

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 8, 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: DECEMBER 8, 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:** October 27, 2016 Open.....Appendix I
October 27, 2016 Closed Minutes.....Handout
 - CORRESPONDENCE**
 - COMMITTEE REPORTS**
 - Safety Committee:**
.2016 Safety Committee Meeting Schedule.....Page 3
 - Claims Committee:**
.2016 Claims Committee Meeting Schedule.....Page 4
 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 5-15**
 - TREASURER – David McPeak**
 - Resolution 56-16 November Bill List-Confirmation of PaymentPage 16
 - Resolution 57-16 December Bill ListPage 17
 - September Monthly Treasurer Reports Pages 18-19
 - ATTORNEY – Laura J. Paffenroth, Esq. Verbal**
 - CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 20
 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 21-22
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - CLOSED SESSION- PARS**
 - Resolution 58-16 Closed Session.....Page 23
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETINGS: January 26, 2017, 2:00 PM Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**

Camden County Insurance Commission
Safety and Accident Committee
2017 Meeting Schedule

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

Wednesday 1/18/17

Wednesday 2/15/17

Wednesday 3/15/17

Wednesday 4/19/17

Wednesday 5/17/17

Wednesday 6/21/17

Wednesday 7/19/17

Wednesday 8/16/17

Wednesday 9/20/17

Wednesday 10/18/17

Wednesday 11/15/17

Wednesday 12/20/17

Camden County Insurance Commission
Claims Committee/Strategy
2017 Meeting Schedule

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

January 3, 2017
February 7, 2017
March 7, 2017
April 4, 2017
May 2, 2017
June 6, 2017
July 11, 2017 (2nd Tuesday)
August 1, 2017
September 5, 2017
October 3, 2017
November 7, 2017
December 5, 2017

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 8, 2016

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2017 Property & Casualty Budget Introduction (Page 7)** – Attached on page 7 for your review and discussion is the 2017 proposed Property & Casualty Budget in the amount of \$16,753,318. The introductory budget represents a .76% decrease Commission wide. The assessments will be due on 3/15/17, 5/15/17 and 9/15/17. The proposed assessments will be distributed at the meeting. The Fund Office will advertise the proposed 2017 Budget in the Commission’s official newspaper.

❑ **Motion to introduce the 2017 Property and Casualty Budget in the amount of \$16,753,318 and schedule a public hearing on January 26, 2017 at 2:00 PM at the Camden County College Regional Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**

❑ **CEL Dividend (Page 8)** – The CEL declared a dividend for the 2010 & 2011 Fund Years. The Camden County Insurance Commission’s share is \$88,409. Attached on page 8 is the per member entity share of the dividend. Commission members have an option to receive a check or reduction in their 2017 assessment. The Fund Office will send a letter to each member entity to find out their preference.

❑ **Certificate of Insurance Issuance Report (Page 9)** – Attached on page 9 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 10/21/16 to 11/30/16. There were 2 certificate of insurances issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 10-11)** – A sub-committee met on October 17, 2016 to review the preliminary 2017 budget. The CELJIF met on October 27, 2016 and introduced the CEL 2017 Budget. A summary report of the meeting is included in the agenda on pages 10-11. The public hearing for the 2017 Budget was held on November 17, 2016 and the budget was adopted in the amount of \$20,977,357. The Fund Commissioners also authorized a Professional Service Agreement to the incumbent, The Actuarial Advantage, Inc. for actuary services. The CELJIF will hold its 2017 Reorganization Meeting on February 23, 2017.

- ❑ **CCIC Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the Financial Fast Track Report for the month of September. As of **September 30, 2016** the report indicates the Commission has a surplus of **\$13,052,009**. 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 **\$2,454,219**. The cash amount is \$27,224,864.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 13)** - Included in the agenda on page 13 is a copy of the NJ CEL Financial Fast Track Report for the month of September. As of **September 30, 2016** the report indicates the Fund has a surplus of **\$7,631,542**.
- ❑ **Claims Tracking Report (Page 14)** – Included in the agenda on page 14 is the Claims Activity Report as of October 31, 2016. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **Meeting Dates for 2017 (Page 15)** - Attached on page 15 for your consideration is the proposed CCIC Executive Committee meeting schedule for 2017. As we have done in the past there will be no meetings scheduled for August and November. However, meetings for these months could be scheduled if necessary with additional notice required by statute. The next meeting is scheduled for January 26, 2017 and the Reorganization meeting is scheduled for February 23, 2017. If the dates are acceptable a resolution will be prepared for approval at our next meeting. Please note the College cannot accommodate us for the April meeting so we will either change the meeting date or meet at a different location.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – The Workshop was held at the Conner Strong & Buckelew Marlton office on Wednesday, November 2nd. Ms. Leighton will provide a verbal summary of the workshop.

CAMDEN COUNTY INSURANCE COMMISSION					
2017 PROPOSED BUDGET					
PROPERTY RETENTION 100K			ALL MEMBERS		
	ANNUALIZED BUDGET FY2016*	PROPOSED BUDGET	Change \$	Change %	
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims					
1	Property	556,434	550,000	(6,434)	-1.16%
2	Liability	2,279,501	2,226,000	(53,501)	-2.35%
3	Auto	245,707	226,000	(19,707)	-8.02%
4	Workers' Comp.	6,277,124	6,336,000	58,876	0.94%
5	Subtotal - Loss Funds	9,358,766	9,338,000	(20,766)	-0.22%
6					
7	POL/ EPL Deductible	280,000	280,000	0	0.00%
8					
9	Subtotal - Claims	9,638,766	9,618,000	(20,766)	-0.22%
10					
11	Premiums				
12	NJCE FUND	3,841,633	3,742,488	(99,145)	-2.58%
13	Property	7,664	7,522	(142)	-1.86%
14	Liability	956,916	956,916	0	0.00%
15	Auto	114,181	114,181	0	0.00%
16	Workers' Comp.	635,350	620,350	(15,000)	-2.36%
17					
18	SubTotal Premiums	5,555,745	5,441,457	(114,288)	-2.06%
19	Total Loss Fund	15,194,511	15,059,457	(135,054)	-0.89%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	359,503	360,400	897	0.25%
24	Safety Director	0	0	0	0.00%
25	General Expense				
26	Exec. Director	175,000	178,500	3,500	2.00%
27	Actuary	15,626	15,939	313	2.00%
28	Auditor	19,917	20,316	398	2.00%
29	Attorney	114,532	116,823	2,291	2.00%
30	Treasurer	0	0	0	0.00%
31					
32					
33	Misc. Expense & Contingency	43,585	43,585	0	0.00%
34					
35	Total Fund Exp & Contingency	728,164	735,562	7,399	1.02%
36	Risk Managers	5,891	5,891	0	0.00%
37					
38					
39	XS JIF Ancillary Coverage				
40	POL/EPL	319,344	319,344	0	0.00%
41	Excess Liability CCPD	0	0	0	0.00%
42	Excess Liability	313,831	313,831	0	0.00%
43	Crime Program	32,578	32,578	0	0.00%
44	Medical Malpractice	99,230	99,230	0	0.00%
45	Pollution Liability	55,021	55,021	0	0.00%
46	Employed Lawyers Liab	66,174	66,174	0	0.00%
47	Cyber Liability	59,038	59,038	0	0.00%
48	Aviation	7,191	7,191	(0)	0.00%
49					
50	Total FUND Disbursements	16,880,974	16,753,318	(127,655)	-0.76%
	CCMUA & CC Health Services hav a Workers Comp SIR of \$750K				
	Camden County Proper has a \$5,000 deductible for WC, GL, AL and Law				

NJ CEL 2010 & 2011 DIVIDEND
CAMDEN COUNTY INSURANCE COMMISSION

MEM_ID	Member Name	Fund_ID	FUND YEAR		
			2010	2011	Total
NJC001	Camden County	CCIC	37,705	26,683	64,388
NJC002	Camden County College	CCIC	3,194	2,623	5,817
NJC003	Camden County Board of Social Services	CCIC	1,364	938	2,302
NJC004	Camden County Utility Authority	CCIC	7,572	6,278	13,850
NJC005	Camden County Health Svcs	CCIC	58	44	102
NJC011	Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	CCIC	631	667	1,298
NJC012	Camden County Improvement Authority	CCIC	-	652	652
	Subtotal	CCIC	50,524	37,885	88,409

**Camden County Insurance Commission
Certificate of Insurance Monthly Report**

Friday, December 2, 2016

From 10/21/16 to 11/30/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CCIC</u>					
H- City of Camden I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	542	Certificate holder is additional insured where obligated by virtue of a10/28/2016 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 (see page 2) as respects to the Camden County Parks Department use of the City of Camden's bucket truck: MG 38683 2000 Ford F450 Bucket with Aerial Lift 1FDXF46S0YEC12081, Current Estimated Value \$75,000.00 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		
H- State of New Jersey; Dept. of I- County of Camden	Environmental Protection, Compliance and Enforcement, Bureau of Local Environmental Mgmt and Right to Know, Mail Code 401-04N PO Box 420 Trenton, NJ 08625-0420 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	553	Evidence of insurance. All operations usual to County Governmental Entity as respects the County Environmental Health Act (CEHA) 2017 grant requirement. (see page 2) 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	11/7/2016	GL EX AU WC

Total # of Holders = 2

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: October 27, 2016
To: Executive Committee
Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2017 Budget: Executive Director reported a sub-committee comprised of Commissioners White, Mecouch and Kelly met on October 17, 2016 to review the preliminary 2017 budget before presentation at today's meeting.

The proposed budget represented a total of \$20,914,827 or a decrease of 1.7%. A summary of the budget comparing 2016 annualized against proposed 2017 figures was provided as follows:

- Loss projections – overall 3% increase to projected claims loss funding for Liability, Auto and Workers' Compensation; one county's workers' compensation self-insured retention (SIR) will increase from \$250,000 to \$300,000 for 2017.
- Excess Insurance Premiums – overall 3.7% decrease based on submitted underwriting data as applied against expiring 2016 rates; these could change based on final confirmation of payroll and property values. In addition, the budget contemplates a change in the property SIR from \$100,000 to \$250,000 for the underlying Commission and stand-alone County members; Zurich would like to increase the property SIR due to loss experience. Underwriting Manager reported negotiations are still underway and any SIR increase would be at the expiring rate.
- Expenses – overall 2.7% decrease with a 2% increase to professional and contractual fees. An additional line item *Underwriting Data Validation* was built into budget to reflect a progressive initiative to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system.
- Ancillary Coverage – no increase to these optional coverages that are elected by members.

The Board of Fund Commissioners made a motion to introduce on first reading the 2017 Budget and to schedule a public hearing on November 17, 2016 at 1:00PM at the Camden County College Emergency Regional Training Center – Room RETC129 in Blackwood, NJ.

Dividend: The sub-committee also reviewed available dividend options and made a recommendation to release a total dividend of \$150,000 from Fund Years 2010 and 2011 based on the allowable dividends per State Regulations at the last audit of 12/31/15. The Board of Fund Commissioners adopted a resolution authorizing the release of a dividend subject to state approval.

Professional Contracts – Actuary: The Fund’s contract with The Actuarial Advantage will expire on November 19, 2016. The Board of Fund Commissioners authorized the fund office to issue a Request for Price Quotes and report the responses received at the next meeting.

Membership Renewal: The Counties of Union, Hudson, Ocean and Mercer County Insurance Fund Commission have confirmed membership renewal for another 3-year period effective January 1, 2017.

Joint Insurance Claims Committees Best Practices Workshop: The fifth annual Joint Insurance Claims Committees Best Practices Workshop is scheduled for Wednesday, November 2, 2016 at the Conner Strong & Buckelew office in Marlton, NJ. Interested participants may also attend the workshop at Parsippany and Toms River offices.

Risk Control: Safety Director’s report included a report reflecting the risk control activities from September to November 2016.

Next Meeting: The next regularly scheduled meeting of the NJCE fund is November 17, 2016 at 1:00PM at the Camden County College Regional Emergency Training Center.

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2016				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,407,259	12,662,349	67,955,573	80,617,922
2. CLAIM EXPENSES				
Paid Claims	365,716	3,352,413	11,327,435	14,679,848
Case Reserves	641,621	1,371,220	4,544,354	5,915,574
IBNR	(9,070)	2,209,622	10,860,735	13,070,356
Discounted Claim Value	(9,666)	(67,324)	(346,320)	(413,644)
TOTAL CLAIMS	988,601	6,865,930	26,386,203	33,252,134
3. EXPENSES				
Excess Premiums	542,857	4,882,705	28,343,174	33,225,879
Administrative	57,091	520,046	3,427,211	3,947,257
TOTAL EXPENSES	599,948	5,402,752	31,770,385	37,173,137
4. UNDERWRITING PROFIT (1-2-3)	(181,289)	393,667	9,798,985	10,192,652
5. INVESTMENT INCOME	4,779	38,832	153,790	192,622
6. PROFIT (4 + 5)	(176,511)	432,499	9,952,775	10,385,274
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	307,851	385,313	2,068,906	2,454,219
11. SURPLUS (6 + 7 + 8)	131,341	817,812	12,234,197	13,052,009
SURPLUS (DEFICITS) BY FUND YEAR				
2010	11,967	38,168	(151,551)	(113,382)
2011	50,073	(11,723)	1,049,272	1,037,548
2012	109,205	19,035	1,278,583	1,297,619
2013	104,204	184,534	4,225,475	4,410,009
2014	134,603	683,289	3,880,904	4,564,192
2015	404,284	(221,226)	1,951,513	1,730,287
2016	(682,996)	125,736		125,736
TOTAL SURPLUS (DEFICITS)	131,341	817,812	12,234,196	13,052,008
TOTAL CASH				27,224,864
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	496	18,298	2,628,285	2,646,583
Case Reserves	(496)	7,981	92,540	100,521
IBNR	(9,235)	(41,922)	68,957	27,034
Discounted Claim Value	69	461	(2,516)	(2,055)
TOTAL FY 2010 CLAIMS	(9,166)	(15,182)	2,787,266	2,772,084
FUND YEAR 2011				
Paid Claims	514	32,479	1,939,865	1,972,344
Case Reserves	12,986	(59,066)	254,193	195,127
IBNR	(14,379)	(41,402)	77,228	35,825
Discounted Claim Value	235	2,921	(6,839)	(3,918)
TOTAL FY 2011 CLAIMS	(644)	(65,069)	2,264,446	2,199,378
FUND YEAR 2012				
Paid Claims	1,989	178,786	1,505,816	1,684,602
Case Reserves	(1,753)	(37,760)	338,978	301,218
IBNR	(4,497)	(60,571)	145,729	85,158
Discounted Claim Value	170	2,403	(10,606)	(8,204)
TOTAL FY 2012 CLAIMS	(4,090)	82,857	1,979,917	2,062,775
FUND YEAR 2013				
Paid Claims	16,017	340,576	2,135,836	2,476,412
Case Reserves	(6,654)	(127,816)	1,137,999	1,010,184
IBNR	(88,178)	(427,073)	1,277,722	850,649
Discounted Claim Value	1,057	11,856	(49,350)	(37,494)
TOTAL FY 2013 CLAIMS	(77,758)	(202,457)	4,502,207	4,299,750
FUND YEAR 2014				
Paid Claims	80,226	888,357	2,250,678	3,139,034
Case Reserves	183,053	(492,178)	1,877,491	1,385,313
IBNR	(373,605)	(977,615)	2,716,202	1,738,587
Discounted Claim Value	6,639	42,349	(105,905)	(63,556)
TOTAL FY 2014 CLAIMS	(103,687)	(539,088)	6,738,466	6,199,378
FUND YEAR 2015				
Paid Claims	31,321	660,545	866,955	1,527,500
Case Reserves	35,365	732,257	843,153	1,575,410
IBNR	(445,691)	(1,212,241)	6,574,897	5,362,656
Discounted Claim Value	14,089	21,027	(171,104)	(150,077)
TOTAL FY 2015 CLAIMS	(364,916)	201,587	8,113,902	8,315,489
FUND YEAR 2016				
Paid Claims	235,153	1,233,372		1,233,372
Case Reserves	419,119	1,347,801		1,347,801
IBNR	926,515	4,970,448		4,970,448
Discounted Claim Value	(31,926)	(148,340)		(148,340)
TOTAL FY 2016 CLAIMS	1,548,861	7,403,281	0	7,403,281
COMBINED TOTAL CLAIMS	988,601	6,865,930	26,386,203	33,252,134

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 September 30, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,773,490	15,958,396	76,187,004	92,145,400	
2. CLAIM EXPENSES					
Paid Claims	7,657	1,441,932	1,089,974	2,531,906	
Case Reserves	(173,326)	54,578	2,413,317	2,467,894	
IBNR	(542,729)	307,146	9,188,910	9,496,057	
Discounted Claim Value	46,411	(53,618)	(651,074)	(704,691)	
TOTAL CLAIMS	(661,986)	1,750,039	12,041,128	13,791,166	
3. EXPENSES					
Excess Premiums	1,256,836	11,303,491	52,056,606	63,360,097	
Administrative	130,170	1,169,397	5,652,271	6,821,668	
TOTAL EXPENSES	1,387,006	12,472,887	57,708,877	70,181,765	
4. UNDERWRITING PROFIT (1-2-3)	1,048,470	1,735,470	6,436,999	8,172,469	
5. INVESTMENT INCOME	4,363	31,900	184,725	216,625	
6. PROFIT (4+5)	1,052,833	1,767,370	6,621,724	8,389,093	
7. Dividend	0	0	150,000	150,000	
8. Cancelled Appropriations	0	0	607,551	607,551	
9. SURPLUS (6-7-8)	1,052,833	1,767,370	5,864,173	7,631,542	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	4,294	35,315	642,182	677,497	
2011	107,625	(177,581)	1,149,228	971,646	
2012	291,140	264,118	477,778	741,896	
2013	77,738	(83,030)	1,259,797	1,176,767	
2014	123,810	563,709	1,417,746	1,981,455	
2015	170,334	(117,743)	917,441	799,698	
2016	277,892	1,282,583		1,282,583	
TOTAL SURPLUS (DEFICITS)	1,052,833	1,767,370	5,864,172	7,631,542	
TOTAL CASH					
				19,720,440	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	901	163,454	164,355	
Case Reserves	0	(0)	1	1	
IBNR	(4,302)	(35,901)	326,545	290,644	
Discounted Claim Value	220	1,557	(11,008)	(9,451)	
TOTAL FY 2010 CLAIMS	(4,083)	(33,443)	478,992	445,549	
FUND YEAR 2011					
Paid Claims	0	91,234	144,097	235,331	
Case Reserves	0	277,702	262,007	539,709	
IBNR	(113,673)	(178,936)	623,896	444,960	
Discounted Claim Value	6,431	(9,087)	(41,637)	(50,724)	
TOTAL FY 2011 CLAIMS	(107,242)	180,913	988,363	1,169,276	
FUND YEAR 2012					
Paid Claims	3,871	606,670	515,889	1,122,559	
Case Reserves	(217,408)	(641,796)	856,270	214,474	
IBNR	(92,564)	(249,218)	1,120,043	870,825	
Discounted Claim Value	15,358	23,827	(82,267)	(58,441)	
TOTAL FY 2012 CLAIMS	(290,743)	(260,517)	2,409,934	2,149,417	
FUND YEAR 2013					
Paid Claims	0	494,762	15,975	510,737	
Case Reserves	47,867	119,116	511,304	630,420	
IBNR	(126,605)	(543,878)	1,657,721	1,113,843	
Discounted Claim Value	1,581	18,667	(110,993)	(92,326)	
TOTAL FY 2013 CLAIMS	(77,157)	88,667	2,074,007	2,162,674	
FUND YEAR 2014					
Paid Claims	3,786	136,245	120,096	256,341	
Case Reserves	(3,788)	(250,914)	313,106	62,192	
IBNR	(133,112)	(495,331)	2,411,798	1,916,467	
Discounted Claim Value	10,076	53,139	(164,745)	(111,606)	
TOTAL FY 2014 CLAIMS	(123,038)	(556,861)	2,680,255	2,123,394	
FUND YEAR 2015					
Paid Claims	0	112,120	130,464	242,584	
Case Reserves	(3)	550,427	470,629	1,021,057	
IBNR	(189,083)	(552,547)	3,048,907	2,496,360	
Discounted Claim Value	19,638	18,414	(240,424)	(222,010)	
TOTAL FY 2015 CLAIMS	(169,448)	128,414	3,409,576	3,537,990	
FUND YEAR 2016					
Paid Claims	0	0		0	
Case Reserves	6	42		42	
IBNR	116,611	2,362,958		2,362,958	
Discounted Claim Value	(6,892)	(160,134)		(160,134)	
TOTAL FY 2016 CLAIMS	109,725	2,202,866	0	2,202,866	
COMBINED TOTAL CLAIMS	(661,986)	1,750,039	12,041,128	13,791,166	

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

**Camden County Insurance Commission
CLAIM ACTIVITY REPORT**

AS OF	October 31, 2016							
COVERAGE LINE- PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	0	0	0	0	0	0	2	2
October-16	0	0	0	0	0	0	2	2
NET CHGE	0	0	0	0	0	0	0	0
Limited Reserves								\$695
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	-	-	-	-	190.00	90.00	600.00	\$880
October-16	-	-	-	-	190.00	600.00	600.00	\$1,390
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$510	\$0	\$510
Ltd Incurred	\$49,949	\$33,320	\$0	\$15,727	\$87,935	\$33,100	\$79,534	\$299,566
COVERAGE LINE- GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	0	4	1	12	14	23	17	71
October-16	0	4	1	12	15	24	22	78
NET CHGE	0	0	0	0	1	1	5	7
Limited Reserves								\$2,162
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	14,674.60	58,867.89	10,921.00	27,558.86	25,850.00	20,758.31	5,404.00	\$164,035
October-16	14,674.60	58,867.89	10,921.00	26,218.61	26,450.00	25,014.81	6,454.00	\$168,601
NET CHGE	\$0	\$0	\$0	(\$1,340)	\$600	\$4,257	\$1,050	\$4,566
Ltd Incurred	\$517,399	\$305,580	\$291,519	\$108,031	\$26,450	\$30,915	\$10,255	\$1,290,150
COVERAGE LINE- AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	0	0	0	0	3	3	3	9
October-16	0	0	0	0	3	3	3	9
NET CHGE	0	0	0	0	0	0	0	0
Limited Reserves								\$1,161
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	5,241.78	3,657.01	-	-	300.00	500.00	700.00	\$10,399
October-16	5,241.78	3,657.01	-	-	300.00	500.00	750.00	\$10,449
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$50
Ltd Incurred	\$115,207	\$46,030	\$45,000	\$0	\$4,313	\$10,375	\$789	\$221,714
COVERAGE LINE- WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	4	8	9	21	25	21	45	133
October-16	4	9	9	18	21	19	52	132
NET CHGE	0	1	0	-3	-4	-2	7	-1
Limited Reserves								\$24,285
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	80,604.26	132,602.62	290,297.14	425,103.95	457,150.21	1,230,129.11	691,256.06	\$3,307,143
October-16	78,765.22	151,087.92	282,079.44	401,569.11	387,308.65	1,214,491.11	690,288.39	\$3,205,590
NET CHGE	(\$1,839)	\$18,485	(\$8,218)	(\$23,535)	(\$69,842)	(\$15,638)	(\$968)	(\$101,554)
Ltd Incurred	\$2,075,537	\$1,791,766	\$2,148,839	\$1,758,085	\$1,990,272	\$2,227,059	\$1,250,777	\$13,242,335
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	4	12	10	33	42	47	67	215
October-16	4	13	10	30	39	46	79	221
NET CHGE	0	1	0	-3	-3	-1	12	6
Limited Reserves								\$15,321
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
September-16	\$100,521	\$195,128	\$301,218	\$452,663	\$483,490	\$1,251,477	\$697,960	\$3,482,457
October-16	\$98,682	\$213,613	\$293,000	\$427,788	\$414,249	\$1,240,606	\$698,092	\$3,386,030
NET CHGE	(\$1,839)	\$18,485	(\$8,218)	(\$24,875)	(\$69,242)	(\$10,872)	\$132	(\$96,427)
Ltd Incurred	\$2,758,092	\$2,176,697	\$2,485,358	\$1,881,844	\$2,108,970	\$2,301,449	\$1,341,355	\$15,053,764

CAMDEN COUNTY INSURANCE COMMISSION

9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2017 PROPOSED ANNUAL MEETING NOTICE

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

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
2:00 PM	January 26, 2017	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 23, 2017	“	Re-Organizational Meeting
2:00 PM	March 23, 2017	“	Regular Meeting
2:00 PM	April 27, 2017	“	Regular Meeting
2:00 PM	May 25, 2017	“	Regular Meeting
2:00 PM	June 22, 2017	“	Regular Meeting
2:00 PM	July 27, 2017	“	Regular Meeting
2:00 PM	September 28, 2017	“	Regular Meeting
2:00 PM	October 26, 2017	“	Regular Meeting
2:00 PM	December 7, 2017	“	Regular Meeting
2:00 PM	January 25, 2018	“	Regular Meeting

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

**By: PERMA Risk Management Services
Administrator**

CAMDEN COUNTY INSURANCE COMMISSION

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 56-16

NOVEMBER 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 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000444			
000444	BOWMAN & COMPANY LLP	AUDITOR FEE 11/4/16	9,500.00
			9,500.00
		TOTAL PAYMENTS FY 2015	9,500.00

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000445			
000445	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/16	4,945.17
000445	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/16	543.93
000445	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/16	1,598.09
000445	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/16	306.16
			7,393.35
000446			
000446	COMP SERVICES, INC.	CLAIM ADMIN - 11/2016 - CCPD	8,712.00
000446	COMP SERVICES, INC.	CLAIMS ADMIN - 11/16 - CCIC	18,250.00
			26,962.00
000447			
000447	PERMA RISK MANAGEMENT SERVICES	POSTAGE - 10/2016	6.45
000447	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2016	14,583.33
			14,589.78
000448			
000448	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/16 - CCPD	538.56
000448	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/16 - CCIC	311.44
			850.00
000449			
000449	COURIER-POST	ACCT: CHL-91698 - 11/4/16 - ADV SYNOPSIS	117.45
			117.45
		TOTAL PAYMENTS FY 2016	49,912.58

TOTAL PAYMENTS ALL FUND YEARS \$ 59,412.58

Chairperson

Attest:

Dated: _____

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

Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 57-16

DECEMBER 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>
000450			
000450	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/16	6,034.35
			6,034.35
000451			
000451	HON. MARC M. BALDWIN, J.S.C. (RET)	LEGAL SERV FOR ANCILLARY COV - 10/31/16	1,000.00
			1,000.00
000452			
000452	COMPSERVICES, INC.	CLAIMS ADMIN - 12/2016 - CCPD	8,712.00
000452	COMPSERVICES, INC.	CLAIMS ADMIN - 12/2016 - CCIC	18,250.00
			26,962.00
000453			
000453	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2016	2.62
000453	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2016	14,583.37
			14,585.99
000454			
000454	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2016 - CCPD	538.56
000454	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2016 - CCIC	311.44
			850.00
TOTAL PAYMENTS FY 2016			49,732.34

TOTAL PAYMENTS ALL FUND YEARS \$ 49,732.34

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: 2016								
Month Ending: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,334,345.03	5,748,469.05	1,002,389.93	10,841,767.64	445,858.39	(1,583,227.30)	765,589.04	18,555,191.77
RECEIPTS								
Assessments	510,176.43	2,618,470.04	213,648.34	4,625,564.07	393,754.54	263,319.78	279,999.97	8,904,933.16
Refunds	0.00	0.00	0.00	8,232.74	0.00	0.00	0.00	8,232.74
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	4,778.65	0.00	4,778.65
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	4,778.65	0.00	4,778.65
Other *	0.00	0.00	0.00	304,150.86	0.00	0.00	0.00	304,150.86
TOTAL	510,176.43	2,618,470.04	213,648.34	4,937,947.67	393,754.54	268,098.43	279,999.97	9,222,095.41
EXPENSES								
Claims Transfers	15,625.00	45,437.36	3,999.27	311,509.47	0.00	0.00	0.00	376,571.10
Expenses	0.00	0.00	0.00	0.00	0.00	138,999.23	0.00	138,999.23
Other *	0.00	0.00	0.00	36,852.28	0.00	0.00	0.00	36,852.28
TOTAL	15,625.00	45,437.36	3,999.27	348,361.75	0.00	138,999.23	0.00	552,422.61
END BALANCE	1,828,896.46	8,321,501.73	1,212,038.99	15,431,353.56	839,612.92	(1,454,128.10)	1,045,589.01	27,224,864.57

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
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	\$18,555,191.82	18,337,109.56	-5380.26	228502.6	-19645.54	14605.46
Opening Interest Accrual Balance	\$0.00	-	0	0	0	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	\$4,778.66	\$4,676.40	\$42.01	\$48.94	\$2.38	\$8.93
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	\$4,778.66	\$4,676.40	\$42.01	\$48.94	\$2.38	\$8.93
9 Deposits - Purchases	\$9,683,301.27	\$9,217,316.76	\$316,127.73	\$2,675.33	\$66,395.17	\$80,786.28
10 (Withdrawals - Sales)	-\$1,018,407.21	-\$604,983.83	-\$292,402.17	-\$35.00	-\$55,959.58	-\$65,026.63
Ending Cash & Investment Balance	\$27,224,864.54	\$26,954,118.89	\$18,387.31	\$231,191.87	-\$9,207.57	\$30,374.04
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$264,899.57	\$0.00	\$188,631.90	\$6,552.58	\$39,572.77	\$30,142.32
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$27,488,921.11	\$26,954,118.89	\$207,019.21	\$237,744.45	\$29,522.20	\$60,516.36



**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 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	<u>\$143,480.97</u>	\$64,499.30	\$78,981.67	55.05%	\$15,796.33	\$63,185.34	94%
May	137,059.20	<u>\$130,703.14</u>	\$73,424.33	\$57,278.81	43.82%	\$11,455.76	\$45,823.05	97.60%
June	118,916.97	\$117,072.40	\$61,041.49	\$56,030.91	47.86%	\$11,206.18	\$44,824.73	96.60%
July	130,662.81	\$124,951.16	\$62,344.09	\$62,607.07	50.11%	\$12,521.41	\$50,085.66	96.30%
August	194,261.77	\$183,329.11	\$89,249.21	\$94,079.90	51.32%	\$18,815.98	\$75,263.92	97.80%
September	322,225.95	\$318,631.32	\$180,883.18	\$137,915.98	43.28%	\$27,583.20	\$110,332.78	98.10%
October	127,594.42	\$122,053.17	\$56,532.47	\$65,536.64	53.70%	\$13,107.33	\$52,429.31	94.90%
November	219,236.02	\$212,871.97	\$108,830.49	\$104,041.48	48.88%	\$20,808.30	\$83,233.18	98.90%
December								
Totals:								
Total Bills Received		2184						

What Are UCR Charges?

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

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: December 2, 2016

CCIC SERVICE TEAM

<p>David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738</p>
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**October – December 2016
 RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 20:** One session of Chain Saw Chipper Safety training was conducted for CCIC.
- **October 27:** Attended the CCIC meeting in Blackwood.
- **November 2:** Attended the CCIC Claims Committee meeting.
- **November 16:** Attended the CCIC Safety Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 5:** Plan to conduct loss control surveys of the CCBOS and CCIC-Metro PD.
- **December 6:** Plan to attend the CCIC Claims Committee meeting in Blackwood.
- **December 8:** Plan to attend the CCIC meeting in Blackwood.

- **December 12:** One session of Snow Plow/Snow Removal training is scheduled for CCIC.
- **December 12:** Plan to conduct a loss control survey of the CCIC DPW.
- **December 19:** Plan to attend the CCIC Safety Committee meeting in Blackwood.
- **November 16:** Plan to attend the CCIC Safety Committee meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2016.

RESOLUTION NO. 58-16

**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: 1666, 1688, 1712, 1692, 5067, 0435, 0441, 0444, 1351, 1703, 1656, 7202

PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately

ADOPTED:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 27, 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 Steve Andrick Jaclyn Lindsey (via teleconference) Paulette Kelly (via teleconference) Huguette Atherton
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Attorney	Laura J. Paffenroth, Esq.
Treasurer	Dave McPeak
Safety Director	J.A. Montgomery Risk Control Dave McHale(via teleconference)

Auditor

Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

Cindy Lisa(*via teleconference*)

ALSO PRESENT:

Robert Cornforth, Camden County Municipal Utility Authority

Anne Walters Esq, Camden County

Susan M. Leming, Esq. Brown & Connery, LLP (*via teleconference*)

Tara L. Humma, Esq., Brown & Connery, LLP (*via teleconference*)

Lou DiAngelo, Camden County

Edward H. Hill, Esq., Camden County Board of Social Services

Karl McConnell, Esq. Camden County College (*via teleconference*)

Joseph P. Hrubash, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 22, 2016

Motion:

Commissioner Wright

Second:

Chairman Angilella

Vote:

2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. McHale reported the Safety Committee last met on October 12th. Mr. McHale reported several topics were discussed including increased PEOSH activity, work zone safety for DPW operations and the Police Ad Hoc committee, attended by Camden Metro Officers. The safety committee is scheduled to meeting again on November 16th. Mr. McHale asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on October 4th and there were PARS for review in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

Employee Dishonesty Coverage – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2016. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is as expiring, \$1,132. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

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 9/17/16 to 10/20/16. There were 10 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

Amendment to Motion – At the September meeting a motion was made to approve a SAR for claim # 630-114-0001132 in the amount of \$20,250, however the correct amount of the SAR should have been \$22,750. Thereafter the correct SAR was presented to the Commission attorney, Ms. Paffenroth, to prepare the workers’ compensation Order. Ms. Paffenroth advised the Commissioners of the error and correct amount and requested ratification of the corrected amount at the October meeting.

MOTION TO AMEND APPROVAL OF PARS/SARS AUTHORIZED 9-21-16 TO RATIFY AUTHORIZATION OF CHANGE IN AMOUNT OF SAR FOR CLAIM #630-114-0001132 TO \$22,750

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – The CELJIF met on September 22, 2016. The Board adopted a resolution approving the December 31, 2015 Audit. A summary report of the meeting was included in the agenda. The CELJIF Finance Committee met on October 17, 2016 to review the draft budget. The CELJIF met prior to the Commission meeting and the Executive Director provided a verbal report.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report for the month of August. As of **August 31, 2016** the report indicates the Commission has a surplus of **\$12,920,669**.

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 **\$2,146,368**. The cash amount is \$18,555,191.

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 August. As of **August 31, 2016** the report indicates the Fund has a surplus of **\$6,578,709**.

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

2017 Property & Casualty Budget Introduction – The 2017 CCIC budget will be introduced at the December 8th meeting. The Public Hearing and Adoption will be held at the January 26th meeting.

Reporting of Claims to Claims Made Policies Prior to 12/31/16 Expiration – Included in the agenda was a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/16 along with the applicable limit schematics. Ms. Leighton reviewed the information with the Commission.

New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop – As we previously discussed the Workshop will be held at the Conner Strong & Buckelew Marlton office on Wednesday, November 2nd. Registration starts at 8:30 AM. Included in the agenda was a copy of the agenda for the Workshop. Michelle Leighton discussed the details with the commission and suggested each member send an IT representative.

2017 Auto ID Cards/WC Posting Notices/Renewal of Certificate of Insurance – The 2017 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The CEL Underwriter Manager’s team will review any certificates which need to be re-issued for the 2017 renewal. Ed Cooney discussed the ongoing process with the commission and said there would be more details at the next meeting.

2017 CEL Excess Insurance Renewal – The CEL Underwriting Manager will provide an update on their renewal marketing efforts.

2016 Meeting Schedule – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 8, 2016 at 2:00 PM.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the October Supplemental Bill List had been reviewed.

MOTION TO APPROVE RESOLUTION 52-16 OCTOBER BILL LIST IN THE AMOUNT OF \$75,544.23

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

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

ATTORNEY: Ms. Paffenroth discussed resolution 53-16, to ratify and amend the TPA agreement for services for the metro police.

MOTION TO APPROVE RESOLUTION 53-16, RATIFYING AND AMENDING TPA AGREEMENT FOR METRO POLICE

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of September which was included in the agenda. Ms. Hall advised the total billed for the month of September was \$322,225.95 and the total paid was \$180,883.18 with a savings of \$137,915.98 or 43.28%. Ms. Hall advised the net savings was \$110,332.78 and network utilization was 98.10%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. McHale reviewed the September – November 2016 Risk Control Activity Report which was included in the agenda. Included in the agenda were two safety director's bulletins; October is Fire Prevention Month and National Preparedness Month. Mr. McHale 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 54-16, 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 54-16 FOR CLOSED SESSION

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Chairman Angilella
Second: Commissioner Williams
Vote: Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
1262	\$ 27,300.00
0243	\$ 18,878.40
9089	\$ 52,784.00
9174	\$ 56,074.05
0436	\$355,355.00
9651	\$ 15,000.00
1653	\$ 65,000.00
1658	\$ 40,000.00

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for Thursday, December 8, 2016 at 2:00 PM.

MOTION TO ADJOURN:

Motion:	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

MEETING ADJOURNED: 2:50 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary