

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 10, 2015**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: DECEMBER 10, 2015
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
CONFERENCE ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ
2:00 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** October 22, 2015 Open.....Appendix I
 October 22, 2015 Closed Minutes.....Handout

- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee:**
 - .2016 Safety Committee Meeting Schedule.....Page 3
 - Claims Committee:**
 - .2016 Claims Committee Meeting Schedule.....Page 4

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 5-16**

- TREASURER – David McPeak**
 - Resolution 51-15 November Bill List- Confirmation of Payment.....Page 17
 - Resolution 52-15 December Bill ListPage 18
 - September Treasurer Reports Pages 19-20

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

- CLAIMS SERVICE – AmeriHealth Casualty Services**
 - Medical Savings ReportPage 21

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 22-23

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 53-15 Closed Session.....Page 24
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETINGS: January 28, 2016 Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 2:00 PM**

Camden County Insurance Commission
Safety and Accident Committee
2016 Meeting Schedule

All meetings will be held at the Camden County College
Emergency Regional Training Center in Blackwood, NJ at
2:00 PM

Wednesday 1/20/16

Wednesday 2/17/16

Wednesday 3/16/16

Wednesday 4/20/16

Wednesday 5/18/16

Wednesday 6/15/16

Wednesday 7/20/16

Wednesday 8/17/16

Wednesday 9/21/16

Wednesday 10/19/16

Wednesday 11/16/16

Wednesday 12/21/16

Camden County Insurance Commission
Claims Committee/Strategy
2016 Meeting Schedule

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

January 5, 2016
February 2, 2016
March 1, 2016
April 5, 2016
May 3, 2016
June 7, 2016
July 5, 2016
August 2, 2016
September 6, 2016
October 4, 2016
November 7, 2016 (Monday)
December 6, 2016

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 10, 2015

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2016 Property & Casualty Budget Introduction (Page 7)** – Attached on page 7 for your review and discussion is the 2016 proposed Property & Casualty Budget. The introductory budget represents a 1.40% increase Commission wide. The assessments will be due on 3/15/16, 5/15/16 and 9/15/16. PERMA will advertise the proposed 2016 Budget in the Commission's official newspaper.
 - ❑ **Motion to introduce the 2016 Property and Casualty budget in the amount of \$16,926,588 and schedule a public hearing on January 28, 2016 at 2:00 PM at the Camden County College Regional Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**
- ❑ **Professional Contracts** - The Executive Director and Third Party Administrator three year contracts will expire the end of February 2016. The Commission Attorney will issue the Request for Proposals.
- ❑ **Certificate of Insurance Issuance Report (Pages 8-9)** – Attached on pages 8-9 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 10/17/15 to 11/30/15. There were 6 certificate of insurances issued during this period.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 10-12)** – The CEL met on October 22, 2015. A summary report of the meeting is included in the agenda on pages 10-12. The CEL held a Public Hearing on November 19, 2015 to adopt the 2016 Budget. The Executive Director will provide a verbal update of that meeting at the Commission meeting. The next meeting of the CEL will be on February 25, 2016 at 1:00 PM.
- ❑ **CCIC Financial Fast Track (Page 13)** – Included in the agenda on page 13 is a copy of the Financial Fast Track Report for the month of September. As of **September 30, 2015** the report reflects the Commission has a surplus of **\$10,207,303**. Please note on line 8 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's share of the equity in the CEL. CCIC's current equity in the CEL is **\$1,929,030**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 14)** – Included in the agenda on page 14 is a copy of the CEL Financial Fast Track Report for the month of September. As of **September 30, 2015** the Fund has a surplus of **\$5,123,726**.
- ❑ **Claims Tracking Report (Page 15)** – Included in the agenda on page 15 is the Claims Activity Report as of October 31, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **Meeting Dates for 2016 (Page 16)** – Attached on page 16 for your consideration is the proposed CCIC Executive Committee meeting schedule for 2016. As we have done in the past there will be no meetings scheduled for March, August, and November. However, meetings for those months could be scheduled if necessary with additional notice required by statute. The next meeting is scheduled for January 28, 2016 and the Reorganization meeting is scheduled for February 25, 2016. If the dates are acceptable a resolution will be prepared for approval at our next meeting.

CAMDEN COUNTY INSURANCE COMMISSION		GL/AL=250K			
2016 PROPOSED BUDGET		WC 300K			
			ALL MEMBERS		
APPROPRIATIONS	ANNUALIZED BUDGET FY2015*	PROPOSED BUDGET	Change \$	Change %	
I. Claims and Excess Insurance					
Claims					
1	Property	577,766	556,434	(21,332)	-3.69%
2	Liability	2,324,711	2,276,064	(48,647)	-2.09%
3	Auto	279,520	249,144	(30,376)	-10.87%
4	Workers' Comp.	6,345,271	6,277,124	(68,147)	-1.07%
5	Subtotal - Loss Funds	9,527,268	9,358,766	(168,502)	-1.77%
6					
7	POL/EPL Deductible	280,000	280,000	0	0.00%
8					
9	Subtotal - Claims	9,807,268	9,638,766	(168,502)	-1.72%
10					
11 Premiums					
12	NJCE FUND	3,801,639	3,802,840	1,201	0.03%
13	Property	7,583	7,664	81	1.07%
14	Liability	666,396	956,916	290,520	43.60%
15	Auto	116,876	114,181	(2,695)	-2.31%
16	Workers' Comp.	556,547	620,350	63,803	11.46%
17					
18	SubTotal Premiums	5,149,041	5,501,952	352,911	6.85%
19	Total Loss Fund	14,956,309	15,140,718	184,409	1.23%
20					
II. Expenses, Fees & Contingency					
22					
23	Claims Adjustment	359,503	359,503	0	0.00%
24	Safety Director	0	0	0	0.00%
25	General Expense				
26	Exec. Director	175,000	175,000	0	0.00%
27	Actuary	15,320	15,626	306	2.00%
28	Auditor	19,837	19,917	80	0.40%
29	Attorney	114,532	114,532	0	0.00%
30	Treasurer	0	0	0	0.00%
31					
32					
33	Misc. Expense & Contingency	39,765	39,765	0	0.00%
34					
35	Total Fund Exp & Contingency	723,957	724,344	386	0.05%
36	Risk Managers	5,891	5,891	0	0.00%
37					
38					
39	XS JIF Ancillary Coverage				
40	POL/EPL	329,344	329,344	0	0.00%
41	Excess Liability CCPD	0	0	0	0.00%
43	Crime Program	36,528	37,259	731	2.00%
44	Medical Malpractice	154,230	154,230	0	0.00%
45	Pollution Liability	52,905	55,021	2,116	4.00%
46	Employed Lawyers Liab	72,859	72,859	(0)	0.00%
47	Cyber Liability	55,902	55,902	0	0.00%
48	XS Flood 10x40	0	29,998	29,998	100.00%
49	Aviation	0	7,191	7,191	100.00%
50					
51	Total FUND Disbursements	16,692,617	16,926,588	233,971	1.40%
CCMUA & CC Health Services hav a Workers Comp SIR of \$750K					
Camden County Proper has a \$5,000 deductible for WC, GL, AL and Law					

Camden County Insurance Commission Certificate of Insurance Monthly Report

Wednesday, December 2, 2015

From 10/17/15 to 11/30/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
H- Hale Trailer Brake & Wheel, Inc. I- County of Camden	Route 73 & Cooper Rd - PO Box 1400 Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1012	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding Storage Container, Trailer 022742 Serial# E-71126175 Value \$12,750	11/24/2015	GL EX PR Year 2008 MARKLINE
H- Pine Hill Board of Education I- Camden County Improvement Authority	Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043	1603	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392	10/21/2015	GL EX AU WC
H- Gloucester Premium Outlets I- Camden County College	100 Premium Outlets Blackwood, NJ 08012 PO Box 200 Blackwood, NJ 08021	1604	Certificate holder, Simon Preit Gloucester Development, LLC, a Delaware limited liability company, BY: Simon management Associates II, LLC. A Delaware limited liability company, its authorized agent are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	10/23/2015	GL EX AU
H- Spectaguard Acquisition LLC I- County of Camden	c/o Allied Barton Security Eight Tower Bridge 161 Washington Street, Suite 600 Conshohocken, PA 19428 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1608	Evidence of insurance. All operations usual to County Governmental Entity as respects to License Agreement. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392	10/30/2015	GL EX AU WC

H- Port Authority of NY & NJ & City of NY	Attn: WTC Artifacts Office of the Chief Operating Officer 1611 225 Park Ave. South, 12th Flr. New York, NY 10003	Port Authority of NY & NJ, its wholly owned entities, & City of NY, 11/12/2015 GL EX AU WC 225 Park Avenue South, 12th Floor, New York, NY 10003, Attn: WTC Artifacts are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding the WTC Artifacts Program Contract. The insurer(s) shall not, without obtaining the express advance written permission from the General Counsel of the Port Authority, raise any defense involving in any way the jurisdiction of the Tribunal over the person of the Port Authority, the immunity of the Port Authority, its Commissioners, officers, employees, the governmental nature of the Port Authority, or the provisions of any statutes respecting suits against the Port Authority.
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- Cumberland Salem Workforce Development Board	14 PO Box 1500 Vineland, NJ 08362	1619 Certificate holder is additional insured where obligated by virtue of a 11/30/2015 GL EX AU written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.
I- Camden County College	PO Box 200 Blackwood, NJ 08021	

Total # of Holders - 6

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: October 22, 2015
To: Executive Committee
Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2016 Budget: Executive Director reported a sub-committee comprised of Commissioners White, Mecouch and Kelly met on October 15, 2016 to review the preliminary 2016 budget before it was presented at today's meeting.

Executive Director reviewed the budget presentation, which included exhibits with expiring general/auto liability and workers' compensation Self-Insured Retentions (SIR), as well as, options to maintain the general/auto retentions and increase the workers' compensation retention as follows:

- **Retentions as Current Expiring Program**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000, Ocean County at \$750,000 and ACIC at \$750,000.*

- **Retention Option #1 Maintain GL/AL SIR & Increase WC SIR**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – Increase \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

- **Retention Option #2 Increase GL/AL & Increase WC SIR**
 - **GL/AL** – Increase from \$250,000 to \$300,000. *Exceptions are Hudson County at \$750,000, ACIC at \$500,000 and SCIC at \$250,000.*
 - **WC** – Increase from \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

The Board of Fund Commissioners reviewed and agreed to the sub-committee's recommendation to proceed with option #1 and increase the workers' compensation retention from \$250,000 to \$300,000 with the noted exemptions. The Board of Fund Commissioners made a motion to introduce on first reading the 2016 Budget and to schedule a public hearing on November 19, 2015 at 1:00PM at the Camden County College Emergency Regional Training Center – Room RETC129 in Blackwood, NJ.

Dividend: Executive Director reported the sub-committee reviewed available dividend options and made a recommendation to release a dividend of \$150,000 from Fund Year 2010 based on the allowable dividends per State Regulations at the last audit of 12/31/14. The Board of Fund

Commissioners adopted a resolution authorizing the release of a dividend subject to state approval.

Actuary: Fund Attorney reported the fund's contract with The Actuarial Advantage expired and the fund office was directed to issue a Request for Price Quotes, which was advertised and sent to three firms to provide a respond by October 21, 2015. Fund Attorney reported that The Actuarial Advantage was the only firm to respond and a resolution appointing the firm would be prepared for the next meeting.

2016 Renewal: Underwriting Manager reported his office is following up with members for any outstanding applications required on the various ancillary coverages.

Claims Status/Other Claim Matters: The Board of Fund Commissioners adopted a resolution authorizing the need for closed session; AmeriHealth Casualty Services discussed claims with large open reserves during Closed Session.

Risk Control: Safety Director's report included the risk control activities from September through November 2015.

Next Meeting: The next scheduled meeting of the NJCE fund is November 19, 2015 at 1:00PM at the Camden County Emergency Training Center. If a meeting is scheduled in the interim then a notice will be sent to members, advertised and posted on the fund's website.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2016 PROPOSED BUDGET - RETENTION OPTION 1*				
APPROPRIATIONS	(A)	(C)	(D)	(E)
I. Claims and Excess Insurance			(C - A)	(D / A)
	ANNUALIZED BUDGET FY2015	PROPOSED BUDGET FY2016	Change \$	Change %
Claims				
1 Liability	875,342	875,342	0	0.0%
2 Auto	242,603	242,603	0	0.0%
3 Workers' Comp.	2,889,089	2,581,005	(308,084)	-10.7%
4 WC 150 x 1K (7720)	-	134,539	134,539	100.0%
5 Subtotal - Claims	4,007,034	3,833,489	(173,545)	-4.3%
6 Premiums				
7				
8 Property	4,570,037	4,742,078	172,041	3.8%
9 XS Flood 15x25	252,736	255,488	2,752	1.1%
10 Liability (Brit)	2,650,201	2,703,204	53,003	2.0%
11 Workers Comp (500 x 500) *	1,413,145	1,461,572	48,427	3.4%
12 Workers Comp (Stat x 1MIL)	2,632,439	2,444,007	(188,432)	-7.2%
13 Excess premium contingency	266,758	(0)	(266,758)	-100.0%
14				
15 SubTotal Premiums	11,785,316	11,606,348	(178,968)	-1.5%
16 Total Loss Fund	15,792,350	15,439,837	(352,513)	-2.2%
17				
18 II. Expenses, Fees & Contingency				
19				
20 Claims Adjustment	73,095	74,557	1,462	2.0%
21 Safety Director	372,477	379,926	7,450	2.0%
22 General Expense				
23 Exec. Director	613,893	626,171	12,278	2.0%
24 Actuary	42,108	42,950	842	2.0%
25 Auditor	33,687	34,361	674	2.0%
26 Attorney	37,484	38,234	750	2.0%
27 Litigation Attorney	-	30,000	30,000	0.0%
28 Treasurer	34,985	35,685	700	2.0%
29 Underwriting Manager	451,407	460,436	9,028	2.0%
30				
31 Misc. Expense & Contingency	23,966	23,966	(0)	0.0%
32 Total Fund Exp & Contingenc	1,683,104	1,746,287	63,183	3.8%
33 Total Self Insured Program	17,475,454	17,186,124	(289,331)	-1.7%
34				
35 Ancillary Coverages				
36 POL/EPL	1,549,239	1,549,240	1	0.0%
37 XS POL/EPL	51,485	51,485	0	0.0%
38 Excess Liability	1,015,315	1,045,771	30,456	3.0%
39 Crime Program	156,880	160,067	3,187	2.0%
40 Medical Malpractice	768,500	768,500	0	0.0%
41 Pollution Liability	140,640	146,265	5,625	4.0%
42 Employed Lawyers Liability	173,486	173,485	(1)	0.0%
43 Cyber Liability	240,683	240,683	0	0.0%
44 XS Flood 10x40	-	100,000	100,000	100.0%
45 Aviation	-	40,000	40,000	100.0%
46				
47 Total Ancillary Coverages	4,096,228	4,275,496	179,268	4.4%
48				
49 Total FUND Disbursements	21,571,682	21,461,620	(110,062)	-0.5%

Atlantic County property re-evaluation is not reflected in this budget.

*GL/AL – All members retain the first \$250,000. Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.

*WC – Increase \$250,000 to \$300,000 for all members. Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2015				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,389,517	12,487,167	51,270,003	63,757,170
2. CLAIM EXPENSES				
Paid Claims	216,282	2,097,906	7,922,520	10,020,426
Case Reserves	234,553	384,348	4,037,389	4,421,737
IBNR	412,974	3,159,537	8,329,108	11,488,645
Discounted Claim Value	338,711	395,496	(739,128)	(343,632)
TOTAL CLAIMS	1,202,520	6,037,286	19,549,889	25,587,175
3. EXPENSES				
Excess Premiums	507,757	4,551,326	22,275,229	26,826,555
Administrative	57,285	535,607	2,880,753	3,416,360
TOTAL EXPENSES	565,042	5,086,932	25,155,982	30,242,914
4. UNDERWRITING PROFIT (1-2-3)	(378,045)	1,362,949	6,564,132	7,927,081
5. INVESTMENT INCOME	5,079	31,031	107,645	138,676
6. PROFIT (4 + 5)	(372,966)	1,393,979	6,671,777	8,065,756
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. INVESTMENT IN JOINT VENTURE	(142,281)	(49,420)	1,978,450	1,929,030
9. SURPLUS (6 + 7 + 8)	(515,246)	1,344,560	8,862,743	10,207,303
SURPLUS (DEFICITS) BY FUND YEAR				
2010	3,629	97,091	(133,794)	(36,703)
2011	(8,076)	120,679	876,962	997,641
2012	(47,920)	(135,677)	1,312,373	1,176,696
2013	(260,641)	135,546	3,664,078	3,799,624
2014	(77,219)	(166,427)	3,143,123	2,976,696
2015	(125,019)	1,293,348		1,293,348
TOTAL SURPLUS (DEFICITS)	(515,246)	1,344,560	8,862,742	10,207,302
TOTAL CASH				22,739,318
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	1,433	45,263	2,581,166	2,626,429
Case Reserves	(2,433)	(68,339)	162,735	94,396
IBNR	(10,201)	(17,924)	61,061	43,137
Discounted Claim Value	3,130	8,781	(11,470)	(2,689)
TOTAL FY 2010 CLAIMS	(8,070)	(32,218)	2,793,492	2,761,274
FUND YEAR 2011				
Paid Claims	24,685	146,796	1,784,746	1,931,542
Case Reserves	(25,436)	(245,631)	505,962	260,331
IBNR	(12,558)	5,031	106,190	111,221
Discounted Claim Value	9,095	24,711	(32,521)	(7,810)
TOTAL FY 2011 CLAIMS	(4,214)	(69,093)	2,364,377	2,295,284
FUND YEAR 2012				
Paid Claims	13,384	142,527	1,241,836	1,384,363
Case Reserves	(36,448)	(126,398)	567,504	441,106
IBNR	25,754	(59,991)	302,255	242,264
Discounted Claim Value	13,476	30,866	(45,491)	(14,625)
TOTAL FY 2012 CLAIMS	16,166	(12,997)	2,066,104	2,053,107
FUND YEAR 2013				
Paid Claims	9,653	277,393	1,255,786	1,533,179
Case Reserves	124,789	(104,736)	1,196,054	1,091,318
IBNR	30,824	(489,627)	2,741,100	2,251,473
Discounted Claim Value	60,481	156,051	(225,646)	(69,595)
TOTAL FY 2013 CLAIMS	225,746	(160,919)	4,967,294	4,806,375
FUND YEAR 2014				
Paid Claims	76,517	943,534	1,058,986	2,002,520
Case Reserves	(7,057)	305,352	1,605,134	1,910,486
IBNR	(123,183)	(1,439,158)	5,118,502	3,679,344
Discounted Claim Value	114,341	301,274	(424,000)	(122,726)
TOTAL FY 2014 CLAIMS	60,619	111,003	7,358,622	7,469,625
FUND YEAR 2015				
Paid Claims	90,609	542,394		542,394
Case Reserves	181,137	624,099		624,099
IBNR	502,338	5,161,206		5,161,206
Discounted Claim Value	138,188	(126,187)		(126,187)
TOTAL FY 2015 CLAIMS	912,272	6,201,511	0	6,201,511
COMBINED TOTAL CLAIMS	1,202,520	6,037,286	19,549,889	25,587,175

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 IIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2015					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,789,817	16,009,802	54,944,240	70,954,042
2.	CLAIM EXPENSES				
	Paid Claims	42,802	489,212	411,505	900,717
	Case Reserves	206,069	1,794,326	683,536	2,477,860
	IBNR	45,275	616,288	8,429,959	9,046,247
	Discounted Claim Value	553,530	539,349	(1,189,781)	(650,431)
	TOTAL CLAIMS	847,676	3,439,176	8,335,219	11,774,394
3.	EXPENSES				
	Excess Premiums	1,292,421	11,602,566	36,749,433	48,351,999
	Administrative	132,070	1,189,509	4,081,008	5,270,517
	TOTAL EXPENSES	1,424,491	12,792,075	40,830,441	53,622,516
4.	UNDERWRITING PROFIT (1-2-3)	(482,350)	(221,449)	5,778,580	5,557,132
5.	INVESTMENT INCOME	2,191	21,600	152,545	174,145
6.	PROFIT (4+5)	(480,159)	(199,849)	5,931,125	5,731,277
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	SURPLUS (6-7)	(480,159)	(199,849)	5,323,574	5,123,726
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(7,008)	101,903	680,166	782,069
	2011	(27,404)	109,915	994,756	1,104,671
	2012	(89,586)	(422,141)	822,655	400,514
	2013	(110,933)	(111,190)	1,310,706	1,199,516
	2014	(74,721)	(243,038)	1,515,291	1,272,253
	2015	(170,507)	364,702		364,702
	TOTAL SURPLUS (DEFICITS)	(480,159)	(199,849)	5,323,574	5,123,726
	TOTAL CASH				13,131,916
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	2,544	20,229	142,195	162,424
	Case Reserves	(2,544)	(23,055)	24,085	1,030
	IBNR	(3,643)	(127,174)	463,719	336,545
	Discounted Claim Value	10,840	29,905	(41,484)	(11,579)
	TOTAL FY 2010 CLAIMS	7,197	(100,095)	588,515	488,420
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	259,102	2,671	261,773
	IBNR	(12,142)	(444,102)	1,113,232	669,130
	Discounted Claim Value	39,886	78,311	(121,623)	(43,312)
	TOTAL FY 2011 CLAIMS	27,744	(106,689)	1,138,377	1,031,688
FUND YEAR 2012					
	Paid Claims	34,037	336,862	125,213	462,075
	Case Reserves	(35,182)	254,184	653,695	907,879
	IBNR	5,886	(316,046)	1,521,091	1,205,045
	Discounted Claim Value	85,263	151,233	(240,518)	(89,285)
	TOTAL FY 2012 CLAIMS	90,004	426,233	2,059,481	2,485,714
FUND YEAR 2013					
	Paid Claims	4,899	15,416	0	15,416
	Case Reserves	(4,898)	445,556	2,025	447,581
	IBNR	1,592	(535,972)	2,322,975	1,787,003
	Discounted Claim Value	109,897	193,892	(311,625)	(117,733)
	TOTAL FY 2013 CLAIMS	111,491	118,892	2,013,375	2,132,267
FUND YEAR 2014					
	Paid Claims	1,322	116,705	0	116,705
	Case Reserves	(1,321)	282,479	1,058	283,537
	IBNR	(99,608)	(424,358)	3,008,942	2,584,584
	Discounted Claim Value	174,988	296,313	(474,530)	(178,217)
	TOTAL FY 2014 CLAIMS	75,381	271,139	2,535,470	2,806,609
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	250,014	576,060		576,060
	IBNR	153,190	2,463,940		2,463,940
	Discounted Claim Value	132,656	(210,305)		(210,305)
	TOTAL FY 2015 CLAIMS	535,859	2,829,695	0	2,829,695
	COMBINED TOTAL CLAIMS	847,676	3,439,176	8,335,218	11,774,394

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

**Camden County Insurance Commission
CLAIM ACTIVITY REPORT**

AS OF		October 31, 2015							
COVERAGE LINE- PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	0	0	0	0	0	2	2	
	October-15	0	0	0	0	0	1	1	
NET CHGE		0	0	0	0	0	-1	-1	
Limited Reserves								\$280	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	\$0	\$0	\$0	\$0	\$90	\$290	\$380	
	October-15	\$0	\$0	\$0	\$0	\$90	\$190	\$280	
NET CHGE		\$0	\$0	\$0	\$0	\$0	(\$100)	(\$100)	
Ltd Incurred		\$46,480	\$33,320	\$0	\$14,727	\$83,445	\$20,398	\$198,370	
COVERAGE LINE- GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	0	4	7	24	24	17	76	
	October-15	0	4	5	18	22	18	67	
NET CHGE		0	0	-2	-6	-2	1	-9	
Limited Reserves								\$2,484	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	\$17,924	\$52,610	\$47,640	\$30,060	\$9,826	\$1,850	\$159,910	
	October-15	\$17,924	\$51,468	\$55,487	\$27,254	\$12,026	\$2,250	\$166,409	
NET CHGE		\$0	(\$1,142)	\$7,847	(\$2,806)	\$2,200	\$400	\$6,499	
Ltd Incurred		\$520,519	\$298,180	\$292,174	\$68,713	\$15,871	\$15,871	\$1,211,329	
COVERAGE LINE- AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	0	1	0	0	3	5	9	
	October-15	0	1	0	0	3	5	9	
NET CHGE		0	0	0	0	0	0	0	
Limited Reserves								\$889	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	\$5,242	\$1,657	\$0	\$0	\$400	\$500	\$7,799	
	October-15	\$5,242	\$1,657	\$0	\$0	\$400	\$700	\$7,999	
NET CHGE		\$0	\$0	\$0	\$0	\$0	\$200	\$200	
Ltd Incurred		\$118,676	\$27,835	\$50,000	\$1,000	\$7,190	\$5,779	\$210,481	
COVERAGE LINE- WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	5	9	17	27	41	36	135	
	October-15	5	9	16	26	39	29	124	
NET CHGE		0	0	-1	-1	-2	-7	-11	
Limited Reserves								\$23,798	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	\$71,229	\$206,065	\$393,467	\$581,239	\$894,610	\$471,924	\$2,618,534	
	October-15	\$71,004	\$205,870	\$422,400	\$656,457	\$1,046,885	\$548,391	\$2,951,006	
NET CHGE		(\$225)	(\$195)	\$28,933	\$75,219	\$152,274	\$76,467	\$332,472	
Ltd Incurred		\$2,046,137	\$1,823,487	\$1,722,966	\$1,503,005	\$1,778,003	\$859,432	\$9,733,029	
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	5	14	24	51	68	60	222	
	October-15	5	14	21	44	64	53	201	
NET CHGE		0	0	-3	-7	-4	-7	-21	
Limited Reserves								\$15,551	
Year		2010	2011	2012	2013	2014	2015	TOTAL	
	September-15	\$94,395	\$260,332	\$441,107	\$611,298	\$904,926	\$474,564	\$2,786,622	
	October-15	\$94,170	\$258,995	\$477,887	\$683,711	\$1,059,401	\$551,531	\$3,125,694	
NET CHGE		(\$226)	(\$1,337)	\$36,780	\$72,413	\$154,474	\$76,967	\$339,072	
Ltd Incurred		\$2,731,812	\$2,182,822	\$2,065,140	\$1,587,445	\$1,884,509	\$901,480	\$11,353,208	

CAMDEN COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2016 PROPOSED ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Camden County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
2:00 PM	January 28, 2016	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 25, 2016	“	Re-Organizational Meeting
2:00 PM	April 28, 2016	“	Regular Meeting
2:00 PM	May 26, 2016	“	Regular Meeting
2:00 PM	June 23, 2016	“	Regular Meeting
2:00 PM	July 28, 2016	“	Regular Meeting
2:00 PM	September 22, 2016	“	Regular Meeting
2:00 PM	October 27, 2016	“	Regular Meeting
2:00 PM	December 8, 2016	“	Regular Meeting
2:00 PM	January 26, 2017	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator
CAMDEN COUNTY INSURANCE COMMISSION

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-15
Confirmation of Payment

November 2015

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 2014

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000355			
000355	CONNER STRONG & BUCKELEW	POLICY AUDIT-2014 - WC & EMPLOYERS LIAB	12,532.00
			12,532.00
TOTAL PAYMENTS FY 2014			12,532.00

FUND YEAR 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000356			
000356	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/16/15	476.43
000356	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/9/15	4,042.22
000356	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/15	390.19
000356	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/15	58.50
			4,967.34
000357			
000357	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2015 - CCPD	11,317.00
000357	COMPSERVICES, INC.	CLAIMS ADMIN - 11/2015 - CCIC	19,750.00
			31,067.00
000358			
000358	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2015	2.52
000358	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 11/2015	14,583.37
			14,585.89
000359			
000359	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - 11/2015 - CCPD	528.00
000359	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/2015 - CCIC	305.33
			833.33
000360			
000360	HARDENBERGH INSURANCE GROUP	RMC FEE 2015 - CAMDEN CNTY IMPROVE AUTH	5,891.00
			5,891.00
TOTAL PAYMENTS FY 2015			57,344.56

Chairperson

Attest: _____ Dated: _____

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

Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 52-15

DECEMBER 2015

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 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000361			
000361	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	19.50
000361	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	384.18
000361	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	157.52
000361	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	785.77
000361	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	598.52
			1,945.49
000362			
000362	COMP SERVICES, INC.	CLAIMS ADMIN - 12/2015 - CCPD	11,317.00
000362	COMP SERVICES, INC.	CLAIMS ADMIN - 12/2015 - CCIC	19,950.00
			31,267.00
000363			
000363	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2015	2.52
000363	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2015	14,583.07
			14,585.59
000364			
000364	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 12/2015 - CCPD	528.00
000364	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 12/2015 - CCIC	305.33
			833.33

TOTAL PAYMENTS FY 2015 48,631.41

TOTAL PAYMENTS ALL FUND YEARS \$ 48,631.41

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Current Fund Year: 2015								
Month Ending: September								
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	TOTAL
OPEN BALANCE	157,393.02	2,249,967.33	710,826.59	2,925,397.42	18,098,385.02	3,099,760.12	(2,566,089.19)	24,675,640.31
RECEIPTS								
Assessments	11,864.46	25,842.77	9,483.60	58,422.26	0.00	401,219.73	16,908.16	523,740.98
Refunds	0.00	0.00	0.00	4,000.00	0.00	0.00	0.00	4,000.00
Invest Pymnts	36.67	456.99	144.36	680.80	3,675.91	0.00	80.46	5,075.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	36.67	456.99	144.36	680.80	3,675.91	0.00	80.46	5,075.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,901.13	26,299.76	9,627.96	63,103.06	3,675.91	401,219.73	16,988.62	532,816.17
EXPENSES								
Claims Transfers	(2,378.99)	2,421.89	11,712.16	126,909.65	0.00	0.00	0.00	138,664.71
Expenses	0.00	0.00	0.00	0.00	11,845.00	1,901,426.86	126,690.29	2,039,962.15
Other *	0.00	0.00	0.00	167,434.49	110,410.84	0.00	0.00	277,845.33
TOTAL	(2,378.99)	2,421.89	11,712.16	294,344.14	122,255.84	1,901,426.86	126,690.29	2,456,472.19
END BALANCE	171,673.14	2,273,845.20	708,742.39	2,694,156.34	17,979,805.09	1,599,552.99	(2,675,790.86)	22,751,984.29

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
CAMDEN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	September			
CURRENT FUND YEAR	2015			
	Description:	Ins Comm	General	Workers
		A/C		Comp Claims
	ID Number:			Liability
	Maturity (Yrs)			Claims
	Purchase Yield:			
	TO TAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$24,675,640.57	24,479,745.22	-	2,488.71
Opening Interest Accrual Balance	\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,075.21	\$5,015.87	\$16.59
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$5,075.21	\$5,015.87	\$16.59
9	Deposits - Purchases	\$683,324.85	\$527,740.98	\$144,611.47
10	(Withdrawals - Sales)	-\$2,612,056.06	-\$2,305,956.86	-\$294,344.14
	Ending Cash & Investment Balance	\$22,751,984.57	\$22,706,545.21	-\$152,204.79
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$260,857.25	\$30,400.33	\$217,591.50
	(Less Deposits in Transit)	-\$174.00	-\$174.00	\$0.00
	Balance per Bank	\$23,012,667.82	\$22,736,771.54	\$65,386.71
				\$210,509.57



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

2015								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	CSI's Network Fee	Net Savings	Network Utilization
January	107,325.41	\$101,585.89	\$49,731.26	\$51,854.63	51.05%	\$10,370.93	\$41,483.70	92.50%
February	123,401.99	\$118,654.30	\$58,583.24	\$60,071.06	50.63%	\$12,014.21	\$48,056.85	96.40%
March	114,534.02	\$106,969.62	\$55,787.41	\$51,534.44	48.18%	\$10,306.89	\$41,227.55	96.70%
April	84,807.74	\$81,751.94	\$37,620.99	\$44,092.95	53.98%	\$8,826.19	\$35,266.76	86%
May	99,025.05	\$95,120.02	\$52,243.32	\$42,876.70	45.08%	\$8,575.34	\$34,301.36	93.40%
June	130,609.30	\$124,418.73	\$60,704.03	\$63,714.70	51.21%	\$12,742.94	\$50,971.76	97.00%
July	77,501.02	\$74,986.23	\$42,106.89	\$32,879.34	43.85%	\$6,575.87	\$26,303.47	94.00%
August	179,514.94	\$140,740.66	\$92,098.49	\$48,642.17	34.56%	\$9,728.43	\$38,913.74	93.40%
September	355,178.43	\$311,114.80	\$175,197.57	\$135,917.23	43.69%	\$27,183.45	\$108,733.78	98.60%
October	319,948.45	\$310,579.13	\$184,041.38	\$125,442.98	40.39%	\$25,088.60	\$100,354.38	93.00%
November	104,090.80	\$99,919.09	\$54,116.64	\$45,802.45	45.84%	\$9,160.49	\$36,641.96	95.90%
December								
Totals:								
Total Bills Received		1751						

What Are UCR Charges?

* Usual, Customary and Reasonable (UCR) rates are established based on the geographic region.

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: December 2, 2015

October – December 2015 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 21:** Attended the CCIC Safety Committee meeting in Blackwood.
- **October 22:** Attended the CCIC meeting in Blackwood.
- **November 9:** Attended the CCIC Claims Committee meeting in Blackwood.
- **November 18:** Attended the CCIC Safety Committee meeting in Blackwood.
- **November 24:** Two sessions of Bloodborne Pathogens training was conducted for CCIC JDC.
- **December 1:** Attended the CCIC Claims Committee meeting in Blackwood.
- **December 1:** Two sessions of Bloodborne Pathogens training was conducted for CCIC JDC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 7:** One session of Snow Plow/Snow Removal safety training is scheduled for CCIC.
- **December 9:** One session of Bloodborne Pathogens training is tentatively scheduled for CCIC JDC.
- **December 9:** One session of Snow Plow/Snow Removal safety training is scheduled for CCIC.
- **December 10:** Plan to attend the CCIC meeting in Blackwood.
- **December 16:** Plan to attend the CCIC Safety Committee meeting in Blackwood.

CEL MEDIA LIBRARY

The following CCIC Agencies utilized the CEL Media Library in:

2014		
MONTH	AGENCY	# of Videos
July	CCMUA	2

2015 – No videos rented.

RESOLUTION NO. 53-15

**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: 5469, 1502, 1411, 0614, 1292, 1084 1269, 4027, 0345, 4161, 2609

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:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 22, 2015
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 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	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton (via teleconference) Jacqueline Lindsay (via teleconference)
	Conner Strong & Buckelew Danielle Batchelor
CEL Underwriting Manager	Conner Strong & Buckelew Thomas Nolan
Attorney	Laura J. Paffenroth, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Ridolfino

ALSO PRESENT:

Lou DiAngelo, Camden County
Howard Goldberg, Camden County
Sharon Faber, Camden County Board of Social Services (*via teleconference*)
Marge Della Vecchia, Camden County Municipal Utility Authority (*via teleconference*)
Karl McConnell, Camden County College (*via teleconference*)
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 24, 2015

MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 24, 2015

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 21st and was scheduled to meet again on November 18th. Mr. Prince advised CDL operations and how to acquire a CDL license were discussed and flagger work zone training was requested. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Danielle Batchelor, filling in for Ms. Leighton, reported the Claims Committee met on October 6th, and reviewed the claims that would be presented during closed session. Ms. Batchelor advised the Best Practices Workshop, a robust program focusing on past successes, future initiatives, managing risks in jails, building a relationship with your third party advisor and cyber liability, was held on October 6th, and was a rousing success. Ms. Batchelor asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

EMPLOYEE DISHONESTY COVERAGE – The Executive Director advised the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on November 1, 2015. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is as expiring, \$1,132.00. 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 \$1,132.00**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT – Executive Director reported included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 9/18/15 to 10/16/15. There were 5 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director advised the CEL met prior to the Commission Meeting. The Executive Director provided a verbal summary of the meeting. The CEL is scheduled to meet again on November 19, 2015 at 1:00 PM.

2016 PROPERTY & CASUALTY BUDGET INTRODUCTION – The CCIC budget will be introduced at the December 10th meeting. The 2016 budget adoption and public hearing will be held at the January 2016 meeting.

CCIC FINANCIAL FAST TRACK – Included in the agenda was a copy of the Financial Fast Track Report for the month of August. As of August 31, 2015 the report reflected the Commission had a surplus of \$10,722,549. “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is \$2,071,311.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised included in the agenda was a copy of the CEL Financial Fast Track Report for the month of August. As of August 31, 2015 the Fund has a surplus of \$5,603,885.

CLAIMS TRACKING REPORT – Executive Director reported included in the agenda was the Claims Activity Report as of September 30, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the report with the Commission.

NON-OWNED AIRCRAFT – Certain Counties have limited coverage amounts for non-owned/owned aircraft as well as aircraft operations. We would like to have a total exposure review for all Counties through an application process in order to offer coverage under the ancillary program. The CEL Underwriting Manager sent an application to the member entities to complete. We anticipate this can be completed for the 2016 budget.

OVERSEAS EXPOSURE – If any member entity has employees traveling overseas they should contact the Executive Director’s office to provide information on this exposure.

2016 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATES OF INSURANCE – The 2016 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The Executive Director’s office will review any certificates which need to be re-issued for the 2016 renewal.

REPORT OF CLAIMS TO CLAIMS MADE POLICIES PRIOR TO 12/31/15 EXPIRATION: - Included in the agenda was a copy of a letter from Ms. Leighton regarding

reporting of claims made policies prior to 12/31/15 along with the applicable limit schematics. Ms. Batchelor reviewed the information with the Commission.

2015 MEETING SCHEDULE – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 10, 2015 at 2:00 PM. The Commission previously passed Resolution 14-15 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. The payments will be ratified at the December meeting.

Executive Director advised that concluded his report unless anyone had questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella reported the October Bill list was reviewed and was in order.

MOTION TO APPROVE RESOLUTION 49-15 OCTOBER BILL LIST IN THE AMOUNT OF \$53,564.02

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

The monthly Treasurer's report was also included in the agenda.

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of September which was included in the agenda. Ms. Hall advised the total billed for the month of September was \$355,178.43 and the total paid was \$175,197.57 with a savings of \$135,917.23 or 43.69%. Ms. Hall advised the net savings was \$108,733.78 and network utilization was 98.60%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the September – November 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince reported he received a request for blood borne pathogens training for law enforcement, which will be provided accommodating the schedules of the employees. 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:	Chairman Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Angilella read Resolution 50-15, Resolution for Closed Session , and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 50-15 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
5428	\$ 23,625.70
2182	\$ 8,318.26
1383	\$168,032.00
1250	\$ 19,137.00
1262	\$ 64,450.00
6359	\$554,078.71
6243	\$ 80,000.00
4016	\$ 22,500.00
2436	\$ 9,242.60

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

Chairman Angilella advised the next meeting was scheduled for Thursday, December 10, 2015 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:35 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary