

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 25, 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: JUNE 25, 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:** May 28, 2015 Open.....Appendix I
 May 28, 2015 Closed Minutes.....Handout

- CORRESPONDENCE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-12**

- TREASURER – David McPeak**
 Resolution 35-15 June Bill ListPage 13
 April Reports Pages 14-15

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

- CLAIMS SERVICE – AmeriHealth Casualty Services**
 Medical Savings ReportPage 16

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report.....Page 17
 Loss Control Report – Public Safety.....Appendix II
 Loss Control Report - Camden County Parks DepartmentAppendix II

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 Resolution 36-15 Closed SessionPage 18
 Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A.
 10:4-12)

- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETINGS: July 23, 2015 Camden County College Regional
 Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 25, 2015

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Certificate of Insurance Issuance Report (Pages 5-6)** – Attached on pages 5-6 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 5/20/15 to 6/18/15. There were 6 certificate of insurances issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The CEL met prior to the Commission Meeting. The Executive Director will provide a verbal summary of that meeting. The CEL is scheduled to meet again on September 24, 2015 at 1:00 PM.

❑ **CCIC Financial Fast Track (Page 7)** – Included in the agenda on page 7 is a copy of the Financial Fast Track Report for the month of April. As of **April 30, 2015** the report reflects the Commission has a surplus of **\$9,716,088**. 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 **\$2,102,024**.

❑ **NJ CEL Property and Casualty Financial Fast Tracks (Pages 8-9)** – Included in the agenda on pages 8 and 9 are copies of the CEL Financial Fast Track Reports for the months of March and April. As of **April 30, 2015** the Fund has a surplus of **\$5,675,248**.

❑ **New Claims Tracking Report (Page 10)** – Included in the agenda on page 10 is a new claim tracking report. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review this new report with the Commission.

❑ **Welcome Robyn Walcoff** – Mary Lou Doner, Vice President of Claims for the NJ Counties Excess JIF (NJCEL) will be retiring on July 1st. Robyn Walcoff, currently a Claim Consultant for Conner Strong & Buckelew, will succeed Mary Lou Doner. Robyn Walcoff earned a law degree from George Washington University Law School and has over ten years of claims experience beginning with the law firm of White and Williams. From there, Robyn joined the ACE Insurance Company as Claims Representative specializing in complex liability claims before moving over to Conner Strong & Buckelew as a Claims Consultant. In that capacity, she was responsible for public entity claims involving the NJCEL and is experienced in both Title 59 and New Jersey Workers’ Compensation.

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – Michelle Leighton is coordinating a joint meeting of the Member Insurance Commissions of the CELJIF. The tentative date is scheduled for October 6, 2015. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year’s committee members to participate in the planning. Please hold the date of October 6th open for the workshop.

- ❑ **Zurich Environmental Emergency Response (Pages 11-12)** – Zurich has made Environmental Emergency Response available at no additional cost to member entities who purchase Pollution Liability Insurance through the NJCEL’s ancillary insurance program. Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials. See attached brochure on pages 11-12 for more information. In the event of a spill: (1) please login in to the site at <http://www.spillcenter.com/zurich> and (2) choose “Report a Pollution Event” from the menu or call 888 SPILLHELP (888-774-5543). (3) User Name: Mleighton Password: NJCEL. A separate claim report must be made in addition to the call for spill help that can be made by calling Zurich’s claim reporting facility at 1-800-987-3373, Fax 1-866-255-2962 or email at USZ.Zurich.Environmental@zurichna.com and claimsteamc@connerstrong.com. Please note that all Environmental claims must be reported immediately. Below is the pertinent policy information for the Pollution Liability Insurance.

New Jersey Counties Excess Joint Insurance Fund
Line of Coverage: Pollution Liability
Policy Number: ZRE554295500
Policy Period: 1/1/2013 – 1/1/2016

- ❑ **2016 Renewal Applications** – The CEL Fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to the underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The Executive Director will work with the County and the Member Entities to roll out the new process. Also the Conner Strong & Buckelew Claim’s Department will work with the CEL Underwriting Manager to collect loss information and historical loss data for the renewal.

Camden County Insurance Commission Certificate of Insurance Monthly Report

Friday, June 19, 2015

From 5/20/2015 to 6/18/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CCIC</u>					
H- County of Camden, The State of New Jersey I- County of Camden	The Camden County Workforce Investment Board 111Markkress Road, Suite 101 Cherry Hill, NJ 08003 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	357	Certificate holder is additional insured where obligated by virtue of a 6/12/2015 GL EX AU WC 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 with respects to the Workforce Investment Act Training Provider Agreement between the County of Camden and Rowan College at Gloucester County. 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- Hale Trailer Brake & Wheel Inc. I- County of Camden	Rt 73 & Cooper Road Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	850	Certificate holder is additional insured where obligated by virtue of a6/8/2015GL EX PR 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 respect to the rental of Unit # 22695, 2008 Markline # 80226312, Value \$8125, Unit # 17373, 2004 Markline, # 40122118, Value \$7875 and Unit # 20277, 2006 Markline, 60224578, Value \$11,800. CLD		
H- The State of New Jersey I- Camden County Municipal Utilities Authority	By and for the Department of Environmental 1645 Ferry Avenue Camden, NJ 08104	1335	Certificate holder is additional insured where obligated by virtue of a 6/9/2015 GL EX WC 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 as respects to Grant Identifier: WM15-013. 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 Camden County MUA has a \$750,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR.		

H- I Heart Media	111 Presidential Ave, Suite 100 Bala Cynwyd,	1530	Evidence of insurance. All operations usual to County Governmental Entity as respects to Peact on the Streets - 6-18-15, 4-8PM, Penns Landing (Recruitment)	5/28/2015 GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102			
H- Quakerbridge Plaza, Bldg. 6	P.O. Box 716 Trenton, NJ 08625-0716	1537	Evidence of insurance. All operations usual to County Governmental Entity as respects the Grant Renewal Package for contract # UC16004. (see page 2)	6/3/2015 GL EX AU WC
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- Overbrook High School	1200 Turnersville Road Pine Hill, NJ 08021	1541	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 with respects to use of tennis courts at Overbrook High School for Intercollegiate Tennis Matches.	6/15/2015 GL EX AU
I- Camden County College	Cheryl Smith, Athletic Director PO Box 200 Blackwood, NJ 08021			

Total # of Holders = 6

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF April 30, 2015					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,393,659	5,574,634	51,270,003	56,844,637
2.	CLAIM EXPENSES				
	Paid Claims	192,406	852,597	7,915,833	8,768,430
	Case Reserves	139,343	275,251	4,037,389	4,312,640
	IBNR	310,938	1,354,321	8,329,108	9,683,429
	Discounted Claim Value	(30,489)	105,882	(739,128)	(633,247)
	TOTAL CLAIMS	612,197	2,588,050	19,543,202	22,131,252
3.	EXPENSES				
	Excess Premiums	510,408	2,041,633	22,275,229	24,316,862
	Administrative	57,382	234,088	2,880,696	3,114,784
	TOTAL EXPENSES	567,790	2,275,721	25,155,925	27,431,646
4.	UNDERWRITING PROFIT (1-2-3)	213,671	710,863	6,570,876	7,281,739
5.	INVESTMENT INCOME	3,198	12,164	107,645	119,809
6.	PROFIT (4 + 5)	216,868	723,027	6,678,521	7,401,548
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	INVESTMENT IN JOINT VENTURE	(31,576)	123,725	1,978,299	2,102,024
9.	SURPLUS (6 + 7 + 8)	185,292	846,752	8,869,336	9,716,088
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(5,655)	75,007	(133,794)	(58,787)
	2011	(12,228)	111,241	876,962	988,203
	2012	(6,320)	(21,732)	1,312,373	1,290,641
	2013	147,795	330,933	3,664,078	3,995,011
	2014	(128,834)	(368,537)	3,149,717	2,781,180
	2015	190,535	719,840		719,840
	TOTAL SURPLUS (DEFICITS)	185,292	846,752	8,869,336	9,716,088
	TOTAL CASH				15,453,154
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	22,623	32,179	2,581,166	2,613,345
	Case Reserves	(21,249)	(84,293)	162,735	78,442
	IBNR	(3,706)	(6,218)	61,061	54,843
	Discounted Claim Value	1,036	6,292	(11,470)	(5,178)
	TOTAL FY 2010 CLAIMS	(1,296)	(52,040)	2,793,492	2,741,452
FUND YEAR 2011					
	Paid Claims	17,513	46,760	1,784,746	1,831,506
	Case Reserves	(1,874)	(127,122)	505,962	378,840
	IBNR	(7,862)	(6,861)	106,190	99,329
	Discounted Claim Value	871	12,585	(32,521)	(19,936)
	TOTAL FY 2011 CLAIMS	8,649	(74,638)	2,364,377	2,289,739
FUND YEAR 2012					
	Paid Claims	6,297	42,568	1,241,836	1,284,404
	Case Reserves	18,375	3,125	567,504	570,629
	IBNR	(21,064)	(39,986)	302,255	262,269
	Discounted Claim Value	121	11,169	(45,491)	(34,322)
	TOTAL FY 2012 CLAIMS	3,729	16,875	2,066,104	2,082,979
FUND YEAR 2013					
	Paid Claims	17,294	103,193	1,255,786	1,358,979
	Case Reserves	(82,339)	(200,695)	1,196,054	995,359
	IBNR	(125,542)	(320,875)	2,741,100	2,420,225
	Discounted Claim Value	11,775	78,766	(225,646)	(146,880)
	TOTAL FY 2013 CLAIMS	(178,813)	(339,612)	4,967,294	4,627,682
FUND YEAR 2014					
	Paid Claims	75,901	509,670	1,052,299	1,561,969
	Case Reserves	130,678	512,954	1,605,134	2,118,088
	IBNR	(85,952)	(805,484)	5,118,502	4,313,018
	Discounted Claim Value	2,127	136,836	(424,000)	(287,164)
	TOTAL FY 2014 CLAIMS	122,754	353,976	7,351,935	7,705,911
FUND YEAR 2015					
	Paid Claims	52,777	118,228		118,228
	Case Reserves	95,751	171,281		171,281
	IBNR	555,064	2,533,746		2,533,746
	Discounted Claim Value	(46,418)	(139,766)		(139,766)
	TOTAL FY 2015 CLAIMS	657,174	2,683,490	0	2,683,490
	COMBINED TOTAL CLAIMS	612,197	2,588,050	19,543,202	22,131,252

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, 2015		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,824,835	5,467,869	54,944,225	60,412,094
2.	CLAIM EXPENSES				
	Paid Claims	2,920	260,143	411,505	671,648
	Case Reserves	(2,849)	(231,122)	683,535	452,412
	IBNR	473,086	660,980	8,429,959	9,090,939
	Discounted Claim Value	(46,448)	156,371	(1,189,781)	(1,033,409)
	TOTAL CLAIMS	426,709	846,372	8,335,218	9,181,590
3.	EXPENSES				
	Excess Premiums	1,313,133	3,799,292	36,750,168	40,549,460
	Administrative	132,779	395,125	4,080,877	4,476,002
	TOTAL EXPENSES	1,445,912	4,194,417	40,831,045	45,025,462
4.	UNDERWRITING PROFIT (1-2-3)	(47,786)	427,081	5,777,962	6,205,043
5.	INVESTMENT INCOME	2,645	7,344	152,545	159,889
6.	STATUTORY PROFIT (4+5)	(45,141)	434,424	5,930,507	6,364,932
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(45,141)	434,424	5,322,956	5,757,381
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(10,964)	36,041	680,166	716,207
	2011	(8,276)	78,877	994,756	1,073,633
	2012	(7,936)	(16,265)	822,655	806,390
	2013	(98,495)	(40,517)	1,310,706	1,270,189
	2014	(30,897)	(83,228)	1,514,673	1,431,445
	2015	111,427	459,516		459,516
	TOTAL SURPLUS (DEFICITS)	(45,141)	434,424	5,322,956	5,757,381
	TOTAL CASH				12,050,022
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	2,708	9,205	142,195	151,400
	Case Reserves	(2,541)	(12,026)	24,085	12,059
	IBNR	8,048	(47,179)	463,719	416,540
	Discounted Claim Value	2,973	14,613	(41,484)	(26,871)
	TOTAL FY 2010 CLAIMS	11,187	(35,387)	588,515	553,128
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	1	(1,658)	2,671	1,013
	IBNR	9,379	(108,342)	1,113,232	1,004,890
	Discounted Claim Value	(708)	32,281	(121,623)	(89,342)
	TOTAL FY 2011 CLAIMS	8,672	(77,719)	1,138,377	1,060,658
FUND YEAR 2012					
	Paid Claims	212	250,938	125,213	376,151
	Case Reserves	(212)	(217,252)	653,695	436,443
	IBNR	8,447	(83,685)	1,521,091	1,437,406
	Discounted Claim Value	(12)	67,780	(240,518)	(172,738)
	TOTAL FY 2012 CLAIMS	8,435	17,781	2,059,481	2,077,262
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(1)	2	2,025	2,027
	IBNR	106,632	(25,002)	2,322,975	2,297,973
	Discounted Claim Value	(7,483)	67,425	(311,625)	(244,200)
	TOTAL FY 2013 CLAIMS	99,148	42,425	2,013,375	2,055,800
FUND YEAR 2014					
	Paid Claims	0	0	0	0
	Case Reserves	(96)	(190)	1,058	868
	IBNR	33,309	(9,810)	3,008,942	2,999,132
	Discounted Claim Value	(1,453)	95,930	(474,530)	(378,600)
	TOTAL FY 2014 CLAIMS	31,760	85,930	2,535,470	2,621,400
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	0	2		2
	IBNR	307,271	934,998		934,998
	Discounted Claim Value	(39,766)	(121,658)		(121,658)
	TOTAL FY 2015 CLAIMS	267,506	813,342	0	813,342
COMBINED TOTAL CLAIMS		426,709	846,372	8,335,218	9,181,590

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 April 30, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,822,623	7,290,492	54,944,240	62,234,732
2.	CLAIM EXPENSES				
	Paid Claims	114,468	374,610	411,505	786,115
	Case Reserves	394,868	163,746	683,536	847,280
	IBNR	65,150	726,130	8,429,959	9,156,089
	Discounted Claim Value	(65,799)	90,571	(1,189,781)	(1,099,209)
	TOTAL CLAIMS	508,687	1,355,058	8,335,219	9,690,276
3.	EXPENSES				
	Excess Premiums	1,266,675	5,066,702	36,749,433	41,816,135
	Administrative	132,240	527,235	4,081,008	4,608,243
	TOTAL EXPENSES	1,398,916	5,593,936	40,830,441	46,424,377
4.	UNDERWRITING PROFIT (1-2-3)	(84,979)	341,498	5,778,580	6,120,079
5.	INVESTMENT INCOME	2,831	10,175	152,545	162,720
6.	STATUTORY PROFIT (4+5)	(82,148)	351,673	5,931,125	6,282,799
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(82,148)	351,673	5,323,574	5,675,248
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	24,566	60,606	680,166	740,772
	2011	50,806	129,683	994,756	1,124,439
	2012	32,730	16,466	822,655	839,121
	2013	68,127	27,610	1,310,706	1,338,316
	2014	(201,590)	(285,421)	1,515,291	1,229,870
	2015	(56,788)	402,729		402,729
	TOTAL SURPLUS (DEFICITS)	(82,148)	351,673	5,323,574	5,675,247
	TOTAL CASH				13,178,085
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,696	10,901	142,195	153,096
	Case Reserves	(1,696)	(13,722)	24,085	10,363
	IBNR	(25,607)	(72,786)	463,719	390,933
	Discounted Claim Value	1,274	15,887	(41,484)	(25,597)
	TOTAL FY 2010 CLAIMS	(24,333)	(59,720)	588,515	528,795
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	(1,658)	2,671	1,013
	IBNR	(55,066)	(163,408)	1,113,232	949,824
	Discounted Claim Value	4,674	36,955	(121,623)	(84,668)
	TOTAL FY 2011 CLAIMS	(50,391)	(128,110)	1,138,377	1,010,267
FUND YEAR 2012					
	Paid Claims	139	251,077	125,213	376,290
	Case Reserves	9,999	(207,253)	653,695	446,442
	IBNR	(47,376)	(131,061)	1,521,091	1,390,030
	Discounted Claim Value	5,029	72,809	(240,518)	(167,709)
	TOTAL FY 2012 CLAIMS	(32,209)	(14,428)	2,059,481	2,045,053
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(2)	0	2,025	2,025
	IBNR	(77,673)	(102,675)	2,322,975	2,220,300
	Discounted Claim Value	10,230	77,655	(311,625)	(233,970)
	TOTAL FY 2013 CLAIMS	(67,445)	(25,020)	2,013,375	1,988,355
FUND YEAR 2014					
	Paid Claims	112,633	112,633	0	112,633
	Case Reserves	136,563	136,373	1,058	137,431
	IBNR	(36,373)	(46,183)	3,008,942	2,962,759
	Discounted Claim Value	(10,333)	85,597	(474,530)	(388,933)
	TOTAL FY 2014 CLAIMS	202,491	288,421	2,535,470	2,823,891
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	250,004	250,006		250,006
	IBNR	307,245	1,242,243		1,242,243
	Discounted Claim Value	(76,674)	(198,332)		(198,332)
	TOTAL FY 2015 CLAIMS	480,575	1,293,917	0	1,293,917
	COMBINED TOTAL CLAIMS	508,687	1,355,058	8,335,218	9,690,276

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	May 31, 2015							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	0	0	0	
May-15	0	0	0	0	0	0	0	
NET CHGE	0	0	0	0	0	0	0	
Limited Reserves								#DIV/0!
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$90	\$0	\$90	
May-15	\$0	\$0	\$0	\$0	\$90	\$0	\$90	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Ltd Incurred	\$46,480	\$33,320	\$0	\$14,727	\$83,445	\$754	\$178,726	
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	7	16	27	28	12	90	
May-15	0	6	10	24	26	10	76	
NET CHGE	0	-1	-6	-3	-2	-2	-14	
Limited Reserves								\$2,157
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$18,925	\$64,712	\$38,530	\$26,479	\$9,726	\$1,200	\$159,572	
May-15	\$18,924	\$61,712	\$38,527	\$32,861	\$10,926	\$1,000	\$163,951	
NET CHGE	(\$0)	(\$3,000)	(\$3)	\$6,382	\$1,200	(\$200)	\$4,379	
Ltd Incurred	\$521,519	\$298,522	\$250,352	\$45,955	\$14,771	\$14,771	\$1,145,891	
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	1	0	0	4	0	5	
May-15	0	1	0	0	4	3	8	
NET CHGE	0	0	0	0	0	3	3	
Limited Reserves								\$1,250
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$5,242	\$1,657	\$0	\$0	\$2,900	\$0	\$9,799	
May-15	\$5,242	\$1,657	\$0	\$0	\$2,900	\$201	\$10,000	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$201	\$201	
Ltd Incurred	\$118,676	\$27,835	\$50,000	\$1,000	\$9,690	\$701	\$207,902	
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	4	13	19	25	44	14	119	
May-15	4	13	18	25	41	13	114	
NET CHGE	0	0	-1	0	-3	-1	-5	
Limited Reserves								\$21,029
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$54,275	\$312,472	\$532,099	\$623,282	\$926,930	\$100,634	\$2,549,693	
May-15	\$54,048	\$298,405	\$479,129	\$586,835	\$875,931	\$102,917	\$2,397,266	
NET CHGE	(\$227)	(\$14,067)	(\$52,970)	(\$36,447)	(\$51,000)	\$2,283	(\$152,428)	
Ltd Incurred	\$2,026,473	\$1,832,205	\$1,794,812	\$1,683,236	\$1,754,468	\$173,636	\$9,264,829	
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	4	21	35	52	76	26	214	
May-15	4	20	28	49	71	26	198	
NET CHGE	0	-1	-7	-3	-5	0	-16	
Limited Reserves								\$12,986
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$78,442	\$378,841	\$570,629	\$649,762	\$939,646	\$101,834	\$2,719,154	
May-15	\$78,215	\$361,774	\$517,656	\$619,696	\$889,847	\$104,118	\$2,571,306	
NET CHGE	(\$227)	(\$17,067)	(\$52,972)	(\$30,066)	(\$49,800)	\$2,284	(\$147,848)	
Ltd Incurred	\$2,713,148	\$2,191,882	\$2,095,163	\$1,744,918	\$1,862,375	\$189,862	\$10,797,348	

Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials.

Access to the system is available at **no additional cost** to current Zurich environmental customers.

Sign up today! It's simple, just call
888-SPILLHELP
(1-888-774-5543) Or by visiting
www.zurichna.com/spillcenter and
choosing "enrollment" to create
your password and ID.

A1-18503-B (1/14) 112002551

Zurich
1400 American Lane, Schaumburg, Illinois 60196-1056
866 219 3402 www.zurichna.com/environmental

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.
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Zurich Environmental Emergency Response



Whether it is a release from a vehicle accident or at your facility, any accident that requires emergency environmental clean-up can set off a complicated and potentially expensive chain of events.

That's why Zurich's Environmental underwriting and claims professionals developed the Zurich Environmental Emergency Response (ZEER). With more than 15 years of assessing and auditing environmental emergencies, the resources of Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability, regardless of the extent of the environmental emergency, and at no additional cost to you.

Focusing on your business

A vehicle accident or an emergency release that results in an environmental hazard is, for most businesses, an extraordinary occurrence. Yet every business needs to be prepared for such an event. ZEER helps you deal with spill emergencies without expending your own resources to build and maintain a spill emergency response system. Zurich's assistance with your emergency response including reporting, response activation and documentation allows you time to focus on your business.

Spill reporting simplified

If you are registered with ZEER, you can report an environmental emergency online or by telephone 24 hours a day, seven days a week. Upon activating the system, enter all pertinent emergency information. Your information is sent electronically to the alert distribution list identified in your enrollment profile. Then, Zurich Environmental Emergency Response searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of environmental emergencies, minimizing costs and liability.

You will be provided with the names of several contractors to choose from. The scope of work for the environmental emergency is monitored in real time to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no emergency falls through the cracks. Generally, you submit costs in excess of the deductible to Zurich, which processes covered payments to third parties.

There's more to it than clean-up

Zurich's service doesn't stop with response and clean-up. The Zurich Environmental Emergency Response also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of environmental emergency, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center constantly reviews and updates regulatory requirements, it will have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process even easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

Zurich Environmental Emergency Response provides:

- Tracking of quickly changing environmental regulatory requirements
- Assistance with the coordination of clean-up activities from the initial response through release closure
- Coordination and filing of reports with regulatory authorities
- Notification of your in-house spill team, if requested
- Complete data package of outgoing correspondence

To report a spill call 888-SPILLHELP
(1-888-774-5543)

Reporting a claim

Reporting an environmental emergency to the online system does not constitute reporting a claim, nor does it guarantee that an environmental emergency is covered under your policy. Zurich Environmental Emergency Response is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, the Zurich Environmental Emergency Response is intended to help you effectively and efficiently mitigate these types of claims.

Additionally, this service is available within your deductible/Self Insured Retention. This is a value-added benefit at no cost to you and is afforded regardless of the amount of necessary clean-up costs. This system will help facilitate timely investigation of the facts and circumstances surrounding the event.

For more information, call Zurich's Spill Center at
888-SPILLHELP (1-888-774-5543)

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 35-15

JUNE 2015

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000323			
000323	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/03/15	3,563.78
000323	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/03/15	971.30
000323	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/04/15	39.00
000323	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/04/15	214.50
000323	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 06/09/15	3,643.83
			8,432.41
000324			
000324	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2015 - CCPD	11,317.00
000324	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2015 - CCIC	18,250.00
			29,567.00
000325			
000325	SAFETYSERVE.COM	NAT'L SAFETY COUNSEL DEFEN DRIVNG COURSE	5,250.00
			5,250.00
000326			
000326	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2015	4.06
000326	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2015	14,583.37
			14,587.43
000327			
000327	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2015 - CCPD	528.00
000327	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2015 - CCIC	305.33
			833.33
TOTAL PAYMENTS FY 2015			58,670.17

TOTAL PAYMENTS ALL FUND YEARS \$ 58,670.17

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: April								
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	TOTAL
OPEN BALANCE	138,653.36	1,890,044.57	593,804.95	979,758.41	10,472,126.53	(5,305.09)	(2,738,640.38)	11,330,442.35
RECEIPTS								
Assessments	16,143.20	213,736.07	68,400.39	886,506.58	0.00	1,738,318.25	189,680.15	3,112,784.64
Refunds	0.00	349.00	0.00	0.00	0.00	0.00	0.00	349.00
Invest Pymnts	30.86	360.52	113.26	302.51	2,322.32	0.00	64.70	3,194.17
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	30.86	360.52	113.26	302.51	2,322.32	0.00	64.70	3,194.17
Other *	0.00	0.00	0.00	1,358,714.93	0.00	0.00	66,194.67	1,424,909.60
TOTAL	16,174.06	214,445.59	68,513.65	2,245,524.02	2,322.32	1,738,318.25	255,939.52	4,541,237.41
EXPENSES								
Claims Transfers	0.00	24,259.15	4,548.25	84,158.45	0.00	0.00	0.00	112,965.85
Expenses	0.00	0.00	0.00	0.00	11,317.00	0.00	49,119.55	60,436.55
Other *	0.00	0.00	0.00	114,180.23	106,021.56	0.00	0.00	220,201.79
TOTAL	0.00	24,259.15	4,548.25	198,338.68	117,338.56	0.00	49,119.55	393,604.19
END BALANCE	154,827.42	2,080,231.01	657,770.35	3,026,943.75	10,357,110.29	1,733,013.16	(2,531,820.41)	15,478,075.57

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
CAMDEN COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2015			
	Description:	Ins Comm	Workers Comp	Liability
	ID Number:	General A/C	Claims	Claims
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$11,330,442.60	11138316.8	-\$ 1,957.55	\$ 194,083.35
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -
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	\$3,194.19	\$3,131.29	\$21.57
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	\$3,194.19	\$3,131.29	\$21.57
9	Deposits - Purchases	\$4,694,202.22	\$4,538,043.24	\$143,577.11
10	(Withdrawals - Sales)	-\$549,763.17	-\$322,617.09	-\$198,338.68
	Ending Cash & Investment Balance	\$15,478,075.84	\$15,356,874.24	-\$56,697.55
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$212,274.92	\$29,662.55	\$161,095.55
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$15,690,350.76	\$15,386,536.79	\$104,398.00
			\$199,415.97	



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

2015								
Month	Provider Billed Amount	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								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		824						

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: June 15, 2015

May June 2015

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 28:** Attended the CCIC meeting in Blackwood.
- **June 2:** Attended the CCIC Claims Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 17:** Plan to attend the CCIC Safety Committee meeting in Blackwood
- **June 25:** Plan to attend the CCIC meeting in Blackwood.
- **June 26:** One session of Seasonal (Summer) Employee Orientation is scheduled for CCIC.

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. 36-15

**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: 1354, 1388, 0531, 1369, 0947, 0260

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 – May 28, 2015
Camden County College Regional Emergency Training Center
Conference Room
Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Steve Williams, Vice Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton (<i>via teleconference</i>) Paulette Kelly (<i>via teleconference</i>)
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	Conner Strong & Buckelew Michelle Leighton
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Jenna Quatronne
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ALSO PRESENT:

Marge DellaVecchia, Camden County Municipal Utility Authority (*via teleconference*)
Lou DiAngelo, Camden County
Ed Hill, Camden Board of Social Services
Rachel Chwastek PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF APRIL 23, 2015

MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 23, 2015

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on May 20th and discussed a variety of topics, including upcoming training opportunities. Mr. Prince advised that there were multiple training requests, including PPE, forklift and dealing with difficult people. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on May 5th and reviewed the claims that would be presented during closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT – Included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 4/16/15 to 5/19/15. There were 15 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director advised the CEL met on April 23, 2015. A summary report of the meeting was included in the agenda. The next CEL meeting is scheduled for June 25, 2015 at 1:00 PM.

CCIC FINANCIAL FAST TRACK – The CCIC Financial Fast Track was distributed at the meeting. As of March 31, 2015 the Commission had a surplus of \$9,530,795. Executive Director referred to line 8 of the report “Investment in Joint Venture” and indicated \$2,133,600 was the CCIC’s share of the CEL JIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised the CEL Financial Fast Track was not available for the meeting and will be provided with the next month’s agenda.

ON LINE DRIVING TRAINING COURSE – Executive Director reported the agenda included a copy of a letter from Mr. McHale, Safety Director, advising Mr. DiAngelo’s request for 250 usages of online National Safety Counsel Defensive Driver Course offered through SafeServe.com for 2015. The cost for 250 usages per year is \$5,250. Executive Director advised the Commission had approved this expense in 2013 and 2014 and asked the Commission to consider approving this expense again for 2015.

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

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

2015 PROPERTY & CASUALTY ASSESSMENTS – Executive Director advised the second Property & Casualty Assessment payment were due on May 15, 2015. Payments should be sent to the Commission Treasurer, David McPeak.

PERMA CHANGE OF ADDRESS – Executive Director reported on June 1st the PERMA Parsippany office would be moving to the second floor of the building they now occupy. Below is the new address. The only change in the address is the suite number. The telephone number and e-mail address will not change for any of the PERMA team.

PERMA
9 Campus Drive, Suite 216
Parsippany, NJ 07054

LEGAL DEFENSE PANEL CONTRACTS – The Commission Attorney will provide an update on the Defense Panel RFP during her report.

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

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Commissioner Attorney reported the May Bill and Supplemental Lists were reviewed by the Treasurer and are in order.

MOTION TO APPROVE RESOLUTION 29-15 MAY BILL LIST IN THE AMOUNT OF \$59,744.41 AND RESOLUTION 30-15 MAY SUPPLEMENTAL BILL LIST IN THE AMOUNT OF \$325.00

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

Executive Director advised the monthly Treasurer's report was also included in the agenda.

ATTORNEY: Commission Attorney prepared Resolution 31-15, authorizing the 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 defense panel and for the provision of special/conflicts of counsel services. The Commission Attorney discussed the firms being included in the panel and requested the Resolution be passed.

MOTION TO APPROVE RESOLUTION 31-15 FOR THE PANEL OF LEGAL DEFENSE ATTORNEYS

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

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of April which was included in the agenda. Ms. Hall advised the total billed for the month of April was \$84,807.74 and the total paid was \$37,620.99 with a savings of \$44,092.95 or 53.98%. Ms. Hall advised the net savings was \$35,266.76 and the network utilization was 86%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the April – June 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince reported that a meeting was held with representatives of Meridian Services, which was also attended by Mr. Di Angelo. Slippery floor conditions were discussed and Meridian was requested to take additional steps to ensure that the floors in all County Buildings remained as dry as possible. Meridian reported that they would utilize additional floor mats and dryers, where required. Mr. Prince advised that concluded his report unless anyone had anyone had questions.

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 asked for 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 32-15, 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 32-15 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Commissioner Williams advised he would make a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
0969	\$ 17,370.00
1954	\$ 49,602.03
1401	\$ 92,502.40
1097	\$ 35,963.00
1392	\$ 22,680.00

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

Commissioner Williams advised the next meeting was scheduled for Thursday, June 25, 2015 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:42 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

APPENDIX II

LOSS CONTROL REPORT

Camden County Insurance Commission

Department of Public Safety

To: Administrator Ross Angilella

Date of visit: May 11, 2015

Date of report: May 29, 2015

Contact: Director Robin Blaker
Camden County Department of Public Safety
Chief James Jankowski

OBJECTIVE OF THE SURVEY

Conduct a loss control visit of the Camden County Department of Public Safety.

SURVEY RESULTS

Central Communications / 911

On May 11, 2015 Glenn Prince, Risk Control Consultant, J.A. Montgomery Risk Control, met with Public Safety Chief James Jankowski for the purpose of conducting a loss control visit and to determine what recommendations could be provided to enhance their current safety program at the Camden County Central Communications Center.

During my visit, I was provided with an extensive overview of the services provided by the facility as well as the expansion plans which are needed to continue providing the excellent level of services essential for public safety. I was also provided with an escorted tour of the facility by Chief Jankowski, Lt. Draham, Captain Eric Hoban and Mark Simonetti.

The facility appeared to be well organized and all aisle ways, exits and doors appeared to be free and clear of obstructions.

As a result of the escorted tour, the below listed areas of concern were observed and identified.

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

J.A. Montgomery Risk Control
40 Lake Center Executive Park
401 Route 73 North
P.O. Box 177
Marlton, NJ 08053

Glenn A. Prince
Office phone: (856) 552-4744
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Fax: (856) 552-4745

- All electrical panels within the facility did not have Arc flash protection decals as recommended and described in NFPA 70 E.
- Fire extinguishers within the facility failed to display a documented monthly inspection as recommended in NFPA 10.

New suggestions have been classified by the following system.

- **"Urgent" (U)** refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- **"Important" (I)** encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- **"Program Improvement" (PI)** encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

Central Communications / 911

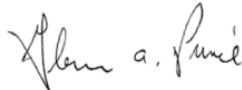
CCIC 2015 - 1 (I) *It is recommended that Arc Flash protection decals be affixed to all electrical panels within the facility to inform all employees of the required personal protective equipment that is required while working inside of electrical panels, as described in NFPA 70 E.*

CCIC 2015 - 2 (I) *It is recommended that all fire extinguishers within the facility be inspected on a monthly basis, document by initialing the fire extinguishers inspection tag, as recommended by NFPA 10.*

Please review each of the suggested items as identified above and provide an appropriate response on the attached status form within 60 days upon receipt of this report.

For your reference, a report showing the current status of your Suggestions for Improvement is enclosed. Please take a few moments to verify that it is correct. Copies of this report should be distributed to all departments referred to in this report. If you have any questions regarding this survey, please call or e-mail Glenn Prince, CCIC Risk Control Consultant, at 609-552-4744 or gprince@jamontgomery.com.

REPORT SUBMITTED BY:



Glenn A. Prince
Associate Public Sector Director
J.A. Montgomery Risk Control

cc: Louis DiAngelo, CCIC Insurance Manager
Dave McHale, Public Sector Director, J.A. Montgomery Risk Control
Joe Hrubash, PERMA, CCIC Executive Director
Cathy Dodd, PERMA, CCIC Account Manager
Brad Stokes, PERMA

Loss Control Report Camden County Insurance Commission (CCIC)

Open Suggestions

Report Date 6/9/2015

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
Public Safety and Juvenile Justice					
	2-2015	I	O	5/11/2015	<u>Central Communications / 911</u> It is recommended that all fire extinguishers within the facility be inspected on a monthly basis, document by initialing the fire extinguishers inspection tag, as recommended by NFPA 10.
	1-2015	I	O	5/11/2015	<u>Central Communications/911</u> It is recommended that Arc Flash protection decals be affixed to all electrical panels within the facility to inform all employees of the required personal protective equipment that is required while working inside of electrical panels, as described in NFPA 70 E.
	1-2012	N/A	O	2/12/2012	<u>Communications Center</u> Review the information as provided on the Renovation/Construction Project IAQ Compliance Checklist to ensure that renovations are done in compliance with the NJ Indoor Air Quality Standard (N.J.A.C. 12:100-13).

<u>Type</u>	<u>Type</u>	<u>Type</u>	<u>Status</u>	<u>Survey Date</u>
U - Urgent	C - Critical	1 - Requires immediate attention	O - Open	The date the survey was conducted.
I - Important	D - Desirable	2 - Should be addressed before next loss control survey	C - Completed	<u>Status Date</u> The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
PI - Prog. Improvement		3 - Are desirable improvements		
R - Regulatory		N/A - Not Applicable		
N/A - Not Applicable				

Total Count of SFI = 3

SUGGESTIONS FOR IMPROVEMENT STATUS

Camden County Insurance Commission – NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt. This form applies to the survey **conducted** on _____.

J.A. MONTGOMERY RISK CONTROL

Please Fax Completed Form to Natalie Dougherty at 856-552-4739

Ms. Dougherty will scan and email all forms upon receipt to:

Louis DiAngelo @ ldiangelo@camdencounty.com

SUGGESTION(S) COMPLETED:

(Indicate by Number)

OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:

(Indicate by Number and Date of Estimated Completion)

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ **Title** _____

Agency _____ **Date** _____

LOSS CONTROL REPORT

CAMDEN COUNTY INSURANCE COMMISSION

Camden County Parks Department

To: Administrator Ross Angilella
Date: May 31, 2015
Date of Survey: May 1, 2015
Contacts & Titles: Louis Di Angelo, Insurance Manager
John Wolick, Supervisor of Parks

OBJECTIVE OF THE SURVEY

Conduct a Loss Control Survey of the Lees Lane and Newton Lake playgrounds maintained by the Camden County Parks Department.

SURVEY RESULTS

On May 1, 2015 Glenn Prince, J.A. Montgomery Risk Control, conducted a Loss Control Survey of playgrounds maintained by the Camden County Parks System. John Wolick, Supervisor of Parks, currently has an inspection program and is familiar with the ASTM and CPSC requirements for playgrounds.

Newton Lake Park / Lees Lane

The Lees Lane Playground of Newton Lake Park was observed to contain Landscape Structures equipment which was found to need the following repairs:

- Track glide had worn rollers and missing bushings
- Exposed mat in swing bay

Newton Lake Park at West Browning Road

The Newton Lake Park Playground at West Browning Road, was observed to have the following conditions:

- Exposed mat in swing bay

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

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New suggestions have been classified by the following system.

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Playgrounds

CCICPG 1-2015 (I) *It is recommended that additional impact absorbing material (mulch) be added in the use zone of each piece of equipment to increase the depth to a depth of 9" that will produce impact absorption equivalent to the critical height of the equipment and a minimum of six feet in all directions around individual pieces of equipment.*

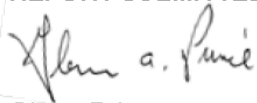
Newton Lake Park / Lees Lane

CCICPG 2-2015 (I) *It is recommended that repairs are performed on the Track Glide located at Lees Lane to eliminate the potential for injuries.*

Please review each of the suggested items as identified above and provide an appropriate response on the attached status form within 60 days upon receipt of this report.

For your reference, a report showing the current status of your Suggestions for Improvement is enclosed. Please take a few moments to verify that it is correct. Copies of this report should be distributed to all departments referred to in this report. If you have any questions regarding this survey, please call or e-mail Glenn Prince, CCIC Risk Control Consultant, at 609-238-3949 or gprince@jamontgomery.com.

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Loss Control Report Camden County Insurance Commission (CCIC)

Open Suggestions

Report Date 6/10/2015

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
Playgrounds					
	7-2013	PI	O	5/1/2013	<p><u>Cooper River Park</u> A corner pipe near a slide facing North Park Drive, was observed to be damaged and displayed sharp edges, which posed the potential for injury. It is recommended that the described condition be corrected by installing a factory replacement pipe consistent with manufacturer specifications.</p>
	6-2013	PI	O	5/1/2013	<p><u>Cooper River Playground</u> A pipe cap on the Cooper River Playground was observed to be missing. It is recommended that the pipe cap should be replaced with an identical replacement, which is authorized by the manufacturer</p>
	8-2013	PI	O	5/1/2013	<p><u>Cooper River Playground</u> A handhold on a set of climbing bars at the Cooper River Playground on North Park Drive was observed to be missing. It is also recommended that the handhold should be replaced with a replacement, which is authorized by the manufacturer.</p>
	9-2013	PI	O	5/1/2013	<p><u>Haddon Lake Playground</u> The swing area of the Haddon Lake Playground in Haddon Heights was observed to have a mat which was exposed under the area of the swings. While the measured depth of the mulch generally met the 9 inches recommended by the CPSC; several areas were found where the mulch was thinned due to swing use. Re-level or add mulch in these areas such that the minimum depth is re-established.</p>
	2-2013	PI	O	5/1/2013	<p><u>New Camden Park</u> It is recommended that additional impact absorbing material (mulch) be added in the use zone of each piece of equipment to increase the depth to a depth that will produce impact absorption equivalent to the critical height of the equipment and a minimum of six feet in all directions around individual pieces of equipment. The mulch depth was measured in several places at New Camden Park and the average depth was 7 1/2 inches. It is also recommended that the base of the Berlin Park / Berlin Mart Play area be improved to the desired base of 9 inches.</p>
	3-2013	PI	O	5/1/2013	<p><u>Newton Lake Park</u> It is recommended that the handholds on the log roll located at the Lees Lane Playground area at Newton Lake Park, be repaired to comply with section 5.3.3 and 5.2.2 of the CPSC guidelines. (See attached diagram).</p>
	2-2015	I	O	5/1/2015	<p><u>Newton Lake Park / Lees Lane</u> It is recommended that repairs are performed on the Track Glide located at Lees Lane to eliminate the potential for injuries.</p>

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
5-2013	PI	O	5/1/2013	<p><u>Playgrounds</u> To reduce the liability exposure to the County of Camden, it is suggested that warning / notice signs be posted at each playground facility.</p> <p>Note: These signs should include the following: -Playground hours, i.e., dawn to dusk -Playground rules, i.e., adult / parental supervision recommended -Prohibition against wearing bicycle helmets while utilizing the equipment -Do not use when the equipment is wet or the temperature is below freezing -The recommended age range for users of the equipment, i.e., (2-5) or (5-12) -State that animals are prohibited except those assisting the visually challenged -Post a contact phone number to report maintenance issues or injuries</p> <p>Signs were missing or incomplete at: Timber Creek Park, New Brooklyn Park and Cooper River Park.</p>	
1-2015	I	O	5/1/2015	<p><u>Playgrounds</u> It is recommended that additional impact absorbing material (mulch) be added in the use zone of each piece of equipment to increase the depth to a depth of 9" that will produce impact absorption equivalent to the critical height of the equipment and a minimum of six feet in all directions around individual pieces of equipment.</p>	
1-2013	PI	O	5/1/2013	<p><u>Von Neida Park</u> Solid steel decks, slides or steps in direct sunlight may reach temperatures high enough to cause serious contact burn injuries in a matter of seconds. If shade cannot be provided then a warning sign should be placed near the Von Neida Park steel slide equipment. CPSC recommends a warning sign with words similar to: Parents should check for hot surfaces on metal playground equipment before allowing young children to play on it. Always have the wording of any new warning sign reviewed by legal counsel.</p>	
10-2013	PI	O	5/1/2013	<p><u>Von Neida Playground</u> It is also recommended that the seat spacing on the Von Neida Playground be corrected to comply with the recommended swing spacing of 20 inches per swing and approximately 24 inches per swing seat. (See attached diagram).</p>	
11-2013	PI	O	5/1/2013	<p><u>Von Neida Playground</u> It is also recommended that the loose bolts and improper installation of bolts at the Von Neida Playground, be repaired and addressed to comply with the CPSC Guidelines</p>	
4-2013	PI	O	5/1/2013	<p><u>West Browning Road Newton Lake Play area</u> It is recommended that the bolts on the swings located at the West Browning Road Newton Lake Play area be replaced and correctly installed.</p>	

Town	Sug #	Type	Status	Date of Survey Date Completed	Location
<u>Type</u>		<u>Type</u>		<u>Status</u>	<u>Survey Date</u>
U- Urgent		C -Critical		1 - Requires immediate attention	O - Open
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R - Regulatory				N/A - Not Applicable	The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
N/A - Not Applicable					
Total Count of SFI = 13					

SUGGESTIONS FOR IMPROVEMENT STATUS

Camden County Insurance Commission – NJ CE JIF

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SUGGESTION(S) COMPLETED:

(Indicate by Number)

OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:

(Indicate by Number and Date of Estimated Completion)

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ **Title** _____

Agency _____ **Date** _____