

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 23, 2016**

**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 23, 2016
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 26, 2016 Open.....Appendix I
May 26, 2016 Closed Minutes.....Handout
- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMAPages 2-8**
- TREASURER – David McPeak**
 - Resolution 34-16 June Bill List Pages 9-10
 - April Monthly Treasurer Reports Pages 11-12
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 13
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 14

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 35-16 Closed Session.....Page 15
 - 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 28, 2016 Camden County College Regional
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102,
2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 23, 2016

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 4-5)** – Attached on pages 4-5 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 5/24/16 to 6/16/16. There were 4 certificate of insurances issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The CELJIF met prior to the Commission meeting. Executive Director will provide a verbal summary of that meeting. The CEL is scheduled to meet again on September 22, 2016.

❑ **CCIC Financial Fast Track (Page 6)** – Included in the agenda on page 6 is a copy of the Financial Fast Track Report for April. As of **April 30, 2016** the report indicates the Commission has a surplus of **\$12,106,641**. Line 10 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 **\$1,921,573**.

❑ **NJ CEL Property and Casualty Financial Fast Track (Page 7)** - Included in the agenda on page 7 is a copy of the NJ CEL Financial Fast Track Report for the month of April. As of **April 30, 2016** the report indicates the Fund has a surplus of **\$5,647,549**.

❑ **Cyber Liability Awareness (Page 8)** – The MEL through their contract with Rutgers has produced a Cyber Liability Awareness Video and a two hour in person seminar. If the Commission is interested the cost is only \$250 per session. Included in the agenda on page 8 is a brief overview of Marc Pfeiffer’s seminars. The Insurance Commission could assume the cost.

❑ **2015 Audit** – The Commission Auditor, Mr. Jim Miles, of Bowman & Company, LLP will attend the July meeting to present the draft copy of the 2015 Audit.

Camden County Insurance Commission Certificate of Insurance Monthly Report

Thursday, June 16 2016

From 5/24/16/16 to 6/16/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CCIC</u>					
H- K.L. Holdings LLC c/o CBRE, Inc. I- County of Camden	50 S. 16th St., Suite 3000 Philadelphia, PA 19102 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	802	<p>Certificate holder is additional insured where obligated by virtue of a6/1/2016GL 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 as respect to (see page 2)</p> <p>moving of furniture, equipment, etc. on Wednesday, June 15, 2016.</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>		
H- Hale Trailer Brake & Wheel Inc. I- County of Camden	P.O. Box 1400 Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	850	<p>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 (SEE PAGE 2)</p> <p>with respects to Trl # 32330, Serial # 00030086, 2016 Markline, value \$15,475</p>	6/16/2016	GL EX PR
H- State of New Jersey, Department of Human Services and Div of Family Development I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	887	<p>Certificate holder is additional insured where obligated by virtue of a6/9/2016GL 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. (SEE PAGE 2)</p> <p>with regard to the Transportation Contract Renewal Package.</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>		

H- Delaware River Port Authority & NJ Economic
Development Authority
I- County of Camden

36 West State Street, PO Box 990
Trenton, NJ 08625
Division of Insurance, County Courthouse 520 Market
Street, 9th Floor Camden, NJ 08102

1724

Certificate holder is additional insured where obligated by virtue of a6/10/2016 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
(agreement effective 5-25-16)

Company E: XS Worker Compensation Statutory x \$1,000,000
 XS Employers Liability \$5,000,000 x \$1,000,000
Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

Total # of Holders = 4

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF April 30, 2016				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,403,327	5,624,087	67,955,573	73,579,660
2. CLAIM EXPENSES				
Paid Claims	345,924	1,642,013	11,327,435	12,969,448
Case Reserves	(227,008)	244,465	4,544,354	4,788,819
IBNR	556,240	1,378,916	10,860,735	12,239,651
Discounted Claim Value	(7,737)	(40,266)	(346,320)	(386,586)
TOTAL CLAIMS	667,418	3,225,128	26,386,203	29,611,331
3. EXPENSES				
Excess Premiums	547,045	2,166,452	28,400,740	30,567,192
Administrative	58,257	230,290	3,369,646	3,599,937
TOTAL EXPENSES	605,302	2,396,743	31,770,386	34,167,129
4. UNDERWRITING PROFIT (1-2-3)	130,607	2,216	9,798,984	9,801,200
5. INVESTMENT INCOME	4,402	17,562	153,790	171,352
6. PROFIT (4 + 5)	135,009	19,778	9,952,774	9,972,552
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. DIVIDEND INCOME	0	0	101,047	101,047
9. DIVIDEND EXPENSE	0	0	(101,047)	(101,047)
10. INVESTMENT IN JOINT VENTURE	(107,785)	(147,333)	2,068,906	1,921,573
11. SURPLUS (6 + 7 + 8)	27,224	(127,554)	12,234,196	12,106,641
SURPLUS (DEFICITS) BY FUND YEAR				
2010	(1,877)	9,388	(151,551)	(142,163)
2011	16,465	(22,955)	1,049,272	1,026,317
2012	(706)	(109,000)	1,278,583	1,169,583
2013	(218,853)	(25,547)	4,225,475	4,199,928
2014	189,765	460,142	3,880,904	4,341,046
2015	(137,868)	(502,455)	1,951,513	1,449,058
2016	180,299	62,873		62,873
TOTAL SURPLUS (DEFICITS)	27,224	(127,554)	12,234,196	12,106,641
TOTAL CASH				20,882,093
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	2,134	7,732	2,628,285	2,636,016
Case Reserves	7,496	12,298	92,540	104,838
IBNR	(1,516)	(19,953)	68,957	49,004
Discounted Claim Value	(129)	141	(2,516)	(2,375)
TOTAL FY 2010 CLAIMS	7,986	217	2,787,266	2,787,483
FUND YEAR 2011				
Paid Claims	478	24,118	1,939,865	1,963,983
Case Reserves	(3,795)	(65,905)	254,193	188,287
IBNR	(1,596)	(25,614)	77,228	51,613
Discounted Claim Value	116	2,385	(6,839)	(4,454)
TOTAL FY 2011 CLAIMS	(4,797)	(65,016)	2,264,446	2,199,430
FUND YEAR 2012				
Paid Claims	5,017	91,080	1,505,816	1,596,896
Case Reserves	(29,917)	(87,362)	338,978	251,616
IBNR	(4,137)	(11,964)	145,729	133,766
Discounted Claim Value	778	2,374	(10,606)	(8,232)
TOTAL FY 2012 CLAIMS	(28,259)	(5,872)	1,979,917	1,974,045
FUND YEAR 2013				
Paid Claims	22,549	134,382	2,135,836	2,270,218
Case Reserves	151,443	55,712	1,137,999	1,193,711
IBNR	(21,855)	(206,344)	1,277,722	1,071,378
Discounted Claim Value	(1,858)	4,262	(49,350)	(45,088)
TOTAL FY 2013 CLAIMS	150,280	(11,989)	4,502,207	4,490,218
FUND YEAR 2014				
Paid Claims	98,604	470,988	2,250,678	2,721,666
Case Reserves	(261,048)	(592,811)	1,877,491	1,284,680
IBNR	(24,565)	(284,127)	2,716,202	2,432,075
Discounted Claim Value	6,539	24,246	(105,905)	(81,659)
TOTAL FY 2014 CLAIMS	(180,471)	(381,704)	6,738,466	6,356,762
FUND YEAR 2015				
Paid Claims	97,527	428,075	866,955	1,295,031
Case Reserves	(44,306)	423,848	843,153	1,267,001
IBNR	30,652	(407,660)	6,574,897	6,167,237
Discounted Claim Value	165	(3,949)	(171,104)	(175,053)
TOTAL FY 2015 CLAIMS	84,038	440,315	8,113,902	8,554,216
FUND YEAR 2016				
Paid Claims	119,614	485,638		485,638
Case Reserves	(46,881)	498,685		498,685
IBNR	579,256	2,334,578		2,334,578
Discounted Claim Value	(13,348)	(69,725)		(69,725)
TOTAL FY 2016 CLAIMS	638,641	3,249,177	0	3,249,177
COMBINED TOTAL CLAIMS	667,418	3,225,128	26,386,203	29,611,331

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, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,736,503	7,063,418	76,187,004	83,250,422
2.	CLAIM EXPENSES				
	Paid Claims	(10,115)	701,348	1,089,974	1,791,322
	Case Reserves	613,635	561,456	2,413,317	2,974,772
	IBNR	198,307	576,150	9,188,910	9,765,061
	Discounted Claim Value	(52,490)	(84,764)	(651,074)	(735,838)
	TOTAL CLAIMS	749,337	1,754,190	12,041,128	13,795,317
3.	EXPENSES				
	Excess Premiums	1,239,089	5,022,046	52,056,606	57,078,652
	Administrative	120,128	516,591	5,652,271	6,168,862
	TOTAL EXPENSES	1,359,217	5,538,637	57,708,877	63,247,514
4.	UNDERWRITING PROFIT (1-2-3)	(372,052)	(229,409)	6,436,999	6,207,590
5.	INVESTMENT INCOME	3,342	12,785	184,725	197,509
6.	PROFIT (4+5)	(368,709)	(216,624)	6,621,724	6,405,100
7.	Dividend	0	0	150,000	150,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	(368,709)	(216,624)	5,864,173	5,647,549
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	9,503	14,782	642,182	656,964
	2011	24,690	(197,485)	1,149,228	951,742
	2012	(83,021)	(330,239)	477,778	147,539
	2013	(212,714)	(128,245)	1,259,797	1,131,551
	2014	35,109	307,830	1,417,746	1,725,577
	2015	(240,643)	(289,950)	917,441	627,491
	2016	98,366	406,683		406,683
	TOTAL SURPLUS (DEFICITS)	(368,709)	(216,624)	5,864,172	5,647,548
	TOTAL CASH				17,556,245
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	901	163,454	164,355
	Case Reserves	0	(0)	1	1
	IBNR	(9,619)	(15,520)	326,545	311,025
	Discounted Claim Value	320	657	(11,008)	(10,351)
	TOTAL FY 2010 CLAIMS	(9,299)	(13,963)	478,992	465,029
FUND YEAR 2011					
	Paid Claims	0	91,234	144,097	235,331
	Case Reserves	(7,590)	158,768	262,007	420,775
	IBNR	(18,039)	(40,631)	623,896	583,265
	Discounted Claim Value	1,291	(10,456)	(41,637)	(52,093)
	TOTAL FY 2011 CLAIMS	(24,338)	198,915	988,363	1,187,278
FUND YEAR 2012					
	Paid Claims	1,512	511,019	515,889	1,026,908
	Case Reserves	123,723	(84,707)	856,270	771,563
	IBNR	(31,853)	(90,133)	1,120,043	1,029,911
	Discounted Claim Value	(9,985)	(4,333)	(82,267)	(86,600)
	TOTAL FY 2012 CLAIMS	83,397	331,847	2,409,934	2,741,781
FUND YEAR 2013					
	Paid Claims	0	0	15,975	15,975
	Case Reserves	250,000	249,200	511,304	760,504
	IBNR	(31,370)	(120,570)	1,657,721	1,537,151
	Discounted Claim Value	(5,302)	2,072	(110,993)	(108,921)
	TOTAL FY 2013 CLAIMS	213,327	130,701	2,074,007	2,204,709
FUND YEAR 2014					
	Paid Claims	(12,228)	25,431	120,096	145,272
	Case Reserves	(1,101)	(165,839)	313,106	147,267
	IBNR	(22,472)	(187,064)	2,411,798	2,224,734
	Discounted Claim Value	1,421	22,567	(164,745)	(142,177)
	TOTAL FY 2014 CLAIMS	(34,380)	(304,905)	2,680,255	2,375,350
FUND YEAR 2015					
	Paid Claims	601	72,763	130,464	203,227
	Case Reserves	248,598	404,026	470,629	874,655
	IBNR	14,332	(168,259)	3,048,907	2,880,648
	Discounted Claim Value	(19,836)	(13,057)	(240,424)	(253,481)
	TOTAL FY 2015 CLAIMS	243,695	295,473	3,409,576	3,705,050
FUND YEAR 2016					
	Paid Claims	0	0		0
	Case Reserves	5	7		7
	IBNR	297,329	1,198,327		1,198,327
	Discounted Claim Value	(20,399)	(82,214)		(82,214)
	TOTAL FY 2016 CLAIMS	276,935	1,116,120	0	1,116,120
	COMBINED TOTAL CLAIMS	749,337	1,754,190	12,041,128	13,795,317

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.

Seminars Presented by Marc Pfeiffer through PfeifferGov, LLC

Cybersecurity Considerations for Municipalities Seminar

Speaker Marc Pfeiffer, Assistant Director
Bloustein Local Government Research Center
Rutgers University

Today, local governments face cybersecurity and other technology related risks. Addressing them requires attention to technology governance, planning and budgeting. It also requires technical competency, and development of cyber hygiene skills for employees. And what to do varies by the complexity of technology used by a wide range of local governments.

This seminar, discusses the technology risks facing local government and considerations for protecting technology infrastructure. It includes material developed through the MEL's study of Managing Technology Risks and includes guidance on how to implement aspects of proficiency.

The program also includes practical information and skills to help reduce the potential for cyber security breaches and useful information on using email safely.

Subject Material:

1. Overview of technology risks and the need for technological proficiency
2. Basics of implementing technology proficiency
3. MEL Cyber Security Video
4. How to identify Evil Emails
5. Appropriate use of email.

The seminar can run from 90-120 minutes.

Marc Pfeiffer does other presentations that cover: 1) how changes in technology affecting local governments, and 2) the impact of technology on transparency in government.

Other custom presentations on related issues can also be developed upon request.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 34-16

JUNE 2016

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 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000404			
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	1,243.94
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	1,726.15
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	2,308.20
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	136.96
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	136.50
000404	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/31/2016	1,036.38
			6,588.13
000405			
000405	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1750482	2,114.00
			2,114.00
000406			
000406	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751375	2,587.00
			2,587.00
000407			
000407	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751379	2,587.00
			2,587.00
000408			
000408	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751384	2,587.00
			2,587.00
000409			
000409	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751388	2,587.00
			2,587.00
000410			
000410	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751392	1,848.00
			1,848.00
000411			
000411	SELECTIVE INSURANE COMPANY OF	FLOOD POLICY JUL-16 - JUL-17 FLD1751400	2,587.00
			2,587.00
000412			
000412	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2016 - CCPD	11,317.00
000412	COMP SERVICES, INC.	CLAIMS ADMIN - 06/2016 - CCIC	18,250.00
			29,567.00
000413			
000413	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2016	14,583.33
			14,583.33
000414			
000414	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - 06/2016 - CCPD	538.56

000414

THE ACTUARIAL ADVANTAGE

ACTUARIAL SERVICES FEE 06/2016 - CCIC

311.44

850.00

TOTAL PAYMENTS FY 2016

68,485.46

TOTAL PAYMENTS ALL FUND YEARS \$ 68,485.46

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	April						
CURRENT FUND YEAR	2016						
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$18,831,973.41	18682108.89	67,090.84	230,373.07	39,637.00	26,219.29	
Opening Interest Accrual Balance	\$0.00	0	-	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$4,402.28	\$4,295.73	\$25.84	\$48.05	\$24.24	\$8.42
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$4,402.28	\$4,295.73	\$25.84	\$48.05	\$24.24	\$8.42
9	Deposits - Purchases	\$3,050,017.97	\$2,546,185.23	\$285,253.36	\$5,906.41	\$151,474.57	\$61,198.40
10	(Withdrawals - Sales)	-\$1,004,301.23	-\$572,538.07	-\$210,588.31	-\$8,234.37	-\$138,069.59	-\$74,870.89
	Ending Cash & Investment Balance	\$20,882,092.43	\$20,660,051.78	\$7,600.05	\$228,093.16	-\$26,207.78	\$12,555.22
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$238,304.89	\$68,705.33	\$94,116.88	\$6,310.87	\$33,304.67	\$35,867.14
	(Less Deposits in Transit)	-\$1,017.00	-\$174.00	\$0.00	\$0.00	-\$843.00	\$0.00
	Balance per Bank	\$21,119,380.32	\$20,728,583.11	\$101,716.93	\$234,404.03	\$6,253.89	\$48,422.36

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

Current Fund Year: 2016								
Month Ending: April								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,418,169.89	5,639,128.36	972,558.16	10,895,038.19	(2,371,689.68)	1,513,180.34	765,589.04	18,831,974.30
RECEIPTS								
Assessments	17,055.15	194,366.89	47,342.23	723,340.15	1,410,964.42	189,609.36	0.00	2,582,678.21
Refunds	11,122.35	818.18	36.00	0.00	0.00	0.00	0.00	11,976.53
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	4,402.28	0.00	4,402.28
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	4,402.28	0.00	4,402.28
Other *	0.00	0.00	0.00	0.00	0.00	(48,469.45)	0.00	(48,469.45)
TOTAL	28,177.50	195,185.07	47,378.23	723,340.15	1,410,964.42	145,542.19	0.00	2,550,587.57
EXPENSES								
Claims Transfers	645.68	70,719.15	11,740.43	287,816.47	0.00	0.00	0.00	370,921.73
Expenses	0.00	0.00	0.00	0.00	0.00	68,705.33	0.00	68,705.33
Other *	0.00	0.00	0.00	60,841.43	0.00	0.00	0.00	60,841.43
TOTAL	645.68	70,719.15	11,740.43	348,657.90	0.00	68,705.33	0.00	500,468.49
END BALANCE	1,445,701.72	5,763,594.28	1,008,195.96	11,269,720.44	(960,725.26)	1,590,017.19	765,589.04	20,882,093.38



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

2016								
Month	Provider Billed Amount	Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS's Network Fee	Net Savings	Network Utilization
January	59,813.70	\$57,913.40	\$28,404.81	\$29,508.49	50.95%	\$5,901.70	\$23,606.79	93.80%
February	161,531.45	\$155,598.18	\$70,329.38	\$85,268.80	54.80%	\$17,053.76	\$68,215.04	97.80%
March	212,702.89	\$201,277.47	\$101,856.39	\$93,421.08	46.41%	\$18,684.22	\$74,736.86	98.10%
April	174,979.90	\$143,480.97	\$64,499.30	\$78,981.67	55.05%	\$15,796.33	\$63,185.34	94%
May	137,059.20	\$130,703.14	\$73,424.33	\$57,278.81	43.82%	\$11,455.76	\$45,823.05	97.60%
June								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		893						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 14, 2016

May - June 2016

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 25:** Two sessions of Conflict Resolution training were conducted for the CCBOSS.
- **May 26:** Two sessions of Conflict Resolution training were conducted for the CCBOSS.
- **May 26:** Attended the CCIC meeting in Blackwood.
- **June 1:** Attended a meeting to discuss Emergency Action Plans with the Public Safety Director.
- **June 6:** One session of Back Safety/Material Handling and one session of Fire Extinguisher training were conducted for CCIC.
- **June 8:** Attended the CCIC Claims Committee meeting in Blackwood.
- **June 13:** One session of LOTO and one session of Confined Space Awareness training were conducted for CCMUA.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 15:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **June 22:** One session of Fire Extinguisher training is scheduled for CCIC.
- **June 23:** Plan to attend the CCIC meeting in Blackwood.

CEL MEDIA LIBRARY

The following CCIC Agencies utilized the CEL Media Library in 2016:

No Videos have been utilized in 2016

RESOLUTION NO. 35-16

**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: 1438, 1401, 1610, 0799, 8990

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 26, 2016
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08102
2:00 PM**

Meeting was called to order by Ross G. Angilella, Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Paulette Kelly Huguette Atherton(via teleconference)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Timothy Friel
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

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF APRIL 26, 2016

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on May 18th. Mr. Prince reported the Committee received a variety of training requests, one from the DPW for back safety and for fire extinguisher training. The Committee also received training from Metro regarding Right to Know training, which they are currently scheduling. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on May 3rd 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:

CEL Underwriting Manager Team – We would like to welcome and introduce Tim Friel, with Conner Strong and Buckelew’s Underwriting Team.

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 4/23/16 to 5/23/16. There were 8 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – The CELJIF met on April 26, 2016. The Board awarded a contract, pursuant to solicitation of quotations, to Bowman & Company, LLP as the auditor to conduct the 2015 audit. Also the Board awarded a contract, pursuant to a publicly advertised Request for Proposals, to the firm of Citta,

Holzapfel & Zabarsky for Litigation Management Services. Commission Attorney also discussed a specific amendment to the by-laws during closed session to allow for Community College JIF membership. A summary report of the meeting was included in the agenda.

NJ Excess Counties Insurance Fund (CELJIF) Proposed Bylaw Amendment – The CELJIF also held a public meeting on May 5, 2016 to review a proposed bylaw amendment submitted by Commissioner Kelly which would allow a Joint Insurance Fund whose members are solely County autonomous agencies to become a member of the NJCE JIF. The Executive Committee of the NJCE Board adopted the amendment. The NJCE JIF is asking each Member County to place this matter on their next Freeholder Meeting Agenda for review and action. The Commission Attorney has prepared the resolution approving the amendment to the by-laws of New Jersey Counties Excess Joint Insurance Fund for Camden County. Once action is taken by the governing body the NJCE JIF should be notified in writing of the decision. A summary report of the meeting was included in the agenda.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report for March. As of March 31, 2016 the report indicates the Commission has a surplus of \$12,079,417. Line 10 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 \$2,029,358.

NJ CEL Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report for the month of March. As of March 31, 2016 the report indicates the Fund has a surplus of \$6,016,258.

Claims Tracking Report – Included in the agenda was the Claims Activity Report as of April 30, 2016. The Claims Activity monitors open and closed claims each month. The Executive Director reviewed the report with the Commission.

2017 Renewals – As was done last year, the fund office will start the data collection process for the 2017 renewal in order to provide the relevant information to the underwriters. The fund office will work with the Commission Members to collect the data.

Legal Defense Panel Contracts – Commission Attorney provided an update on the Request for Proposals for Legal Services for the Insurance Commission. The Attorney provided resolution 33-16 for the Legal Defense Panel and submitted a memo to the commissioners regarding the results of the RFP process.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella advised the May Bill List had been reviewed.

MOTION TO APPROVE RESOLUTION 31-16 MAY BILL LIST IN THE AMOUNT OF \$1,298,785.86

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

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

ATTORNEY: The Attorney provided resolution 33-16 for the Legal Defense Panel and submitted a memo to the commissioners regarding the results of the RFP process.

MOTION TO APPROVE RESOLUTION 33-16 TO AWARD CONTRACTS FOR LEGAL DEFENSE PANEL TO VARIOUS LAW FIRMS

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

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 \$174,979.90 and the total paid was \$64,499.30 with a savings of \$78,981.67 or 55.05%. Ms. Hall advised the net savings was \$63,185.34 and network utilization was 94%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the April – May 2016 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the Commission he had received training requests from the DPW, met with Gary regarding the PEOSH citation and are currently scheduling training for fire extinguishers and lock out tag out. 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: Unanimous

Seeing no members of the public wishing to speak Commissioner 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: Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 32-16, 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 32-16 FOR CLOSED SESSION

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
1560	\$ 155,833.40
1025	\$ 20,008.20
0815	\$ 87,476.00
0366	\$ 72,639.00
0042	\$ 21,780.00
9089	\$ 32,784.00
2799	\$ 201,857.00
0906	\$ 54,984.00
1603	\$ 136,021.00

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for Thursday, June 23, 2016 at 2:00 PM.

MOTION TO ADJOURN:

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

MEETING ADJOURNED: 3:11 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary