall be allowed, including on picnic blankets in signed picnic areas, and no picnic blankets, chairs, coolers, and other such personal property shall be carried into parks;
- *No organized or contact activities or sports shall be allowed;* and
- Consistent with Paragraph 5 of Executive Order No. 107 (2020), gatherings of individuals, including in parks, are prohibited.

County and municipal authorities **may not** supersede listed prohibited areas and activities.

The Safety Director recommends park owners evaluate their community, their COVID-19 experience, and their parks' layout and amenities to determine if your parks can be opened in accordance with the Governor's revised guidelines.

The full text of Executive Order 133 can be read at <https://nj.gov/infobank/eo/056murphy/pdf/EO-133.pdf>



A Message from the Safety Director

BIG NEWS, the NJCE JIF now has a **New Video Streaming Service**. The new video which is an “on demand” service, has about 130 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/> and then click on the **Streaming Safety Videos** button to the right on the home page or select **Safety Training Videos Registration** from the **Safety** tab dropdown menu. Complete the Registration Form, click submit and the following screen will provide the URL and password to access the streaming videos.

The NJCE DVD Media Library remains unavailable during the COVID outbreak while J.A. Montgomery staff is working from home. However, when operations return to normal, the Library’s list of more than 600 titles will be available again.

We must also announce that due to the COVID-19 crisis, the instructor-led classes will continue to be suspended until further notice. We will be announcing future training opportunities soon.

****Please share this information and the attached accessing streaming videos instructions widely throughout your organization.***

Please note the e-mail is being sent “bcc” to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

Thank you and please stay safe and well.



Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

June Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/2/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/3/20	HazCom w/GHS	10:00 – 11:30 am
6/4/20	Driving Safety Awareness	10:00 – 11:30 am
6/9/20	Fire Safety	10:00 – 11:00 am
6/10/20	Fall Protection Awareness	10:00 – 12:00 pm
6/11/20	CDL-Drivers Safety Regulations	10:00 – 12:00 pm
6/16/20	Hearing Conservation	10:00 – 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 – 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/23/20	Mower Safety	10:00 – 11:00 am
6/24/20	HazCom w/GHS	10:00 – 11:30 am
6/25/20	Fire Safety	10:00 – 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

Questions?

- NJCE JIF members contact Natalie Dougherty at ndougherty@jamontgomery.com or (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of the NJCE online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities. Thank you.

RESOLUTION NO. 30-20

**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: 2087, 2306, 2346, 2317, 9111, 1903 & 9985

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 May 28, 2020:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 23, 2020
VIA TELECONFERENCE - 10:30 AM**

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
--------------------	---

Claims Service	AmeriHealth Casualty Services Denise Hall Stephen Andrick Paulette Kelly Linda Tinsley-Page
----------------	---

Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella
Robyn Walcoff

CEL Underwriting Manager	Conner Strong & Buckelew
--------------------------	--------------------------

Attorney	Laura Paffenroth
----------	-------------------------

Treasurer	David McPeak (absent)
-----------	------------------------------

Safety Director	J.A. Montgomery Risk Control Glenn Prince
-----------------	---

Auditor	Bowman & Company LLP
---------	----------------------

Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
-----------------------------------	--

ALSO, PRESENT:

Joshua Friedman, Camden County
Bob Cornforth, Camden County MUA
Karl McConnell, Camden County College
Ceil Murphy, Camden County College
Nancy Ghani, PERMA Risk Management Services
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 27,
2020**

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the last two Safety Committee meetings had been canceled due to the current situation (Covid-19). If the situation continues there will be a May meeting via conference call. Mr. Friedman advised he is learning Microsoft Team and that may be the way they conduct the meeting. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Ms. Conicella advised the claims committee met on 4/6/2020 and reviewed the PARS to be reviewed today in closed session. Ms. Conicella then concluded her report.

EXECUTIVE DIRECTOR:

Cyber COVID-19 Bulletin - Included in the agenda was information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Copies of this correspondence was also e-mailed to everyone. We recommend you share this information with your staff.

The NJCE website, <https://njce.org/> includes resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

NJ Excess Counties Insurance Fund (NJCE) – The NJCE held its Re-Organization Meeting on February 27, 2020. A summary report of the meeting was included in the agenda. The NJCE also met on April 23, 2020 at 9:30 A.M., prior to the Commission Meeting. Executive Director provided a verbal report of the meeting. The June meeting is scheduled for Thursday, June 25, 2020 at 12:00 PM. This year marks the 10th anniversary of the Fund's inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to

acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. More information will follow.

2020 Meeting Schedule – Since the NJCE changed the start time of their meetings we are suggesting when they meet we amend the start time of the Camden County Insurance Commission Meetings. The schedule included in the agenda for approval was tabled, and it would be brought back to the Committee at May’s meeting.

We welcome discussion and feedback on changing the June meeting date as the NJCE is planning on scheduling a luncheon on June 25, 2020.

Certificate of Insurance Issuance Reports – Included in the agenda were copies of the certificate of issuance report from the NJCE listing the certificates issued for the February and March. There were 5 certificate of insurances issued during February and 7 during March.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of February 29, 2020. The report indicates the Commission has a surplus of \$28,001,008. 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 \$4,378,913. The total cash amount is \$32,607,452.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of February 29, 2020. The report indicates the Fund has a surplus of \$15,621,323. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is \$28,078,339.

2020 Property & Casualty Assessments - The first assessment payment was due on March 15, 2020. We are checking with the Treasurer to see if all of the payments were received. The second assessment is due on May 15, 2020. Payments should be sent to the Commission Treasurer, David McPeak.

2020 Excess Insurance and Ancillary Coverage Policies – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

2020 MEL, MRHIF & NJCE Educational Seminar – The 10th annual educational seminar has been postponed and hopefully will be re-scheduled for later in the year.

Insurance Commission Dividend - The Executive Director's office will be reviewing available dividend options with the Treasurer, Actuary and Auditor for member entities. We will have a report and recommendation at next month's meeting.

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

Executive Director's Report Made Part of Minutes.

TREASURER: The Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 21-20 MARCH BILLS LIST.
IN THE AMOUNT OF \$57,825.93 AND RESOLUTION 22-20 APRIL BILLS LIST IN THE AMOUNT OF \$ 105,562.99**

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

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Walcoff reviewed the memos, included in the agenda, that had been distributed related to Covid-19, and advised they are in contact with the TPAs. The committee then discussed current Covid-19 cases in the County. Mr. Friedman advised Ms. Hall is keeping a running list of expenses related to the Covid-19 and Mr. Friedman would forward that information.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for March which was included in the agenda. Ms. Hall advised the total billed for March was \$379,194.00 and the total paid was \$154,538.00 with a savings of \$185,667.00 or 54.60%. Ms. Hall advised the net savings was \$148,533.60 and network utilization was 98.2%.

The group then discussed telemedicine and the cancellation of elective surgeries. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the February – May Risk Control Activity Report which was included in the agenda. Mr. Prince advised several safety directors bulletins were included, Coronavirus COVID-19; Park and Playground Best Practices During COVID-19 Outbreak; Summary of Interim Guidance for Emergency Medical Care and Treatment of Suspected/Confirmed COVID-19 Patients; Playground & Athletic Fields/Courts Best Practices During the COVID-19 Outbreak; Don't Forget Hazard Communication During COVID-19 Outbreak; Guidance on the Families First Coronavirus Response Act (FFCRA); Fire & EMS Exposure to COVID-19 Guidance; COVID-19 Presents Potential for Increased Risk of Child Exploitation and Control and Prevention of COVID-19 Exposures During Municipal Solid Waste and Wastewater Operations. Mr. Prince also advised on 4/22 a bulletin was distributed - Return to Work: Can Employers

Take Workers' Temperatures? – which includes information from the EEOC. 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 Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Williams read Resolution 23-20, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 23-20 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Commissioner Williams made a motion to approve the PARS/SARS discussed during closed session.

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
-665	\$ 32,414.44	PAR/SAR
-563	\$ 179,551.37	PAR/SAR
-55	\$ 155,198.46	PAR/SAR
-2422	\$ 77,521.02	PAR
-442	\$ 39,767.00	PAR
-6941	\$ 22,500.00	PAR
-9754	\$ 8,558.00	PAR
-2241	\$ 85,150.77	PAR
-2309	\$ 55,219.00	PAR
-2315	\$ 41,596.80	PAR
-770	\$ 152,017.42	PAR

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

Commissioner Williams advised the next meeting is scheduled for May 28, 2020 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:54 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary