

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 27, 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: OCTOBER 27, 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:** September 22, 2016 Open.....Appendix I  
September 22, 2016 Closed Minutes.....Handout
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**  
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA .....Pages 2-22**
- TREASURER – David McPeak**  
  - Resolution 52-16 October Bill List ..... Pages 23-24
  - August Monthly Treasurer Reports ..... Pages 25-26
- ATTORNEY – Laura J. Paffenroth, Esq.**  
  - TPA Resolution 53-16 ..... Pages 27-28
- CLAIMS SERVICE –AmeriHealth Casualty Services**  
  - Medical Savings Report .....Page 29
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
  - Monthly Report..... Pages 30-33
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**  
  - Resolution 54-16 Closed Session .....Page 34
  - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

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- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: December 8, 2016, 2:00 PM Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 27, 2016

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**❑ 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**

**❑ Certificate of Insurance Issuance Report (Pages 5-7)** – Attached on pages 5-7 is 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**

**❑ Amendment to a 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 there was a typographical error and the correct amount of the SAR should have been \$22,750.

**❑ Motion to correct the amount of the SAR for claim # 630-114-0001132 to \$22,750**

**❑ NJ Excess Counties Insurance Fund (CELJIF) (Pages 8-9)** – The CELJIF met on September 22, 2016. The Board adopted a resolution approving the December 31, 2015 Audit. A summary report of the meeting is included in the agenda on pages 8-9. The CELJIF Finance Committee met on October 17, 2016 to review the draft budget. The CELJIF is meeting prior to the Commission meeting and the Executive Director will provide a verbal report.

**❑ CCIC Financial Fast Track (Page 10)** – Included in the agenda on page 10 is 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 (Page 11)** - Included in the agenda on page 11 is 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 (Page 12)** – Included in the agenda on page 12 is 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 8<sup>th</sup> meeting. The Public Hearing and Adoption will be held at the January 26<sup>th</sup> meeting.

- ❑ **Reporting of Claims to Claims Made Policies Prior to 12/31/16 Expiration (Pages 13-20)** Included in the agenda on pages 13-20 is 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 will review the information with the Commission.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop (Pages 21-22)** – As we previously discussed the Workshop will be held at the Conner Strong & Buckelew Marlton office on Wednesday, November 2<sup>nd</sup>. Registration starts at 8:30 AM. Included in the agenda on pages 21-22 is a copy of the agenda for the Workshop.
- ❑ **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.
- ❑ **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 December 8, 2016 at 2:00 PM.

# Camden County Insurance Commission Certificate of Insurance Monthly Report

*Friday, October 21, 2016*

From 9/17/16 to 10/20/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>CCIC</u></b>					
H- Eastern High School I- County of Camden	1401 Laurel Oak Road Voorhees, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	890	Evidence of insurance. All operations usual to County Governmental Entity as respect to use of Eastern High School, 1401 Laurel Oak Road, Voorhees, NJ 08043 on Saturday, October 1, 2016 for International Day, 2:00 - 6:00 PM (see page 2)	9/26/2016	GL EX AU WC
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000	
H- Delaware River Port Authority of PA & NJ I- County of Camden	One Port Center, 2 Riverside Drive P. O. Box 1949 Camden, NJ 08101 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	895	Certificate holder is additional insured where obligated by virtue of 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)	a9/21/2016	GL EX AU WC
			as respects the shredding event at Woodcrest Station on October 22, 2016.		
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000	
H- New Jersey Historical Commission I- Camden County College	225 West State Street Trenton, NJ 08625. Att: Sara R Cureton, Director PO Box 200 Blackwood, NJ 08021	915	Certificate holder is additional insured where obligated by virtue of 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 the Grant.	a9/23/2016	GL EX AU
H- Live Nation Worldwide, Inc. I- County of Camden	BB&T Pavilion, 1 Harbour Blvd Camden, NJ 08103 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1572	Evidence of Insurance. All operations usual to County Governmental Entity as respects to the Camden County Fall Job Fair for October 26, 2016. (see page 2)	9/22/2016	GL EX AU WC
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000	

H- Live Nation Worldwide, Inc. I- County of Camden	BB&T Pavilion, 1 Harbour Blvd Camden, NJ 08103 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1572	Certificate holder is additional insured where obligated by virtue of a 10/18/2016 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 Job Fair on the BB&T Pavilion in Camden, NJ on 10/25/16 8:00AM through 10/26/16 2:00 PM
H- NJ Dept. of Human Services I- County of Camden	Div. of Family Development Quakerbridge Plaza, Bldg. 6 P.O. Box 716 Trenton, NJ 08625-0716 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1776	Evidence of insurance. All operations usual to County 10/18/2016 CRIME Governmental Entity as respects to the Grant Renewal Package for contract # UC17004. (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
H- The Fountains at Cedar Parke I- Camden County College	114 Hayes Mill Road Atco, NJ 08004 PO Box 200 Blackwood, NJ 08021	1785	Certificate holder is additional insured where obligated by virtue of a 9/20/2016 GL EX AU written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.
H- Namdar Realty Group I- County of Camden	Insurance Department 150 Great Neck Road, Suite 304 Great Neck, NY 11021 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1798	Evidence of insurance. All operations usual to County 10/6/2016 GL EX AU WC Governmental Entity as respects to the Voorhees Town Office (Camden County) 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
H- PR Echelon Limited Partnership I- Camden County Improvement Authority	The Mall at Voorhees Town Center 2120 Voorhees Town Center Voorhees, NJ 08043 Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043	1799	Certificate holder and Echelon Title, LLC, Echelon Residential Unit 10/10/2016 GL EX PR Owner, LLC, PREIT Services, LLC, PREIT Associates, LP are additional insureds 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 (see page 2)  coverage contained in any such written contract or written mutual aid agreement or other written agreement as respect to lease agreement for unit located in Voorhees Town Center.  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- Salvation Army  
I- County of Camden

1865 Harrison Ave Camden NJ 08105 1803  
Division of Insurance, County Courthouse 520 Market  
Street, 9th Floor Camden, NJ 08102

Certificate holder is additional insured where obligated by virtue of a 10/13/2016 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)

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 =*** 10

**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:** September 22, 2016  
**To:** Executive Committee  
Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**December 31, 2015 Audit:** The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 23, 2016 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2015. Fund Auditor reported there were no comments or recommendations. Upon review, the Board adopted a resolution approving the year-end financials and executing the Group Affidavit. The fund office will file the final report with the State.

**2017 Renewal & 2017 Budget:** All but three counties have submitted their renewal information to date; the fund office will be following up as this information is necessary to present the NJCE and local Commission budgets.

The 2017 budget presentation will include projections, loss funding and premiums as well as discussion to increase self-insured retentions (SIR) for general/auto liability from \$250,000 to \$300,000 with noted exceptions. Underwriting Manager reported favorable renewal negotiations with excess carriers.

The timeline for the budget process is as follows:

- October 7<sup>th</sup> – deadline for submission of underwriting data
- Week of October 17<sup>th</sup> – Sub-Committee to review budget presentation
- October 27<sup>th</sup> – Budget Introduction
- November 17<sup>th</sup> – Budget Adoption

On the Executive Director’s recommendation, a sub-committee comprised of Commissioners White, Kelly and Mecouch will serve to review the budget; the fund office will schedule a meeting based on availability.

Lastly, BRIT, the fund’s excess liability carrier, commissioned an independent auditor to review a selection of claim files as well as process and operations. A report will be provided directly to BRIT. To date the review has been favorable and the fund office will provide more information when made available.



**Membership Renewal:** The Counties of Union, Hudson, Ocean and Mercer County Insurance Fund Commission are scheduled to renew their membership with the Fund as of January 1, 2017. Renewal documents have been sent to each County.

**NJCE Financials:** The Financial Fast Track as of July 31, 2016 reflected the fund's statutory surplus of \$6.1 million.

**Bylaw Amendment:** Following the May 5<sup>th</sup> public meeting, the fund office distributed the proposed bylaw amendment to members for their governing bodies to approve or deny. The amendment would allow a Joint insurance Fund(s) whose members are exclusive members of a local unit under the control and finance of the governing body of a County to apply for NJCE membership. As per the NJCE bylaws, the amendment is only adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. As of 9/19/16 the office has received confirmation that 8 members have adopted the bylaw amendment. A filing will be made with the appropriate State offices confirming the bylaw amendment.

**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; an invitation will be emailed.

**Claims Status Summary:** AmeriHealth Casualty Services provided a summary report of claims with large open reserves which were reviewed during Closed Session.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from July – October 2016.

**Next Meeting:** The next regularly scheduled meeting of the NJCE fund is October 27, 2016 at 1:00PM at the Camden County College Regional Emergency Training Center.

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2016				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,406,883	11,255,090	67,955,573	79,210,663
2. CLAIM EXPENSES				
Paid Claims	530,881	2,986,697	11,327,435	14,314,132
Case Reserves	(56,126)	729,599	4,544,354	5,273,953
IBNR	(161,718)	2,218,691	10,860,735	13,079,426
Discounted Claim Value	6,506	(57,658)	(346,320)	(403,978)
<b>TOTAL CLAIMS</b>	<b>319,543</b>	<b>5,877,330</b>	<b>26,386,203</b>	<b>32,263,533</b>
3. EXPENSES				
Excess Premiums	542,481	4,339,848	28,343,174	32,683,022
Administrative	57,307	462,956	3,427,211	3,890,167
<b>TOTAL EXPENSES</b>	<b>599,788</b>	<b>4,802,804</b>	<b>31,770,385</b>	<b>36,573,189</b>
4. UNDERWRITING PROFIT (1-2-3)	487,552	574,956	9,798,985	10,373,941
5. INVESTMENT INCOME	3,792	34,054	153,790	187,844
6. PROFIT (4 + 5)	491,344	609,010	9,952,775	10,561,785
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	118,152	77,462	2,068,906	2,146,368
<b>11. SURPLUS (6 + 7 + 8)</b>	<b>609,495</b>	<b>686,472</b>	<b>12,234,197</b>	<b>12,920,669</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2010	1,316	26,201	(151,551)	(125,349)
2011	(572)	(61,797)	1,049,272	987,475
2012	94,228	(90,169)	1,278,583	1,188,414
2013	(49,011)	80,330	4,225,475	4,305,805
2014	(5,576)	548,685	3,880,904	4,429,589
2015	(26,942)	(625,510)	1,951,513	1,326,002
2016	596,052	808,731		808,731
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>609,495</b>	<b>686,472</b>	<b>12,234,196</b>	<b>12,920,667</b>
<b>TOTAL CASH</b>				<b>18,555,191</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	1,183	17,802	2,628,285	2,646,087
Case Reserves	(1,183)	8,477	92,540	101,017
IBNR	(188)	(32,688)	68,957	36,269
Discounted Claim Value	25	392	(2,516)	(2,124)
<b>TOTAL FY 2010 CLAIMS</b>	<b>(163)</b>	<b>(6,016)</b>	<b>2,787,266</b>	<b>2,781,250</b>
<b>FUND YEAR 2011</b>				
Paid Claims	1,871	31,965	1,939,865	1,971,830
Case Reserves	829	(72,052)	254,193	182,141
IBNR	(260)	(27,023)	77,228	50,204
Discounted Claim Value	(13)	2,685	(6,839)	(4,154)
<b>TOTAL FY 2011 CLAIMS</b>	<b>2,427</b>	<b>(64,425)</b>	<b>2,264,446</b>	<b>2,200,021</b>
<b>FUND YEAR 2012</b>				
Paid Claims	72,871	176,797	1,505,816	1,682,613
Case Reserves	(79,083)	(36,008)	338,978	302,971
IBNR	(465)	(56,075)	145,729	89,654
Discounted Claim Value	1,765	2,233	(10,606)	(8,373)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(4,911)</b>	<b>86,948</b>	<b>1,979,917</b>	<b>2,066,865</b>
<b>FUND YEAR 2013</b>				
Paid Claims	91,052	324,559	2,135,836	2,460,395
Case Reserves	(28,128)	(121,162)	1,137,999	1,016,837
IBNR	(13,128)	(338,895)	1,277,722	938,827
Discounted Claim Value	1,009	10,798	(49,350)	(38,552)
<b>TOTAL FY 2013 CLAIMS</b>	<b>50,805</b>	<b>(124,699)</b>	<b>4,502,207</b>	<b>4,377,508</b>
<b>FUND YEAR 2014</b>				
Paid Claims	57,006	808,131	2,250,678	3,058,809
Case Reserves	(43,546)	(675,231)	1,877,491	1,202,260
IBNR	(10,721)	(604,010)	2,716,202	2,112,192
Discounted Claim Value	1,165	35,709	(105,905)	(70,195)
<b>TOTAL FY 2014 CLAIMS</b>	<b>3,903</b>	<b>(435,401)</b>	<b>6,738,466</b>	<b>6,303,065</b>
<b>FUND YEAR 2015</b>				
Paid Claims	58,410	629,224	866,955	1,496,179
Case Reserves	14,727	696,892	843,153	1,540,045
IBNR	(45,734)	(766,551)	6,574,897	5,808,346
Discounted Claim Value	685	6,938	(171,104)	(164,166)
<b>TOTAL FY 2015 CLAIMS</b>	<b>28,088</b>	<b>566,503</b>	<b>8,113,902</b>	<b>8,680,405</b>
<b>FUND YEAR 2016</b>				
Paid Claims	248,487	998,219		998,219
Case Reserves	80,258	928,682		928,682
IBNR	(91,222)	4,043,933		4,043,933
Discounted Claim Value	1,870	(116,414)		(116,414)
<b>TOTAL FY 2016 CLAIMS</b>	<b>239,393</b>	<b>5,854,420</b>	<b>0</b>	<b>5,854,420</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>319,543</b>	<b>5,877,330</b>	<b>26,386,203</b>	<b>32,263,533</b>

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 August 31, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,773,113	14,184,906	76,187,004	90,371,910	
2. CLAIM EXPENSES					
Paid Claims	374,095	1,434,275	1,089,974	2,524,249	
Case Reserves	(609,677)	227,903	2,413,317	2,641,220	
IBNR	242,717	849,875	9,188,910	10,038,786	
Discounted Claim Value	649	(100,029)	(651,074)	(751,102)	
<b>TOTAL CLAIMS</b>	<b>7,784</b>	<b>2,412,025</b>	<b>12,041,128</b>	<b>14,453,153</b>	
3. EXPENSES					
Excess Premiums	1,257,146	10,046,655	52,056,606	62,103,261	
Administrative	129,715	1,039,226	5,652,271	6,691,497	
<b>TOTAL EXPENSES</b>	<b>1,386,861</b>	<b>11,085,881</b>	<b>57,708,877</b>	<b>68,794,759</b>	
4. UNDERWRITING PROFIT (1-2-3)	378,468	687,000	6,436,999	7,123,999	
5. INVESTMENT INCOME	4,210	27,537	184,725	212,261	
6. PROFIT (4+5)	382,678	714,536	6,621,724	7,336,260	
7. Dividend	0	0	150,000	150,000	
8. Cancelled Appropriations	0	0	607,551	607,551	
9. SURPLUS (6-7-8)	382,678	714,536	5,864,173	6,578,709	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
2010	1,714	31,021	642,182	673,202	
2011	3,187	(285,206)	1,149,228	864,022	
2012	247,223	(27,022)	477,778	450,756	
2013	2,687	(160,768)	1,259,797	1,099,029	
2014	(9,350)	439,899	1,417,746	1,857,645	
2015	2,241	(288,077)	917,441	629,364	
2016	134,975	1,004,690		1,004,690	
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>382,678</b>	<b>714,536</b>	<b>5,864,172</b>	<b>6,578,708</b>	
<b>TOTAL CASH</b>				<b>21,121,034</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
Paid Claims	0	901	163,454	164,355	
Case Reserves	0	(0)	1	1	
IBNR	(1,528)	(31,599)	326,545	294,947	
Discounted Claim Value	50	1,337	(11,008)	(9,671)	
<b>TOTAL FY 2010 CLAIMS</b>	<b>(1,478)</b>	<b>(29,360)</b>	<b>478,992</b>	<b>449,631</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	0	91,234	144,097	235,331	
Case Reserves	0	277,702	262,007	539,709	
IBNR	(2,894)	(65,263)	623,896	558,633	
Discounted Claim Value	134	(15,517)	(41,637)	(57,155)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>(2,761)</b>	<b>288,155</b>	<b>988,363</b>	<b>1,276,518</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	48,764	602,799	515,889	1,118,688	
Case Reserves	(296,852)	(424,388)	856,270	431,882	
IBNR	(4,992)	(156,654)	1,120,043	963,389	
Discounted Claim Value	6,300	8,469	(82,267)	(73,798)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>(246,779)</b>	<b>30,226</b>	<b>2,409,934</b>	<b>2,440,160</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	221,917	494,762	15,975	510,737	
Case Reserves	(223,434)	71,249	511,304	582,553	
IBNR	(6,361)	(417,273)	1,657,721	1,240,448	
Discounted Claim Value	5,889	17,086	(110,993)	(93,907)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>(1,989)</b>	<b>165,824</b>	<b>2,074,007</b>	<b>2,239,831</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	103,414	132,459	120,096	252,556	
Case Reserves	(89,401)	(247,126)	313,106	65,980	
IBNR	(10,404)	(362,219)	2,411,798	2,049,579	
Discounted Claim Value	6,625	43,063	(164,745)	(121,682)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>10,234</b>	<b>(433,823)</b>	<b>2,680,255</b>	<b>2,246,433</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	0	112,120	130,464	242,584	
Case Reserves	2	550,430	470,629	1,021,060	
IBNR	(1,341)	(363,464)	3,048,907	2,685,443	
Discounted Claim Value	86	(1,224)	(240,424)	(241,648)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>(1,253)</b>	<b>297,862</b>	<b>3,409,576</b>	<b>3,707,438</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	0	0		0	
Case Reserves	8	36		36	
IBNR	270,237	2,246,347		2,246,347	
Discounted Claim Value	(18,435)	(153,242)		(153,242)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>251,810</b>	<b>2,093,141</b>	<b>0</b>	<b>2,093,141</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>7,784</b>	<b>2,412,025</b>	<b>12,041,128</b>	<b>14,453,153</b>	

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	September 30, 2016							
<b>COVERAGE LINE- PROPERTY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	0	0	0	0	0	0	2	2
September-16	0	0	0	0	0	0	2	2
NET CHGE	0	0	0	0	0	0	0	0
Limited Reserves								<b>\$695</b>
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	-	-	-	-	190.00	90.00	600.00	\$880
September-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
<b>COVERAGE LINE- GENERAL LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	0	4	1	14	15	21	12	67
September-16	0	4	1	12	14	23	17	71
NET CHGE	0	0	0	-2	-1	2	5	4
Limited Reserves								<b>\$2,310</b>
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	14,674.60	58,867.89	10,921.00	31,693.86	26,450.00	15,258.31	2,454.00	\$160,320
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
NET CHGE	\$0	\$0	\$0	(\$4,135)	(\$600)	\$5,500	\$2,950	\$3,715
Ltd Incurred	\$517,399	\$305,580	\$291,519	\$106,836	\$25,850	\$25,815	\$8,474	\$1,281,474
<b>COVERAGE LINE- AUTO LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	0	0	0	0	3	3	2	8
September-16	0	0	0	0	3	3	3	9
NET CHGE	0	0	0	0	0	0	1	1
Limited Reserves								<b>\$1,155</b>
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	5,241.78	3,657.01	-	-	300.00	500.00	600.00	\$10,299
September-16	5,241.78	3,657.01	-	-	300.00	500.00	700.00	\$10,399
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$100	\$100
Ltd Incurred	\$115,207	\$46,030	\$45,000	\$0	\$4,313	\$10,375	\$700	\$221,625
<b>COVERAGE LINE- WORKERS COMP.</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	4	7	9	20	26	21	43	130
September-16	4	8	9	21	25	21	45	133
NET CHGE	0	1	0	1	-1	0	2	3
Limited Reserves								<b>\$24,866</b>
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	81,100.56	119,616.77	292,049.77	423,796.82	503,694.83	1,257,757.07	474,246.75	\$3,152,263
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
NET CHGE	(\$496)	\$12,986	(\$1,753)	\$1,307	(\$46,545)	(\$27,628)	\$217,009	\$154,881
Ltd Incurred	\$2,075,537	\$1,772,766	\$2,148,839	\$1,764,432	\$1,971,809	\$2,226,120	\$1,193,334	\$13,152,836
<b>TOTAL ALL LINES COMBINED</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	4	11	10	34	44	45	59	207
September-16	4	12	10	33	42	47	67	215
NET CHGE	0	1	0	-1	-2	2	8	8
Limited Reserves								<b>\$16,200</b>
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
August-16	\$101,017	\$182,142	\$302,971	\$455,491	\$530,635	\$1,273,605	\$477,901	\$3,323,761
September-16	\$100,521	\$195,128	\$301,218	\$452,663	\$483,490	\$1,251,987	\$697,960	\$3,482,967
NET CHGE	(\$496)	\$12,986	(\$1,753)	(\$2,828)	(\$47,145)	(\$21,618)	\$220,059	\$159,206
Ltd Incurred	\$2,758,092	\$2,157,697	\$2,485,358	\$1,886,996	\$2,089,907	\$2,295,410	\$1,282,041	\$14,955,501

**CAMDEN COUNTY INSURANCE COMMISSION**

**To:** Fund Commissioners  
**From:** Michelle Leighton  
**Date:** October 27, 2016

**Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/16 Expiration Date**

As a reminder, the following policies are set to expire on **12/31/16**:

<b>Member(s)</b>	<b>Coverage Line</b>	<b>Carrier</b>	<b>Policy No.</b>
Camden County Camden County College Camden County College Foundation Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority Camden County Improvement Authority	Public Officials & Employment Practices Liability	Lexington Insurance Company	04-877-87-74
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Board of Social Services	Employed Lawyers Professional Liability	ACE American Insurance Company	G23664744006
Camden County Camden County Board of Social Services Camden County Improvement Authority	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	04-706-31-00
Camden County Municipal Utilities Authority	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	03-989-56-25

Camden County Pollution Control Financing Authority	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	04-156-74-83
Camden County Camden County College Camden County Health Services Center (as a discontinued operation)	Healthcare Professional & General Liability	Lexington Insurance Company	6796617 (Primary)
Camden County Camden County College Camden County Health Services Center (as a discontinued operation)	Healthcare Professional & General Liability	Lexington Insurance Company	6796618 (Excess)
Camden County Camden County College Camden County Municipal Utilities Authority Camden County Health Services Center (as a discontinued operation) Camden County Board of Social Services Camden County Pollution Control Financing Authority	Crime	National Union Fire Insurance Company of Pittsburgh, PA	04-211-36-20

These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. ***With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.*** Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for specific reporting requirements and coverage triggers. However, with respect to the Public Officials & Employment Practices Liability Policy and the Employed Lawyers Professional Liability Policy, claims generally involve allegations of a **wrongful act** committed by an insured. With respect to the Cyber Policy, claims typically involve a **security failure or a privacy event**. With respect to the Healthcare Professional & General Liability Policy, claims involve allegations of **injury/damages caused by a healthcare professional**. Finally, with respect to the Crime Policy, claims generally involve **theft**.

**Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, or Crime claims, suits and/or incidents of which you (or anyone else in**

your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/16. Please keep in mind that these policies are "discovery" or "claims made and reported" policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.

Given that the above-referenced policies expire during a holiday time period, please provide notice to Conner Strong & Buckelew no later than **Monday, 12/19/16**. These matters should be emailed to [ClaimsTeamC@connerstrong.com](mailto:ClaimsTeamC@connerstrong.com), with a copy to me, or faxed to 856-685-2221. If you have any questions, including whether a claim or incident should be reported, please contact me and I will be happy to assist. I can be reached via email at [mleighton@connerstrong.com](mailto:mleighton@connerstrong.com) or telephone at 856-552-4842.

**New Jersey Counties Excess Joint Insurance Fund  
Camden County Insurance Commission  
Public Officials Liability & Employment Practices Liability  
Policy Period: 1/1/16 - 1/1/17**

\$10,000,000	Lexington Insurance Company \$10,000,000 each claim/\$10,000,000 aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention Policy #048778774	Lexington Ins. Co. Sub Limit \$10,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention
\$1,000,000				
Various	Member Entity Self Insured Retention See Below	Member Entity SIR See Below	Member Entity SIR See Below	Member Entity SIR See Below
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Public Officials Liability - Healthcare Entities Only	Sexual Abuse/ Molestation For Schools Only <sup>(b)</sup>

NOTES:

- (a) The Lexington Insurance Company policy's limits are shared by each member entity of the Camden County Insurance Commission.
- (b) Sexual Abuse/Molestation coverage is for School entities only and is subject to a \$100,000 SIR for each claim.

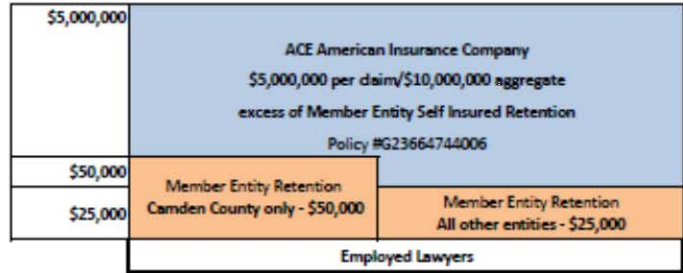
Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim - All Other	SIR Each Claim - EPLI	SIR Each Claim - Sexual Abuse / Molestation
1	Camden County	\$250,000	\$250,000	N/A
2	Camden County College	\$25,000	\$50,000	\$100,000
3	Camden County College Foundation	\$25,000	\$50,000	\$100,000
4	Camden County Municipal Utilities Authority	\$25,000	\$25,000	N/A
5	Camden County Health Services Center (as a discontinued operation)	\$25,000	\$25,000	N/A
6	Camden County Board of Social Services	\$5,000	\$5,000	N/A
7	Camden County Pollution Control Financing Authority	\$25,000	\$25,000	N/A
8	Camden County Improvement Authority	\$10,000	\$10,000	N/A

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.



**New Jersey Counties Excess Joint Insurance Fund  
Employed Lawyers  
Limit Schematic  
Policy Period: 1/1/16 - 1/1/17**



NOTE: All policy aggregate limits are shared by all Commissions and their member entities.

**Member Entities:**

#	Entity
1	Camden County
4	Camden County Board of Social Services
2	Camden County College
3	Camden County Municipal Utilities Authority
5	Gloucester County
6	Union County (including Runnells Specialized Hospital)
7	Union County Board of Social Services
8	Cumberland County
9	County of Atlantic

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund  
Medical Professional & General Liability  
Limit Schematic  
Policy Period: 1/1/16 - 1/1/17**

\$21,000,000	Lexington Insurance Company \$20,000,000 per claim/\$20,000,000 aggregate Excess Medical Professional & General Liability						
\$1,000,000	Lexington Insurance Company Camden County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Gloucester County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Burlington County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Cumberland County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Salem County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Atlantic County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Mercer County Insurance Fund Commission \$1,000,000 per claim/\$3,000,000 aggregate Medical Professional & General Liability Policy #6796617
Various	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below
Medical Professional & General Liability							

**NOTES:**

- (a) All Primary policy aggregate limits are shared by each member entity of each Commission.
- (b) The Excess policy aggregate limit is shared by all member Commissions and their member entities. Mercer County elected not to purchase the Excess limits.
- (c) Only physicians scheduled are included in the above limits (see schedule below).

**Member Entities & Self Insured Retentions:**

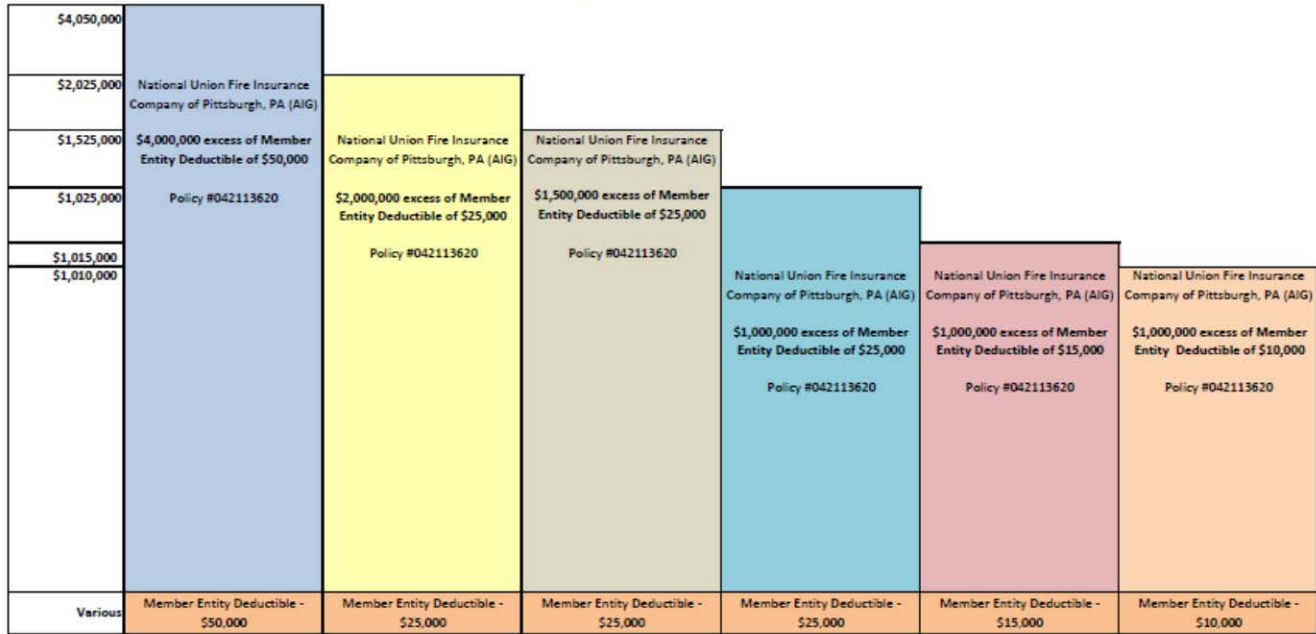
#	Entity	SIR Each Claim
1	Camden County: Clinic	\$5,000
2	Camden County College: All Allied Healthcare Programs and Dental Clinic Operations	\$5,000
3	Camden County Health Services Center: Behavioral Health Operations - Divested Operation LTC Operations - Divested Operation	\$50,000 PL / \$25,000 GL
4	Gloucester County: Department of Corrections Division of Education & Disability Division of Senior Services Department of Health Services	\$25,000
5	Rowan College at Gloucester County: Allied Health Programs	\$5,000
6	Gloucester County Improvement Authority dba Shady Lane Nursing Home	\$10,000
7	Gloucester County Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
8	Gloucester County Emergency Response Center	\$10,000
9	Burlington County: Department of Health Buttonwood Hospital - Divested Operation	\$5,000
11	Cumberland County: Department of Health (Outpatient Clinic) Department of Corrections Department of Human Services - Division of Mental Health & Addiction Services	\$50,000
12	Cumberland County - Sexual Assault Nurse Examiners (SANE)	\$50,000

**New Jersey Counties Excess Joint Insurance Fund**  
**Medical Professional & General Liability**  
**Limit Schematic**  
**Policy Period: 1/1/16 - 1/1/17**

**Member Entities & Self Insured Retentions (cont.):**

#	Entity	SIR Each Claim
13	Salem County:	
	Department of Health (Clinic)	\$5,000
	Department of Corrections (Prison Infirmary)	\$25,000
14	Meadowview Nursing Home	\$1,000,000
15	Atlantic County Clinic/Public Health Nurses	\$1,000,000
16	University of Medicine and Dentistry (GL Only) - Atlantic County	\$1,000,000
17	County of Mercer Medical Reserves Corps	\$2,500
18	Employed Nurses of Mercer County Correctional Facilities	\$25,000
19	Scheduled Physicians:	\$5,000
	Charles F. Siebert, Jr. (GC)	
	Gerald A. Feigin (CC, SC, GC)	
	Jonathan Briskin (GC)	
	Josette Palmer (GC)	
	Ian Hood (BC)	
	Richard Sharpe (BC)	
	John W. Peterson (BC)	
	Nicoletta Turner-Foster (BC)	
	Lois Lawson-Bridgell (RC)	
	Daksha Shah (MC)	
	Raafat Ahmad (MC)	
	Catherine Sheridan (SC)	
	Diane McDevitt (AC)	
Barbara Kennedy (AC)		

**New Jersey Counties Excess Joint Insurance Fund**  
**Crime**  
**Limit Schematic**  
**Policy Period: 1/1/16 - 1/1/17**



Member Entities:  
1. Camden County

Member Entities:  
2. The County of Ocean  
3. The Ocean County Board of Chosen Freeholders  
4. Ocean County Library Commission, Inc.  
5. Ocean County Mosquito Extermination Commission  
6. Ocean County Private Industry Council, Inc.

Member Entities:  
7. County of Atlantic (including Meadowview Nursing Home)

Member Entities:  
8. Cumberland County  
9. Cumberland County Utilities Authority  
10. Hudson County  
11. Mercer County  
12. Union County  
13. Union County Board of Social Services  
14. Runnells Specialized Hospital of Union County

Member Entities:  
15. Atlantic County Improvement Authority  
16. Atlantic County Utilities Authority  
17. Camden County Health Services Center  
18. Gloucester County  
19. Mercer County Improvement Authority

Member Entities:  
20. County of Burlington  
21. Burlington County Bridge Commission  
22. Camden County Board of Social Services  
23. Camden County College  
24. Camden County Municipal Utilities Authority  
25. Pollution Control Financing Authority of Camden County  
26. Cumberland County Board of Social Services  
27. Gloucester County Improvement Authority  
28. Gloucester County Library Commission  
29. Gloucester County Utilities Authority  
30. Rowan College at Gloucester County  
31. Salem County

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

LIABILITY AND WORKERS' COMPENSATION COST  
CONTAINMENT STRATEGIES  
NOVEMBER 2, 2016  
AGENDA

**8:30 – 9:00**

*Registration*

**9:00 – 9:05**

*Introductions and Opening Remarks*

Michelle M. Leighton, AIC, *Vice President, Senior Claim Consultant, Conner Strong & Buckelew*

**9:05 – 9:30**

*Past Successes and Future Initiatives*

Joseph P. Hrubash, *Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*  
Ed Cooney, *Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

**9:30 – 10:15**

Susan M. Lemming, *Esquire, Partner, Brown & Connery LLP*  
*Policies and Strategies to Prevent, Identify and Address Employment Discrimination, Harassment, Bullying and Violence in the Workplace*

**10:15 – 11:00**

*Active Shooter in the Workplace: Workplace Violence Considerations*

John Fetzer, *Chief Warrant Officer, Camden County Sheriff's Office*

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PERMA

LIABILITY AND WORKERS' COMPENSATION COST  
CONTAINMENT STRATEGIES  
NOVEMBER 2, 2016  
AGENDA

**11:00 – 11:15**

**Break**

**11:15 – 12:00**

*Information and Security Risk Assessment – Effectively  
Assessing the Control Environment to Understand Where  
Control Gaps may be Leaving Your Organization at an  
Unacceptable Information Security Risk*

John Verry, CISA/CRISC/CCSE, ISO 27001 Lead Auditor  
Security Sherpa

Lou Romero, ISMS Consultant  
Pivot Point Security

**12:00 – 12:45**

*Using Social Media as a Claims Investigative Tool  
#stopclaimsfraud*

Michael Petrie, Co-Owner, Director of Global Markets  
Social Detection, Inc.

**12:45 – 1:00**

**Q&A Lightning Round**

**1:00 – 1:45**

**Lunch & Networking**

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PERMA

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 52-16

OCTOBER 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>
<b>000437</b>			
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	5,643.48
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	88.13
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	384.93
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	39.00
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	482.47
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	60.00
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-8/31/16	5,829.89
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-8/31/16	1,801.60
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	976.52
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	39.00
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	856.28
000437	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV-9/30/16	11,750.19
			<b>27,951.49</b>
<b>000438</b>			
000438	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2016 - CCPD	11,317.00
000438	COMPSERVICES, INC.	CLAIMS ADMIN - 10/2016 - CCIC	18,250.00
			<b>29,567.00</b>
<b>000439</b>			
000439	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2016	2.41
000439	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2016	14,583.33
			<b>14,585.74</b>
<b>0004405454</b>			
000440	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/16 - CCPD	538.56
000440	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/16 - CCIC	311.44
			<b>850.00</b>
<b>000441</b>			
000441	MGL PRINTING SOLUTIONS	CHECK-CAMDEN CO INS COM - 10/5/16	208.00
			<b>208.00</b>
<b>000442</b>			
000442	CONNER STRONG & BUCKELEW	POSITION BOND - 11/1/2016	1,132.00
			<b>1,132.00</b>
<b>000443</b>			
000443	PFEIFFERGOV, LLC	TRAINING SEMINAR - 10/4/16	250.00
			<b>250.00</b>

TOTAL PAYMENTS FY 2016 74,544.23

**TOTAL PAYMENTS ALL FUND YEARS \$ 74,544.23**

\_\_\_\_\_  
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**

<b>Current Fund Year: 2016</b>								
<b>Month Ending: August</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	1,432,808.04	5,662,207.27	993,689.65	10,675,098.63	(602,914.35)	(1,622,725.75)	765,589.04	17,303,752.52
<b>RECEIPTS</b>								
Assessments	12,677.13	144,473.31	35,189.58	537,660.21	1,048,772.74	110,671.69	0.00	1,889,444.66
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	3,791.84	0.00	3,791.84
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	3,791.84	0.00	3,791.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>12,677.13</b>	<b>144,473.31</b>	<b>35,189.58</b>	<b>537,660.21</b>	<b>1,048,772.74</b>	<b>114,463.53</b>	<b>0.00</b>	<b>1,893,236.50</b>
<b>EXPENSES</b>								
Claims Transfers	111,140.14	58,211.53	26,489.30	342,562.97	0.00	0.00	0.00	538,403.94
Expenses	0.00	0.00	0.00	0.00	0.00	74,965.08	0.00	74,965.08
Other *	0.00	0.00	0.00	28,428.23	0.00	0.00	0.00	28,428.23
<b>TOTAL</b>	<b>111,140.14</b>	<b>58,211.53</b>	<b>26,489.30</b>	<b>370,991.20</b>	<b>0.00</b>	<b>74,965.08</b>	<b>0.00</b>	<b>641,797.25</b>
<b>END BALANCE</b>	<b>1,334,345.03</b>	<b>5,748,469.05</b>	<b>1,002,389.93</b>	<b>10,841,767.64</b>	<b>445,858.39</b>	<b>(1,583,227.30)</b>	<b>765,589.04</b>	<b>18,555,191.77</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	August						
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						
<b>Opening Cash &amp; Investment Balance</b>	\$17,303,752.57	17081724.06	9483.43	227089.67	-15107.31	562.72	
<b>Opening Interest Accrual Balance</b>	\$0.00	0	0	0	0	0	
1 Interest Accrued and/or Interest Cost	\$0.00	\$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	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$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	\$0.00
5 Interest Paid - Cash Instr.s	\$3,791.84	\$3,694.46	\$27.80	\$58.14	\$2.04	\$9.40	
6 Interest Paid - Term Instr.s	\$0.00	\$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	\$0.00
8 Net Investment Income	\$3,791.84	\$3,694.46	\$27.80	\$58.14	\$2.04	\$9.40	
9 Deposits - Purchases	\$2,452,233.20	\$1,889,444.66	\$287,907.04	\$125,996.89	\$63,652.40	\$85,232.21	
10 (Withdrawals - Sales)	-\$1,204,585.79	-\$637,753.62	-\$302,798.53	-\$124,642.10	-\$68,192.67	-\$71,198.87	
Ending Cash & Investment Balance	\$18,555,191.82	\$18,337,109.56	-\$5,380.26	\$228,502.60	-\$19,645.54	\$14,605.46	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$285,558.40	\$850.00	\$178,992.93	\$13,565.41	\$29,138.54	\$63,011.52	
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00	
Balance per Bank	\$18,839,907.22	\$18,337,959.56	\$173,612.67	\$242,068.01	\$8,650.00	\$77,616.98	

**RESOLUTION NO. : 53-16**

**CAMDEN COUNTY INSURANCE COMMISSION  
RESOLUTION RATIFYING AND AMENDING AN AGREEMENT, PURSUANT TO A  
PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE  
COMMISSION AND COMPSERVICES, INC., d/b/a AMERIHEALTH CASUALTY  
SERVICES FOR ADDITIONAL CLOSELY RELATED CLAIMS ADMINISTRATION  
SERVICES FOR THE CAMDEN COUNTY POLICE DEPARTMENT CLAIMS  
ADMINISTRATION PROGRAM**

**WHEREAS**, the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, pursuant to Resolution No. 27-16, adopted April 26, 2016, the Commission authorized a contract, pursuant to a publicly advertised Request For Proposals, with CompServices, Inc., d/b/a Amerihealth Casualty Services, (hereinafter, “Amerihealth”), for professional Claims Administrator services for the period May 1, 2016 through re-organization of the Commission in February, 2019; and

**WHEREAS**, the Commission required Claims Administration Services for a member entity, namely: County of Camden, Department of Police Services, Metro Division, said these services were inadvertently omitted from the original resolution; and

**WHEREAS**, Amerihealth, submitted a proposal for these additional closely related services, a copy of which is attached to the original resolution hereof; and

**WHEREAS**, fees for the additional Metro claims administration services are as follows:

Compensation:	Administration fee – payable in equal monthly installments:
	Y1: \$102,750* pro-rated (5-1-16 to re-org 2017)
	Y2: \$137,000
	Y3: \$137,000
	20% of savings below UCR at 80 <sup>th</sup> percentile for network access

**WHEREAS**, funding for these additional closely related claims administration services is available in the Commission’s 2016 permanent budget, and as may be amended, with the balance of funding contingent upon the adoption of the Commission’s 2017, 2018 and 2019 budgets; now, therefore,

**BE IT RESOLVED** by the Camden County Insurance Fund Commission, that the proper officials be and are hereby authorized to execute all documents to ratify and effect an amended agreement with CompServices, Inc., d/b/a Amerihealth Casualty Services, located at 8000 Midlantic Drive Ste

410N, Mount Laurel, NJ 08054-1523, for additional closely related claims administration services for the Camden County Police Department Claims Administration Program for the period May 1, 2016 through re-organization of the Commission in February, 2019, in accordance with the Commission's fair and open process and consistent with the County of Camden Request For Proposals Policy and N.J.S.A. 40A:11-5(1)(m).

**BE IT FURTHER RESOLVED** that the only member of the Commission to be charged a fee for these additional services shall be the County of Camden.

**BE IT FURTHER RESOLVED** that the above firm shall serve pursuant to a Professional Service Contract, a copy of which will be on file in the Commission's office.

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Commission's official newspapers in accordance with law and that notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: 10-27-16**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**



**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								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>1655</b>						

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:** October 17, 2016

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**CCIC SERVICE TEAM**

<p>David McHale,          Public Sector Director  <a href="mailto:dmchale@jamontgomery.com">dmchale@jamontgomery.com</a>          Office: 732-736-5213          Cell: 732-673-4802</p>	<p>Glenn Prince,          Associate Public Sector Director  <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a>          Office: 856-552-4744          Cell: 609-238-3949</p>	<p>Natalie Dougherty,          Executive Assistant  <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a>          Office: 856-552-4738</p>
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**September - November 2016**

**RISK CONTROL ACTIVITIES**

**MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED**

- **September 21:** Attended the CCIC Safety Committee meeting in Blackwood.
- **September 22:** Attended the CCIC meeting in Blackwood.
- **September 27:** One session of Fire Extinguisher training was conducted for CCIC Health and Human Services.
- **October 4:** Attended the CCIC Claims Committee meeting in Blackwood.
- **October 12:** Attended the CCIC Safety Committee meeting in Blackwood.

**UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

- **October 19:** Plan to attend the CCIC Safety Committee.
- **October 20:** One session of Chain Saw Chipper Safety is scheduled for CCIC.
- **October 27:** Plan to attend the CCIC meeting in Blackwood.

- **November 7:** Plan to attend the CCIC Claims 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.

### **SAFETY DIRECTOR BULLETINS**

- September is National Preparedness Month – September 19
- October is Fire Prevention Month – October 13

**October is Fire Prevention Month**

National Fire Prevention Week is observed during the week (from Sunday to Saturday) in which October 9 falls. In the United States, the first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. For 2016, the National Fire Protection Association has declared the theme to be, “Don’t Wait, Check the Date”. Many homeowners do not realize the sensors in a smoke detector have a life expectancy of 10 years, and after 10 years the detector should be replaced.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?

- a. 10 - 12 years
- b. 20 - 25 years
- c. Never, if not used

**10 – 12 years**

2. Why is Fire Prevention Week always the week of October 9<sup>th</sup>?

- a. To commemorate the Great Chicago Fire
- b. To commemorate the Great Roman Fire
- c. To commemorate the Triangle Shirtwaist Fire

**Great Chicago Fire**

3. True or False? Mrs. O’Leary’s cow started the Chicago Fire by kicking over a lantern in a barn?

**Probably FALSE.** Fire historians believe the fire started near the barn, but not IN the barn. They believe kids sneaking cigarettes behind the barn most likely started the fire.

4. Most fire deaths occur where?

- a. In motor vehicles
- b. In the home
- c. In the workplace
- d. In a place of assembly; restaurant, theater, casino, etc.

**In the home**

5. What age group has the greatest chance of dying in a fire in the home?

- a. Infants
- b. Pre-teen age children
- c. Young adults
- d. Adults
- e. Senior citizens

**By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens**

Fire safety is not just in the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.



# Don't Wait — Check the Date!

Replace Smoke Alarms Every 10 Years



**Fire Prevention Week**  
Oct. 9-15, 2016

Age matters when it comes to your smoke alarms.  
Check the manufacture dates on your smoke alarms today!

<p><b>1</b> Remove the smoke alarm from the wall or ceiling.</p>			<p><b>2</b> Look at the back of the alarm for the date of manufacture.</p>
<p><b>3</b> Smoke alarms should be replaced 10 years from the date of manufacture.</p>			<p><b>4</b> Put the alarm back on the ceiling or wall if it is less than 10 years old.</p>



A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit [usfa.fema.gov](http://usfa.fema.gov) and [firepreventionweek.org](http://firepreventionweek.org).

U.S. Fire Administration



FEMA



NFPA is the official sponsor of Fire Prevention Week since 1922.

*This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.*

**RESOLUTION NO. 54-16**

**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: 1262, 0243, 9089, 9174, 0436, 2318, 1653, 1658**

**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:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 22, 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	Absent

**FUND PROFESSIONALS PRESENT:**

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

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor

Bowman & Company LLP  
**Dennis Skakowski**

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

**ALSO PRESENT:**

Robert Cornforth, Camden County Municipal Utility Authority  
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  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JULY 28, 2016**

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on September 21<sup>st</sup>. Mr. Prince reported several topics were discussed including training for work zone safety. Gloucester County is hosting a class on 10/6/2016, and Camden County Public Works employees are invited to attend. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Batchelor advised the claims committee met on September 6<sup>th</sup> and there were 20 PARS for review in closed session. Ms. Batchelor asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR REPORT:**

**2015 Audit Report as of December 31, 2015** –At last months meeting, Jim Miles of Bowman & Company, LLP presented the draft 2015 audit. There have been no changes since that report. We will be seeking approval of the Audit from the Commissioners at the meeting. Included in the agenda was Resolution 38-16, Certification of Annual Audit Report for Period ending December 31, 2015 along with the Group Affidavit Form.

**MOTION TO APPROVE RESOLUTION 38-16 CERTIFICATION OF ANNUAL  
AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2015**

Motion: Chairman Angilella  
Second: Commissioner Wright  
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 7/22/16 to 9/16/16. There were 15 certificate of insurances issued during this period.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Motion: Commissioner Wright  
Second: Chairman Angilella  
Vote: Unanimous

**NJ Excess Counties Insurance Fund (CELJIF)** – The CEL met prior to the Commission Meeting. The Executive Director provided a verbal summary of the meeting. The CEL was scheduled to meet again on October 27, 2016 at 1:00 PM.

**CCIC Financial Fast Track** – Included in the agenda on page 12-13 is a copy of the Financial Fast Track Reports for the months of June and July. As of July 31, 2016, the report indicates the Commission has a surplus of \$12,311,174. 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 \$2,028,216.

**NJ CEL Property and Casualty Financial Fast Track** - Included in the agenda are copies of the NJ CEL Financial Fast Track Reports for the months of June and July. As of July 31, 2016, the report indicates the Fund has a surplus of \$6,196,031.

**Claims Tracking Report** – Included in the agenda was the Claims Activity Report as of July 31, 2016. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

**2016 Property & Casualty Assessments** – The third and final assessment payments for 2016 were due on September 15, 2016. The statement of accounts was e-mailed on August 29, 2016 to the member entitles. If you have not made your payment please make your check payable to the Camden County Insurance Commission and send to the Treasurer, David McPeak.

**2017 Renewal Application and Updated Exposure Information** – The 2017 property and casualty budget is reliant on several factors including updated renewal applications and exposure data. If you have not returned your information we ask that you submit as soon as possible.

**Cybersecurity Considerations for Municipalities and Counties Seminar** – The Camden County Insurance Commission & the Camden County Municipal Joint Insurance Fund is presenting a seminar on Cyber-Security on October 4th and 11th. The guest speaker will be Marc Pfeiffer, Assistant Director, Bloustein Local Government Research Center, Rutgers University. Included in the agenda was a copy of the pertinent information and registration form.

**New Jersey Counties Excess Joint Insurance Fund – 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. We ask that you hold the date for the Workshop and watch for the e-mail invitation.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Chairman Angilella advised the July Supplemental Bill List, August Bill List and September Bill List had been reviewed.

**MOTION TO APPROVE RESOLUTION 42-16 JULY SUPPLEMENTAL BILL LIST IN THE AMOUNT OF \$1,520.00, RESOLUTION 43-16 AUGUST SUPPLEMENTAL BILL LIST IN THE AMOUNT OF \$74,965.08 AND RESOLUTION 44-16 SEPTEMBER SUPPLEMENTAL BILL LIST IN THE AMOUNT OF \$138,999.32**

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

**ATTORNEY: NO REPORT**

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for the month of August which was included in the agenda. Ms. Hall advised the total billed for the month of August was \$194,261.77 and the total paid was \$89,249.21 with a savings of \$94,079.90 or 51.32%. Ms. Hall advised the net savings was \$75,263.92 and network utilization was 97.80%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

**SAFETY DIRECTOR:** Mr. Prince reviewed the July – October 2016 Risk Control Activity Report which was included in the agenda. Appendix II included a Loss Control Visit with the Camden County Fitness Center at City Hall on July 19<sup>th</sup>. 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: Commissioner Wright  
Second: Chairman Angilella  
Vote: Unanimous

**CLOSED SESSION:** Chairman Angilella read Resolution 45-16, 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 45-16 FOR CLOSED SESSION**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Chairman Angilella  
Second: Commissioner Wright  
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
		<b>8/10/2016</b>	
Motion:		0906	\$ 54,984.00
		1584	\$ 72,738.80
Chairman		1609	\$ 48,609.60
Angilella		1598	\$ 72,674.00
Second:		1271	\$ 49,424.11
		1132	\$ 38,951.86
Commissioner		1016	\$ 53,581.18
Wright		1137	\$ 47,490.00
Vote:		1603	\$ 300,000.00
		0085	\$ 128,998.32
Unanimous		0228	\$ 50,550.00
Chairman Angilella advised		8422	\$ 128,416.00
the next meeting was		0345	\$ 184,314.00
scheduled for Thursday,		0414	\$ 61,674.60
October 27, 2016 at 2:00		<b>9/7/2016</b>	
PM.		1620	\$ 84,964.00
<b>MOTION TO ADJOURN:</b>		1499	\$ 44,452.00
		0412	\$ 125,149.00
Motion:		0389	\$ 59,610.93
		0215	\$ 116,020.00
Chairman		4645	\$ 22,685.00
Angilella			
Second:	Commissioner Wright		
Vote:	Unanimous		

**MEETING ADJOURNED: 3:16 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary