

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MARCH 23, 2017**

**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: MARCH 23, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 8, 2016 Open.....Appendix I
December 8, 2016 Closed.....Handout
January 26, 2017 Open.....Appendix I
January 26, 2017 Closed.....Handout
February 23, 2017 Open.....Appendix I
February 23, 2017 Closed.....Handout

- CORRESPONDENCE - NONE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 2-19**

- TREASURER – David McPeak**
Resolution 23-17 March Bill ListPage 20
January Monthly Treasurer Reports..... Pages 21-22

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
Medical Savings ReportPage 23
Stewardship ReportHandout

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 24-25

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
Resolution 24-17 Closed Session.....Page 26
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: April 27, 2017 DiPiero Center, 512 Lakeland Road, Suite 200, 7th Floor, Blackwood, NJ 08102 2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: March 23, 2017

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ Certificate of Insurance Issuance Report (Pages 4-6) – Attached on pages 4-6 is the certificate of issuance report from the CEL listing the certificates issued for the period of 2/1/17 to 2/28/17. There were 11 certificate of insurances issued during this period.

❑ Motion to approve the certificate of insurance report

❑ 2017 Actuary Fee – At the February 23, 2017 meeting the Commissioners approved an award of contract to Actuarial Advantage in the amount of \$15,939. The fee was incorrect and should have been \$10,404. We are asking for a motion to amend the 2017 Actuary fee to \$10,404.

❑ Motion to amend the award of contract to Actuarial Advantage with a fee of \$10,404

❑ NJ Excess Counties Insurance Fund (CELJIF) (Pages 7-9) – The CEL held its Reorganization Meeting on February 23, 2017 and adopted the respective reorganization resolutions. A resolution was adopted to offer membership to the County of Monmouth. A summary report of the meeting is included in the agenda on pages 7-9. The CEL is scheduled to meet again on April 27, 2017 at the DiPiero Center.

❑ CCIC Financial Fast Track (Page 10) – Included in the agenda on page 10 is a copy of the Financial Fast Track Report as of **January 31, 2017**. The report indicates the Commission has a surplus of **\$16,833,784**. 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 **\$2,608,008**.

❑ NJ CEL Property and Casualty Financial Fast Track (Page 11) - Included in the agenda on page 12 is a copy of the NJ CEL Financial Fast Track Report as of **January 31, 2017**. The report indicates the Fund has a surplus of **\$8,316,421**.

❑ Claims Tracking Report (Page 12) – Included in the agenda on page 12 is the Claims Activity Report as of February 28, 2017. The Claims Activity monitors open and closed claims each month. The Executive Director will review the report with the Commission.

- ❑ **Bulletin NJCE 17-01 (Pages 13-17)** – Attached on pages 13-17 is the first coverage bulletin issued by the NJCE Underwriting Manager regarding Unmanned Aircraft (“Drones”).
- ❑ **2017-2018 Limit Schematics (Appendix II)** – Included in Appendix II is a copy of the 2017-2018 Limit Schematics for the Camden County Insurance Commission. A copy of the Limit Schematics will also be available on the Conner Strong & Buckelew website along with the policies.
- ❑ **CEL TPA (Pages 18-19)** – Included in the agenda on pages 18-19 is a copy of a letter from AmeriHealth with a revised Service Team announcement. Effective March 1, 2017 Amanda Metzger will be handling the CEL account taking over for Tom Watkins. Below is Amanda’s contact information:

Mandee Metzger
Client Administrator
215-587-1773
Amanda.Metzger@ahcasualty.com

- ❑ **2017 Property & Casualty Assessments** – The first assessment payment was due on March 15, 2017. We will ask the Treasurer for an update on the payments received.
- ❑ **April 27, 2017 Meeting** – The April Commission Meeting will be held at the DiPiero Center, 512 Lakeland Road, Suite 200, 7th Floor, Blackwood, NJ at 2:00 PM.

Camden County Insurance Commission Certificate Of Insurance Monthly Report

Wednesday, March 08, 2017

From 2/1/2017 To 2/28/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
CCIC					
H- Collingswood Foundation for the Arts I- County of Camden	315 White Horse Pike Collingswood, NJ 08107 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	753	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Camden County Best of Class Dessert Reception and Award Ceremony, to be held on April 5th, 2017. (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 1/1/17 to 1/1/18 Policy # SP4054261	2/1/2017	GL EX AU WC
H- PSE&G I- County of Camden	300 New Albany Rd Moorestown, NJ 08057 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1513	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. A3D	2/28/2017	OTH
H- PSE&G WC I- County of Camden	300 New Albany Rd Moorestown, NJ 08057 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1513	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2) A3D Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	2/28/2017	GL EX AU
H- Ocean County PIC I- Camden County College	1959 Route 9 Toms River, NJ 08755 Attn: Candy Fortier PO Box 200 Blackwood, NJ 08021	1871	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2) providing training opportunities to Ocean County PIC Customers. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	2/1/2017	GL EX AU WC

H- Ocean County PIC	1959 Route 9 Toms River, NJ 08755	1871	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	2/1/2017	GL EX AU WC
I- Camden County College	Attn: Candy Fortier PO Box 200 Blackwood, NJ 08021				
			providing training opportunities to Ocean County PIC Customers.		
H- Hale Trailer Brake & Wheel, Inc.	P.O. Box 1400 Voorhees, NJ 08043	1888	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2) A3D	2/22/2017	GL EX PR
I- County of Camden	Attn: Sandra Gray Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102				
			with respects to:		
			Trailer 24772 2014 Storage Container Serial # 407960-1 \$5,750		
			Trailer 24773 2006 Storage Container Serial # SESU4001125 \$4,950		
H- Division of Workforce Development WC	10 Elizabethtown Plaza 4th Floor Elizabeth, NJ 07202	1893	Evidence of insurance. All operations usual to County Governmental Entity as respects Division of Workforce Development, Union County, to send students to CCC for continuing education programs. (SEE PAGE 2) A3D	2/24/2017	GL EX AU
I- Camden County College	ATTN: Jacqueline Santiago PO Box 200 Blackwood, NJ 08021				
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- Hale Trailer Brake & Wheel, Inc.	P.O. Box 1400 Voorhees, NJ 08043 Attn: Sandra Gray	1894	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2) A3D	2/27/2017	GL EX PR
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102				
			with respects to:Trailer 14889 Storage Container Serial # 433791-3 \$2,500		
H- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1895	Evidence of insurance. All operations usual to County Governmental Entity as respects the following property settlement taking place on 2/28/2017: (SEE PAGE 2)	2/27/2017	PR
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102				
			Masonic Lodge 1201 Berlin Road Cherry Hill, NJ 08003 Block 431.14 Lot 1		
			1205 Berlin Road Cherry Hill, NJ 08003 Block 431.16 Lot 7	Ashbrook Road Cherry Hill, NJ 08003 Block 431.14 Lot 13	

<p>H-County of Camden I- County of Camden</p>	<p>Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects the following property settlement taking place on 2/28/2017: (SEE PAGE 2)</p>	<p>2/27/2017PR</p>
		<p>Masonic Lodge 1201 Berlin Road Cherry Hill, NJ 08003 Block 431.14 Lot 1</p>	
		<p>1205 Berlin Road Cherry Hill, NJ 08003 Block 431.16 Lot 7</p>	
		<p>Ashbrook Road Cherry Hill, NJ 08003 Block 431.14 Lot 13</p>	
<p>H- Sterling High School I- County of Camden</p>	<p>801 Preston Avenue, Suite B. Somerdale, NJ 08083 1896 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects the parking lot on Burnt Mill Road at Sterling High School, 801 Preston Avenue, Suite B., Somerdale, NJ 08083 from June 26-July 28, 2017 for camper pick-up. (SEE PAGE 2) A3D</p>	<p>2/27/2017GLEX AU WC</p>
		<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379</p>	

Total # of Holders = 11

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: February 23, 2017

To: Executive Committee
 Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: New Jersey Counties Excess Meeting Report

2017 Reorganization: The NJCE conducted its 2017 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

As per the NJCE Bylaws, the total number of commissioners exceeds seven and can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Below is a listing of the 2017 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2017 Officers & Executive Committee

Chairman	Ross Angilella	Camden County Insurance Commission
Secretary	John Kelly	Ocean County
Executive Committee	Janette Kessler	Atlantic County Insurance Commission
	Kendall Collins	Burlington County Insurance Commission
	Ken Mecouch	Cumberland County Insurance Commission
	Gerald White	Gloucester County Insurance Commission
	Edmund Shea	Hudson County
Alternates	Andrew Mair	Mercer County Insurance Fund Commission
	Jessica Foote Bishop	Salem County Insurance Commission
	Michael Yuska	Union County

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2017 Meeting Schedule & 2018 Reorganization

April 27, 2017	DiPiero Center – Blackwood, NJ	1:00PM
June 22, 2017	Camden County Emergency Training Center	1:00PM
September 28, 2017	Camden County Emergency Training Center	1:00PM
October 26, 2017	Camden County Emergency Training Center	1:00PM
November 16, 2017	Camden County Emergency Training Center	1:00PM
February 22, 2018	2018 Reorganization Camden County Emergency Training Center	1:00PM

2017 Risk Management Plan: Included as part of the Reorganization was the 2017 Risk Management Plan with changes highlighted from the prior year.

Solicitation of Quotations Auditor: The Fund's one-year contract with Bowman & Company will expire in April. The Board of Fund Commissioners authorized the fund office to proceed and solicit quotations for auditing services; results will be prepared by the next meeting for the board to review and award a contract so services can begin on the audit ending December 31, 2016.

Underwriting Data Validation - Payroll Audits: During the 2017 budget development, discussion was held on a progressive initiative to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system. The fund office has received an informal scope and cost proposal from Bowman and Company to conduct a payroll audit for all members and their autonomous agencies for the 2018 renewal year. The Board of Fund Commissioners authorized the fund office to solicit quotations for payroll auditing service; results will be prepared by the next meeting for the board to review and award a contract.

Asset Manager: The fund office sought price quotes for Asset Manager Services to provide investment and monthly reporting on terms investments in securities authorized by law and the fund's cash management plan. Executive Director reported two firms - TD Bank and Wilmington Trust - responded to all required services; TD Bank submitted fees of 5.5 basis point and Wilmington Trust 5 basis points based on a percentage of fixed income assets. The Board of Fund Commissioners accepted a recommendation to award a one-year contract to Wilmington Trust at an estimated cost not to exceed \$10,000; using the fund's cash balance as of December 31, 2016 fees will be approximately \$2,000 per year.

Potential Membership: Executive Director reported marketing efforts have been underway to offer membership to the County of Monmouth effective on/about April 1, 2017. A summary report of the County and the proposed program was reviewed during Closed Session. The Board of Fund Commissioners adopted a resolution offering membership to the County of Monmouth and to authorize the Underwriting Manager to bind coverage.

Underwriting Manager

2017 Excess & Ancillary Renewal Program Report: Underwriting Manager submitted a report on the renewal and noted the following highlights:

- Negotiations with Zurich, the Fund's Property carrier, resulted in a flat rate renewal with an increase in deductibles for vacant properties from \$100,000 to \$250,000.
- Safety National, the Fund's expiring Excess Workers' Compensation carrier, offered a two-year renewal deal with incremental rate savings each year.

2017 Extraordinary Unspecifiable Services (EUS): The Board of Fund Commissioners previously approved authorization for the Underwriting Manager to bind coverage of the 2017 renewal program. The EUS statements binding the coverage are kept on file in the fund office; a summary statement was included in the agenda for information. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Coverage Committee: Underwriting Manager submitted a proposal on the formation of a Coverage Committee based on the Fund's continued membership growth and development

to review and steer coverage where needed. Committee would be comprised of Fund Commissioners, Fund Administrators, Risk Managers and the Underwriting Team. Commissioners Kelly, White and Kessler volunteered to serve on the committee; local member risk managers would be invited to participate as well.

2017 Budget: In accordance with the regulations, the budget adopted by the Fund was advertised in the Fund's official newspapers and filed with the State.

2017 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Financial Fast Track: The Financial Fast Track as of December 31, 2016 reflected a statutory surplus of \$8.3 million.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of any 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 October 2016 thru March 2017 and Safety Director Bulletins.

Safety Director submitted a memorandum on the 2017 BRIT Safety Grant Program; the annual grant increased from \$30,000 to \$35,000. The Board of Fund Commissioners agreed with a suggestion to split the available funds in order to make the distribution equitable.

The MEL JIF has been asked to provide a fee proposal for NJCE members to access the MEL Safety Institute (MSI), which is an instructor-led training academy offering broad range of safety topics required by PEOSH and other agencies. A report will be provided at the next meeting.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 27, 2017 at 1:00PM at the DiPiero Center – 512 Lakeland Road, Suite 200 7th Floor, Blackwood, NJ.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2017					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,396,110	1,396,110	84,835,632	86,231,741
2.	CLAIM EXPENSES				
	Paid Claims	439,240	439,240	15,626,611	13,412,782
	Case Reserves	291,888	291,888	6,287,072	6,481,728
	IBNR	145,141	145,141	13,376,338	13,496,817
	Discounted Claim Value	(19,951)	(19,951)	(440,536)	(458,104)
	TOTAL CLAIMS	856,319	856,319	34,849,484	32,933,224
3.	EXPENSES				
	Excess Premiums	532,822	532,822	34,806,312	35,339,134
	Administrative	58,206	58,206	4,104,151	4,162,357
	TOTAL EXPENSES	591,028	591,028	38,910,463	39,501,491
4.	UNDERWRITING PROFIT (1-2-3)	(51,237)	(51,237)	11,075,684	13,797,027
5.	INVESTMENT INCOME	5,863	5,863	210,371	216,234
6.	PROFIT (4 + 5)	(45,374)	(45,374)	11,286,055	14,013,260
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	189,456	189,456
9.	DIVIDEND EXPENSE	0	0	(189,456)	(189,456)
10.	INVESTMENT IN JOINT VENTURE	15,444	15,444	2,592,564	2,608,008
11.	SURPLUS (6 + 7 + 8)	(29,930)	(29,930)	14,091,135	16,833,784
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	179	179	(85,288)	(85,109)
	2011	728	728	1,014,828	1,015,556
	2012	2,011	2,011	1,265,866	1,267,877
	2013	(79,345)	(79,345)	4,459,111	4,379,767
	2014	(417)	(417)	4,628,305	4,627,888
	2015	3,412	3,412	2,379,574	2,382,987
	2016	38,522	38,522	428,736	467,258
	2017	4,981	4,981		4,981
	TOTAL SURPLUS (DEFICITS)	(29,930)	(29,930)	14,091,133	14,061,204
	TOTAL CASH				26,014,956
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	917	917	2,652,151	2,653,068
	Case Reserves	(917)	(917)	98,149	97,232
	IBNR	0	0	24,662	24,662
	Discounted Claim Value	0	0	(2,383)	(2,383)
	TOTAL FY 2010 CLAIMS	0	0	2,772,579	2,772,579
FUND YEAR 2011					
	Paid Claims	2,103	2,103	1,975,390	1,977,493
	Case Reserves	(2,103)	(2,103)	211,080	208,977
	IBNR	0	0	17,825	17,825
	Discounted Claim Value	0	0	(3,718)	(3,718)
	TOTAL FY 2011 CLAIMS	0	0	2,200,578	2,200,578
FUND YEAR 2012					
	Paid Claims	3,211	3,211	1,689,157	1,692,368
	Case Reserves	(3,111)	(3,111)	288,318	285,207
	IBNR	(100)	(100)	60,179	60,079
	Discounted Claim Value	0	0	(7,776)	(7,776)
	TOTAL FY 2012 CLAIMS	0	0	2,029,879	2,029,879
FUND YEAR 2013					
	Paid Claims	80,147	80,147	2,631,775	2,711,922
	Case Reserves	(18,222)	(18,222)	884,340	866,118
	IBNR	19,017	19,017	806,981	825,998
	Discounted Claim Value	0	0	(35,957)	(35,957)
	TOTAL FY 2013 CLAIMS	80,942	80,942	4,287,140	4,368,082
FUND YEAR 2014					
	Paid Claims	29,904	29,904	3,466,854	3,496,757
	Case Reserves	257,491	257,491	1,142,433	1,399,924
	IBNR	(286,062)	(286,062)	1,594,587	1,308,525
	Discounted Claim Value	0	0	(50,202)	(50,202)
	TOTAL FY 2014 CLAIMS	1,333	1,333	6,153,671	6,155,004
FUND YEAR 2015					
	Paid Claims	37,146	37,146	1,621,938	1,659,084
	Case Reserves	(37,867)	(37,867)	1,581,229	1,543,362
	IBNR	(1,589)	(1,589)	4,648,257	4,646,668
	Discounted Claim Value	0	0	(131,936)	(131,936)
	TOTAL FY 2015 CLAIMS	(2,311)	(2,311)	7,719,489	7,717,178
FUND YEAR 2016					
	Paid Claims	283,137	283,137	1,589,345	1,872,481
	Case Reserves	55,114	55,114	2,081,523	2,136,637
	IBNR	(380,485)	(380,485)	6,223,847	5,843,362
	Discounted Claim Value	0	0	(208,565)	(208,565)
	TOTAL FY 2016 CLAIMS	(42,234)	(42,234)	9,686,149	9,643,915
FUND YEAR 2017					
	Paid Claims	2,677	2,677		2,677
	Case Reserves	41,502	41,502		41,502
	IBNR	794,360	794,360		794,360
	Discounted Claim Value	(19,951)	(19,951)		(19,951)
	TOTAL FY 2017 CLAIMS	818,588	818,588	0	818,588
	COMBINED TOTAL CLAIMS	856,319	856,319	34,849,484	35,705,803

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 December 31, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,772,241	21,278,896	76,187,004	97,465,900	
2. CLAIM EXPENSES					
Paid Claims	11,499	1,631,225	1,089,974	2,721,199	
Case Reserves	(7,383)	211,137	2,413,317	2,624,454	
IBNR	(104,247)	386,292	9,188,910	9,575,203	
Discounted Claim Value	23,619	(63,930)	(651,074)	(715,004)	
TOTAL CLAIMS	(76,513)	2,164,725	12,041,128	14,205,852	
3. EXPENSES					
Excess Premiums	1,230,268	15,046,309	52,056,606	67,102,915	
Administrative	99,552	1,510,111	5,652,271	7,162,382	
TOTAL EXPENSES	1,329,819	16,556,419	57,708,877	74,265,297	
4. UNDERWRITING PROFIT (1-2-3)	518,935	2,557,752	6,436,999	8,994,751	
5. INVESTMENT INCOME	4,230	44,496	184,725	229,221	
6. PROFIT (4+5)	523,165	2,602,248	6,621,724	9,223,972	
7. Dividend	0	150,000	150,000	300,000	
8. Cancelled Appropriations	0	0	607,551	607,551	
9. SURPLUS (6-7-8)	523,165	2,452,248	5,864,173	8,316,421	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	119,497	79,950	642,182	722,132	
2011	23,911	(228,041)	1,149,228	921,187	
2012	(186,502)	76,830	477,778	554,609	
2013	100,496	17,391	1,259,797	1,277,188	
2014	64,485	630,991	1,417,746	2,048,737	
2015	168,000	72,503	917,441	989,944	
2016	233,278	1,802,624		1,802,624	
TOTAL SURPLUS (DEFICITS)	523,165	2,452,248	5,864,172	8,316,420	
TOTAL CASH				19,865,780	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	901	163,454	164,355	
Case Reserves	0	(0)	1	1	
IBNR	(125,645)	(161,546)	326,545	164,999	
Discounted Claim Value	6,363	8,203	(11,008)	(2,805)	
TOTAL FY 2010 CLAIMS	(119,283)	(152,442)	478,992	326,550	
FUND YEAR 2011					
Paid Claims	4,185	252,570	144,097	396,667	
Case Reserves	(185)	145,365	262,007	407,372	
IBNR	(39,000)	(242,935)	623,896	380,961	
Discounted Claim Value	11,446	2,492	(41,637)	(39,146)	
TOTAL FY 2011 CLAIMS	(23,554)	157,492	988,363	1,145,854	
FUND YEAR 2012					
Paid Claims	3,373	617,082	515,889	1,132,971	
Case Reserves	(3,374)	(425,807)	856,270	430,462	
IBNR	199,645	(275,974)	1,120,043	844,069	
Discounted Claim Value	(12,740)	12,663	(82,267)	(69,604)	
TOTAL FY 2012 CLAIMS	186,904	(72,037)	2,409,934	2,337,897	
FUND YEAR 2013					
Paid Claims	0	500,452	15,975	516,427	
Case Reserves	0	112,427	511,304	623,730	
IBNR	(105,000)	(647,878)	1,657,721	1,009,843	
Discounted Claim Value	5,093	24,991	(110,993)	(86,001)	
TOTAL FY 2013 CLAIMS	(99,907)	(10,009)	2,074,007	2,063,999	
FUND YEAR 2014					
Paid Claims	3,926	148,023	120,096	268,119	
Case Reserves	(3,927)	(171,387)	313,106	141,719	
IBNR	(74,999)	(661,637)	2,411,798	1,750,161	
Discounted Claim Value	11,296	63,175	(164,745)	(101,570)	
TOTAL FY 2014 CLAIMS	(63,704)	(621,825)	2,680,255	2,058,430	
FUND YEAR 2015					
Paid Claims	15	112,197	130,464	242,661	
Case Reserves	85	550,452	470,629	1,021,082	
IBNR	(185,100)	(737,649)	3,048,907	2,311,258	
Discounted Claim Value	17,899	36,004	(240,424)	(204,420)	
TOTAL FY 2015 CLAIMS	(167,101)	(38,996)	3,409,576	3,370,580	
FUND YEAR 2016					
Paid Claims	0	0		0	
Case Reserves	18	88		88	
IBNR	225,852	3,113,912		3,113,912	
Discounted Claim Value	(15,738)	(211,458)		(211,458)	
TOTAL FY 2016 CLAIMS	210,132	2,902,542	0	2,902,542	
COMBINED TOTAL CLAIMS	(76,513)	2,164,725	12,041,128	14,205,852	

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	February 28, 2017									
COVERAGE LINE- PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	0	0	0	0	0	0	4	0	4	
February-17	0	0	0	0	0	0	1	0	1	
NET CHGE	0	0	0	0	0	0	-3	0	-3	
Limited Reserves										\$390
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	-	-	-	-	190.00	90.00	5,201.00	-	\$5,481	
February-17	-	-	-	-	190.00	100.00	100.00	-	\$390	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$10	(\$5,101)	\$0	(\$5,091)	
Ltd Incurred	\$49,949	\$33,320	\$0	\$15,727	\$87,935	\$33,100	\$99,237	\$0	\$319,269	
COVERAGE LINE- GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	0	4	1	15	18	26	4	0	68	
February-17	0	4	2	10	14	25	23	3	81	
NET CHGE	0	0	1	-5	-4	-1	19	3	13	
Limited Reserves										\$4,118
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	17,924.49	58,867.89	19,843.34	73,470.69	18,025.00	11,650.00	301.00	-	\$200,082	
February-17	14,674.60	58,867.89	11,021.00	107,382.27	25,878.66	99,704.86	15,724.00	300.00	\$333,553	
NET CHGE	(\$3,250)	\$0	(\$8,822)	\$33,912	\$7,854	\$88,055	\$15,423	\$300	\$133,471	
Ltd Incurred	\$517,399	\$305,580	\$291,619	\$241,780	\$26,150	\$105,865	\$32,843	\$300	\$1,521,537	
COVERAGE LINE- AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	0	1	0	0	3	4	2	0	10	
February-17	0	0	0	0	3	3	2	1	9	
NET CHGE	0	-1	0	0	0	-1	0	1	-1	
Limited Reserves										\$1,161
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	5,241.78	18,657.01	-	-	300.00	10,500.00	200.00	-	\$34,899	
February-17	5,241.78	3,657.01	-	-	300.00	501.00	650.00	100.00	\$10,450	
NET CHGE	\$0	(\$15,000)	\$0	\$0	\$0	(\$9,999)	\$450	\$100	(\$24,449)	
Ltd Incurred	\$115,207	\$46,030	\$45,000	\$0	\$5,969	\$10,575	\$689	\$100	\$223,570	
COVERAGE LINE- WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	4	8	13	25	33	27	11	0	121	
February-17	4	9	9	13	15	22	66	6	144	
NET CHGE	0	1	-4	-12	-18	-5	55	6	23	
Limited Reserves										\$24,686
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	75,240.29	131,461.13	296,765.55	606,295.85	802,969.10	919,620.27	49,891.98	-	\$2,882,244	
February-17	77,168.49	152,693.79	272,901.78	343,933.41	413,990.51	1,225,665.68	1,059,325.02	9,156.66	\$3,554,835	
NET CHGE	\$1,928	\$21,233	(\$23,864)	(\$262,361)	(\$388,979)	\$306,045	\$1,009,433	\$9,157	\$672,522	
Ltd Incurred	\$2,078,732	\$1,800,766	\$2,148,839	\$1,746,249	\$2,077,636	\$2,318,743	\$2,227,928	\$15,861	\$14,414,753	
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	4	13	14	40	54	57	21	0	203	
February-17	4	13	11	23	32	50	92	10	235	
NET CHGE	0	0	-3	-17	-22	-7	71	10	32	
Limited Reserves										\$16,592
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
January-17	\$98,407	\$208,986	\$316,609	\$679,767	\$821,484	\$941,860	\$55,594	\$0	\$3,122,706	
February-17	\$97,085	\$215,219	\$283,923	\$451,316	\$440,359	\$1,325,972	\$1,075,799	\$9,557	\$3,899,228	
NET CHGE	(\$1,322)	\$6,233	(\$32,686)	(\$228,451)	(\$381,125)	\$384,111	\$1,020,205	\$9,557	\$776,522	
Ltd Incurred	\$2,761,287	\$2,185,697	\$2,485,458	\$2,003,756	\$2,197,690	\$2,468,283	\$2,360,697	\$16,261	\$16,479,129	

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN NJCE 17-01

Date: February 1, 2017
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: Unmanned Aircraft (“Drones”)

Liability coverage for Unmanned Aircraft, also known as “drones”, as previously reported, is available within your Non-Owned Aircraft policy and your Casualty policy. Non-owned drones, those not owned by the NJCE insureds, would be covered under the Non-Owned Aircraft policy on a blanket basis. Owned drones, those owned by the NJCE insureds, would be covered under the Casualty policy. Additional information on operating the drones and the regulations can be found in the attached addendums.

AVAILABLE COVERAGE

Non-Owned Aircraft Policy

- ✓ Pilot of the aircraft must meet the requirements of the FAA
- ✓ Homebuilt aircraft and military aircraft are specifically excluded

Owned Aircraft (Casualty Policy)

- ✓ Coverage is only available in the first layer of excess casualty coverage with Brit
- ✓ The aircraft cannot be weaponized
- ✓ “Unmanned Aircraft”: means an aircraft, either fixed-wing or rotary-wing, without a human pilot on board, weighing 10 pounds or less, controlled by computers in the aircraft or under the remote control of a pilot on the ground
 - Aircraft 10 pounds or less: must be underwritten
 - Aircraft over 10 pounds: must be underwritten and scheduled
- ✓ Minimum underwriting information required:
 - Year, make and model
 - Description
 - Date of purchase
 - Unit cost
 - Unit serial number
 - Payload, if any (i.e. cameras, etc.)
 - Intended use
 - Legal compliance (i.e. FAA registration)

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals
Fund and Commission Executive Directors

First and foremost, we strongly recommend counsel review of the planned operations of the drone and the compliance requirements.

Following is the link to the full FAA Rule Part 107:

<http://www.ecfr.gov/cgi-bin/text-idx?SID=6d9c3436a0ff5933d8197519c063133f&mc=true&node=pt14.2.107&rgn=div5>

The following is a summary published by the FAA regarding its final rule on drones:

Summary of Small Unmanned Aircraft Rule (Part 107) – June 21, 2016

Operational Limitations:

- Unmanned aircraft must weigh less than 55 lbs. (25 kg).
- Visual line-of-sight (VLOS) only; the unmanned aircraft must remain within VLOS of the remote pilot in command and the person manipulating the flight controls of the small UAS. Alternatively, the unmanned aircraft must remain within VLOS of the visual observer.
- At all times the small unmanned aircraft must remain close enough to the remote pilot in command and the person manipulating the flight controls of the small UAS for those people to be capable of seeing the aircraft with vision unaided by any device other than corrective lenses.
- Small unmanned aircraft may not operate over any persons not directly participating in the operation, not under a covered structure, and not inside a covered stationary vehicle.
- Daylight-only operations, or civil twilight (30 minutes before official sunrise to 30 minutes after official sunset, local time) with appropriate anti-collision lighting.
- Must yield right of way to other aircraft.
- May use visual observer (VO) but not required.
- First-person view camera cannot satisfy “see-and-avoid” requirement but can be used as long as requirement is satisfied in other ways.
- Maximum groundspeed of 100 mph (87 knots).
- Maximum altitude of 400 feet above ground level (AGL) or, if higher than 400 feet AGL, remain within 400 feet of a structure.
- Minimum weather visibility of 3 miles from control station.
- Operations in Class B, C, D and E airspace are allowed with the required ATC permission.
- Operations in Class G airspace are allowed without ATC permission.
- No person may act as a remote pilot in command or VO for more than one unmanned aircraft operation at one time.
- No operations from a moving aircraft.
- No operations from a moving vehicle unless the operation is over a sparsely populated area.
- No careless or reckless operations.
- No carriage of hazardous materials.
- Requires preflight inspection by the remote pilot in command.
- A person may not operate a small unmanned aircraft if he or she knows or has reason to know of any physical or mental condition that would interfere with the safe operation of a small UAS.
- Foreign-registered small unmanned aircraft are allowed to operate under part 107 if they satisfy the requirements of part 375.
- External load operations are allowed if the object being carried by the unmanned aircraft is securely attached and does not adversely affect the flight characteristics or controllability of the aircraft.
- Transportation of property for compensation or hire allowed provided that:
 - The aircraft, including its attached systems, payload and cargo weigh less than 55 pounds total;
 - The flight is conducted within visual line of sight and not from a moving vehicle or aircraft; and
 - The flight occurs wholly within the bounds of a State and does not involve transport between (1) Hawaii and another place in Hawaii through airspace outside Hawaii; (2) the District of Columbia and another place in the District of Columbia; or (3) a territory or possession of the United States and another place in the same territory or possession.

- Most of the restrictions discussed above are waivable if the applicant demonstrates that his or her operation can safely be conducted under the terms of a certificate of waiver.

Summary of Small Unmanned Aircraft Rule (Part 107) (cont'd)

Remote Pilot in Command Certification and Responsibilities:

- Establishes a remote pilot in command position.
- A person operating a small UAS must either hold a remote pilot airman certificate with a small UAS rating or be under the direct supervision of a person who does hold a remote pilot certificate (remote pilot in command).
- To qualify for a remote pilot certificate, a person must:
 - Demonstrate aeronautical knowledge by either:
 - Passing an initial aeronautical knowledge test at an FAA-approved knowledge testing center; or
 - Hold a part 61 pilot certificate other than student pilot, complete a flight review within the previous 24 months, and complete a small UAS online training course provided by the FAA.
 - Be vetted by the Transportation Security Administration.
 - Be at least 16 years old.
- Part 61 pilot certificate holders may obtain a temporary remote pilot certificate immediately upon submission of their application for a permanent certificate. Other applicants will obtain a temporary remote pilot certificate upon successful completion of TSA security vetting. The FAA anticipates that it will be able to issue a temporary remote pilot certificate within 10 business days after receiving a completed remote pilot certificate application.
- Until international standards are developed, foreign-certificated UAS pilots will be required to obtain an FAA-issued remote pilot certificate with a small UAS rating.

A remote pilot in command must:

- Make available to the FAA, upon request, the small UAS for inspection or testing, and any associated documents/records required to be kept under the rule.
- Report to the FAA within 10 days of any operation that results in at least serious injury, loss of consciousness, or property damage of at least \$500.
- Conduct a preflight inspection, to include specific aircraft and control station systems checks, to ensure the small UAS is in a condition for safe operation.
- Ensure that the small unmanned aircraft complies with the existing registration requirements specified in § 91.203(a)(2).

A remote pilot in command may deviate from the requirements of this rule in response to an in-flight emergency.

Aircraft Requirements:

- FAA airworthiness certification is not required. However, the remote pilot in command must conduct a preflight check of the small UAS to ensure that it is in a condition for safe operation.

Model Aircraft:

- Part 107 does not apply to model aircraft that satisfy all of the criteria specified in section 336 of Public Law 112-95.
- The rule codifies the FAA's enforcement authority in part 101 by prohibiting model aircraft operators from endangering the safety of the NAS.

The following is a fact sheet published by the FAA regarding its final rule on drones:

Fact Sheet – Small Unmanned Aircraft Regulations (Part 107) June 21, 2016

The new rules for non-hobbyist small unmanned aircraft (UAS) operations – Part 107 of the Federal Aviation Regulations (http://www.faa.gov/uas/media/RIN_2120-AJ60_Clean_Signed.pdf) (PDF) – cover a broad spectrum of commercial uses for drones weighing less than 55 pounds. Here are the highlights of the new rule.

Operating Requirements

The small UAS operator manipulating the controls of a drone should always avoid manned aircraft and never operate in a careless or reckless manner. You must keep your drone within sight. Alternatively, if you use First Person View or similar technology, you must have a visual observer always keep your aircraft within unaided sight (for example, no binoculars). However, even if you use a visual observer, you must still keep your unmanned aircraft close enough to be able to see it if something unexpected happens. Neither you nor a visual observer can be responsible for more than one unmanned aircraft operation at a time.

You can fly during daylight or in twilight (30 minutes before official sunrise to 30 minutes after official sunset, local time) with appropriate anticollision lighting. Minimum weather visibility is three miles from your control station. The maximum allowable altitude is 400 feet above the ground, and higher if your drone remains within 400 feet of a structure. The maximum speed is 100 mph (87 knots).

You can't fly a small UAS over anyone who is not directly participating in the operation, not under a covered structure, or not inside a covered stationary vehicle. No operations from a moving vehicle are allowed unless you are flying over a sparsely populated area.

Operations in Class G airspace are allowed without air traffic control permission. Operations in Class B, C, D and E airspace need ATC approval. See Chapter 14 in the Pilot's Handbook http://www.faa.gov/regulations_policies/handbooks_manuals/aviation/pilot_handbook/media/phak%20-20chapter%2014.pdf

You can carry an external load if it is securely attached and does not adversely affect the flight characteristics or controllability of the aircraft. You also may transport property for compensation or hire within state boundaries provided the drone – including its attached systems, payload and cargo – weighs less than 55 pounds total and you obey the other flight rules. (Some exceptions apply to Hawaii and the District of Columbia. These are spelled out in Part 107.)

You can request a waiver of most operational restrictions if you can show that your proposed operation can be conducted safely under a waiver. The FAA will make an online portal available to apply for such waivers.

Pilot Certification

To operate the controls of a small UAS under Part 107, you need a remote pilot airman certificate with a small UAS rating, or be under the direct supervision of a person who holds such a certificate.

You must be at least 16 years old to qualify for a remote pilot certificate, and you can obtain it in one of two ways:

- You may pass an initial aeronautical knowledge test at an FAA-approved knowledge testing center.
- If you already have a Part 61 pilot certificate, other than a student pilot certificate, you must have completed a flight review in the previous 24 months and you must take a small UAS online training course provided by the FAA.

If you have a non-student pilot Part 61 certificate, you will immediately receive a temporary remote pilot certificate when you apply for a permanent certificate. Other applicants will obtain a temporary remote pilot certificate upon

successful completion of a security background check. We anticipate we will be able to issue temporary certificates within 10 business days after receiving a completed application.

Fact Sheet – Small Unmanned Aircraft Regulations (Part 107) (cont’d) **June 21, 2016**

UAS Certification

You are responsible for ensuring a drone is safe before flying, but the FAA does not require small UAS to comply with current agency airworthiness standards or obtain aircraft certification. Instead, the remote pilot will simply have to perform a preflight visual and operational check of the small UAS to ensure that safety-pertinent systems are functioning properly. This includes checking the communications link between the control station and the UAS. The UAS must also be registered.

Respecting Privacy

Although the new rule does not specifically deal with privacy issues in the use of drones, and the FAA does not regulate how UAS gather data on people or property, the FAA is acting to address privacy considerations in this area. The FAA strongly encourages all UAS pilots to check local and state laws before gathering information through remote sensing technology or photography.

As part of a privacy education campaign, the agency will provide all drone users with recommended privacy guidelines as part of the UAS registration process and through the FAA’s B4UFly mobile app. The FAA also will educate all commercial drone pilots on privacy during their pilot certification process; and will issue new guidance to local and state governments on drone privacy issues. The FAA’s effort builds on the privacy “best practices” of the National Telecommunications and Information Administration published last month as the result of a year-long outreach initiative with privacy advocates and industry.

https://www.ntia.doc.gov/files/ntia/publications/voluntary_best_practices_for_uas_privacy_transparency_and_accountability_0.pdf

Other Requirements

If you are acting as pilot in command, you have to comply with several other provisions of the rule:

- You must make your drone available to the FAA for inspection or testing on request, and you must provide any associated records required to be kept under the rule.
- You must report to the FAA within 10 days any operation that results in serious injury, loss of consciousness, or property damage (to property other than the UAS) of at least \$500.

This page was originally published at: http://www.faa.gov/news/fact_sheets/news_story.cfm?newsId=20516

Special Provisions for Government Entities

Government entities or organizations (e.g. law enforcement agencies, public universities, state governments, local municipalities) have 2 options for flying UAS:

1. Fly under the [small UAS rule](#) – follow all rules under 14 CFR part 107, including aircraft and pilot requirements; or
2. Obtain a blanket public Certificate of Waiver or Authorization (COA) – permits nationwide flights in Class G airspace at or below 400 feet, self-certification of the UAS pilot, and the option to obtain emergency COAs (e-COAs) under special circumstances.

1700 Market Street
Suite 700
Philadelphia, PA 19103
1-800-335-5972
amerihealthcasualty.com



Dear Clients,

As you may be aware, an agreement is in place for AmTrust Financial Services, Inc. to purchase the insured business of AmeriHealth Casualty, and subject to regulatory approval, the sale is scheduled to close on February 28, 2017. This sale, however, will not impact our TPA business operations.

We know that you have come to appreciate our outstanding third party administrative services and as such, we will continue to offer these same services in the future. This letter is to simply inform you of staffing changes that will be occurring in the near future.

Lee Herzer, Vice President of Operations, will lead the sales and marketing efforts of the third party administration business. Lee has been with AmeriHealth since 1995. He has over 30 years of industry related experience. Lee is responsible for overall operations. He directs, develops, coordinates, and implements claims management activities for all of AmeriHealth. His duties also involve oversight of information systems.

Amanda Metzger, Client Administrator, will be handling your account effective March 1, 2017, taking over for Tom Watkins and Kristen Hayes. Amanda began her career at AmeriHealth in 2011 in the claims department and transitioned into client services beginning in 2014. I am confident that you will find the transition to be seamless and will be more than satisfied with Amanda's ability to handle your account.

Denise Hall will continue to service our clients in her capacity as Program Manager. Denise joined AmeriHealth in 2009 as a Claims Supervisor overseeing a team of claims professionals including lost time adjusters, liability adjusters, and nurse case managers. Denise has extensive joint insurance fund experience and is well versed in both workers' compensation and liability case law. She is a graduate of Los Angeles Valley College with a B.A. in Business Administration, and holds claims licenses in multiple states.

AmeriHealth Casualty Services wants to sincerely thank you for your support in making 2016 a successful year, and we plan on the same in 2017.

If you have any questions please feel free to contact us:

Lee.Herzer@ahcasualty.com or 215-587-1982

Denise.Hall@ahcasualty.com or 856-380-6546

Amanda.Metzger@ahcasualty.com or 215-587-1773



Service Team

Lee Herzer

Vice President of Operations

215-587-1982

Lee.Herzer@ahcasualty.com

Denise Hall

Program Manager

856-380-6546

Denise.Hall@ahcasualty.com

Mandee Metzger

Client Administrator

215-587-1773

Amanda.Metzger@ahcasualty.com

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 23-17

MARCH 2017

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 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000476			
000476	CONNER STRONG & BUCKELEW	EXCESS AUTOMOBILE LIABILITY 2017 GENESIS	210.00
000476	CONNER STRONG & BUCKELEW	EXCESS LIABILITY - 2017 - QBE INS CORP	916.00
			1,126.00
000477			
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 02/2017	160.00
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 02/2017	1,959.17
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 02/2017	4,329.53
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 02/2017	862.65
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 2/2017	78.00
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 02/2017	746.96
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 02/2017	3,231.02
000477	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 02/2017	4,082.22
			15,449.55
000478			
000478	COMPSERVICES, INC.	CLAIM ADMIN - 03/2017 - CCPD	11,416.00
000478	COMPSERVICES, INC.	CLAIMS ADMIN - 03/2017 - CCIC	18,616.00
			30,032.00
000479			
000479	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2017	0.46
000479	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2017	14,875.00
			14,875.46
000480			
000480	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 03/2017 - CCPD	549.33
000480	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 03/2017	317.67
			867.00
000481			
000481	SPARK CREATIVE GROUP LLC	WEBSITE HOSTING/DOMAIN MGMNT 03/2017	350.00
			350.00
		TOTAL PAYMENTS FY 2017	62,700.01

TOTAL PAYMENTS ALL FUND YEARS \$ 62,700.01

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: 2017								
Month Ending: January								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,838,926.08	8,285,571.30	1,174,707.66	15,065,375.82	164,200.99	283,038.85	1,045,589.04	27,857,409.74
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	19,097.00	0.00	0.00	0.00	19,097.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	5,862.97	0.00	5,862.97
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	5,862.97	0.00	5,862.97
Other *	0.00	0.00	0.00	0.00	0.00	50.00	3,016.81	3,066.81
TOTAL	0.00	0.00	0.00	19,097.00	0.00	5,912.97	3,016.81	28,026.78
EXPENSES								
Claims Transfers	18,613.15	29,969.16	74,266.94	370,776.41	0.00	0.00	0.00	493,625.66
Expenses	0.00	0.00	0.00	0.00	0.00	51,894.69	0.00	51,894.69
Other *	0.00	630,295.84	120,027.00	574,536.34	0.00	0.00	0.00	1,324,859.18
TOTAL	18,613.15	660,265.00	194,293.94	945,312.75	0.00	51,894.69	0.00	1,870,379.53
END BALANCE	1,820,312.93	7,625,306.30	980,413.72	14,139,160.07	164,200.99	237,057.13	1,048,605.85	26,015,056.99

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	January					
CURRENT FUND YEAR	2017					
	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	\$27,857,409.80	27,587,492.46	9,777.27	231,483.77 -	3,612.99	32,269.29
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$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
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,862.96	\$5,780.59	\$20.54	\$49.42	\$4.67
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$5,862.96	\$5,780.59	\$20.54	\$49.42	\$4.67
9	Deposits - Purchases	\$338,465.75	\$22,113.81	\$141,707.31	\$1,086.00	\$108,558.63
10	(Withdrawals - Sales)	-\$2,186,681.47	-\$1,657,524.47	-\$267,861.06	-\$21,280.49	-\$101,568.76
	Ending Cash & Investment Balance	\$26,015,057.04	\$25,957,862.39	-\$116,355.94	\$211,338.70	-\$33,496.38
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$239,223.96	\$45.90	\$153,375.98	\$21,128.15	\$33,541.87
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00
	Balance per Bank	\$26,253,438.00	\$25,957,908.29	\$37,020.04	\$232,466.85	-\$797.51
						\$26,840.33



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

2017								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	301,129.50	\$299,261.96	\$163,306.71	\$135,955.25	45.43%	\$27,191.05	\$108,764.20	99.50%
February	224,813.45	\$214,327.20	\$127,065.48	\$87,261.72	40.71%	\$17,452.34	\$69,809.38	97.10%
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		428						



CAMDEN COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 15, 2017

CCIC SERVICE TEAM

David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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February - April 2017
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 23:** Attended the CCIC Meeting in Blackwood
- **February 28:** One session of Employee Conduct/Violence Prevention training was conducted for CCIC Public Safety.
- **March 2:** One session of Employee Conduct/Violence Prevention training was conducted for CCIC Public Safety.
- **March 7:** Attended the CCIC Claims Committee Meeting in Blackwood.
- **March 15:** Attended the CCIC Safety Committee Meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 23:** Plan to attend the CCIC Meeting in Blackwood.
- **April 4:** Plan to attend the CCIC Claims Committee Meeting in Blackwood.
- **April 19:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2017.

RESOLUTION NO. 24-17

**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: 0324, 1559, 3310, 6702, 5744, 0056, 4925, 2910, 0223

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 – December 8, 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 Steve Williams, Commissioner. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Absent
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)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group

ALSO PRESENT:

Lou DiAngelo, Camden County
Edward H. Hill, Camden County Board of Social Services
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF OCTOBER 27, 2016

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on November 16th. The Committee discussed their plans for 2017 and included the 2017 Meeting Schedule in the agenda. The next meeting is on December 19th. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on November 4th and December 6th and there were PARS for review in closed session. Ms. Leighton advised the Best Practices Event on November 2nd was a great success and thank to all who participated. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

2017 Property & Casualty Budget Introduction – Included in the agenda was 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

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

CEL Dividend – The CEL declared a dividend for the 2010 & 2011 Fund Years. The Camden County Insurance Commission’s share is \$88,409. Included in the agenda was 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 – Included in the agenda was 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

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – 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. 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 – Included in the agenda was 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 - 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 – 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 - 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.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Ms. Paffenroth advised that Mr. McPeak reviewed the November and December Bill List.

MOTION TO APPROVE RESOLUTION 56-16 NOVEBER BILL LIST IN THE AMOUNT OF \$59,912.58 AND 57-16 DECEMBER BILL LIST IN THE AMOUNT OF \$49,732.34

Motion:	Commissioner Williams
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 November which was included in the agenda. Ms. Hall advised the total billed for the month of November was \$219,236.02 and the total paid was \$108,830.49 with a savings of \$104,041.48 or 48.88%. Ms. Hall advised the net savings was \$83,233.18 and network utilization was 98.90%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the October – December 2016 Risk Control Activity Report which was included in the agenda. On 12/5 he completed a loss control visit with the police department and covered motor vehicle accidents, body worn cameras and written templates. 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: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

Seeing no members of the public wishing to speak Commissioner Williams moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 58-16, 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 58-16 FOR CLOSED SESSION

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
1666	\$244,784.00
1688	\$ 66,441.72
1712	\$201,065.00
1692	\$ 51,421.30
5067	\$ 11,210.00
0435	\$ 93,020.00
0441	\$ 66,250.00
0444	\$ 36,956.00
1351	\$ 33,216.70
1703	\$ 72,118.00
1656	\$ 90,269.78
1666	\$244,784.00
7202	\$ 21,285.44

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

Mr. Williams advised the next meeting is scheduled for Thursday, January 26, 2017 at 2:00 PM.

MOTION TO ADJOURN:

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

MEETING ADJOURNED: 3:12 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 23, 2017
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 Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton Jaclyn Lindsey (via teleconference)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti (via teleconference)

ALSO PRESENT:

Lou DiAngelo, Camden County
Robert Cornforth, Camden County MUA
Karl McConnell, Camden County (via teleconference)
Edward H. Hill, Camden County Board of Social Services
William Cook, Brown and Connery (via teleconference)
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF DECEMBER 8, 2016 MINUTES TABLED UNTIL FEBRUARY

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on January 18th. The Committee discussed a variety of issues including motor vehicle record checks on all employees that operate county vehicles and a safety director’s bulletin on 300A logs and their submission. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on January 3rd and there were several PARS for review in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

2017 Property & Casualty Budget Introduction – At the December 8th meeting the 2017 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The budget has not changed since it was introduced. The Public hearing for the budget will be held at this meeting.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2017 BUDGET

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

A copy of the budget in the amount of \$16,753,318 was included in the agenda along with the assessments. The Executive Director discussed the budget with the Commission. The assessments are due on 3/15/17 (40%), 5/15/17 (30%) and 10/15/17, (30%).

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2017 BUDGET

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MOTION TO ADOPT THE PUBLIC HEARING OF THE 2017 BUDGET AND CERTIFY ANNUAL ASSESSMENTS

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

CEL Dividend – As was discussed last month the CEL declared a dividend for the 2010 & 2011 Fund Years. The Camden County Insurance Commission’s share is \$88,409. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund office sent a letter to the member entities for their choice. If the letter is not returned by February 3, 2017 their portion of the dividend will show as a credit on the 2017 Assessment billing.

Extraordinary Unspecifiable Services (EUS) Statements – Included in the agenda was the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2017 for the Camden County Department of Police Services. Also included was Resolution 1-17 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 1-17 AWARDING THE PURCHASE OF EXCESS INSURANCE FOR THE DEPARTMENT OF POLICE SERVICES

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

2017 Plan of Risk Management – Included in the agenda was a copy of the 2017 Risk Management Plan. The changes were highlighted in yellow. The Executive Director/CEL Underwriting Manager will review the changes with the Commission.

MOTION TO APPROVE RESOLUTION 2-17 APPROVING THE 2017 PLAN OF RISK MANAGEMENT

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Meeting dates for 2017 – Included in the agenda was a copy of the 2017 Annual Meeting dates. Please note the location of the April meeting will be held at the DiPiero

Center, 512 Lakeland Road, Blackwood, NJ. There will be no meetings in August and November. Attached on page 19 is a copy of Resolution 3-17, Fixing Public Meeting Dates for Year 2017.

MOTION TO APPROVE RESOLUTION 3-17, FIXING PUBLIC MEETING DATES FOR YEAR 2017

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 12/1/16 to 12/31/16. There were 3 certificate of insurances issued during this period. The renewal certificates for 2017 have been issued and a summary report will appear in the next agenda.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – As mentioned at the December meeting, the CELJIF met on November 17, 2016 and adopted the 2017 budget in the amount of \$20,977,356 and certified the assessments. A summary report of the meeting was included in the agenda.

CCIC Financial Fast Tracks – Included in the agenda were copies of the Financial Fast Track Reports for the months of October and November. As of November 30, 2016 the report indicates the Commission has a surplus of \$13,013,023. 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 \$2,437,556. The cash amount is \$28,309,691.

NJ CEL Property and Casualty Financial Fast Tracks - Included in the agenda were copies of the NJ CEL Financial Fast Track Reports for the months of October and November. As of November 30, 2016 the report indicates the Fund has a surplus of \$7,793,256.

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

Auditor & Actuary Contracts – The Actuary and Auditor’s contract will expire on 2/28/17. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak reviewed the January Bill List.

**MOTION TO APPROVE RESOLUTION 4-17 JANUARY BILL LIST
IN THE AMOUNT OF \$1,341,222.53**

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 December which was included in the agenda. Ms. Hall advised the total billed for the month of December was \$262,694.31 and the total paid was \$112,691.32 with a savings of \$132,930.62 or 54.12%. Ms. Hall advised the net savings was \$106,344.50 and network utilization was 99.00%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the December – February 2017 Risk Control Activity Report which was included in the agenda. Included in the agenda was a Safety Bulletin for Best Practices for Snow Emergencies. Also next month, Mr. Prince will be submitting a letter to provide a supervisor’s training program for the Metro, he is waiting for more information from Keith Hummel, a trainer the Commission has utilized in the past. 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 Chairman Angilella moved 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 5-17, 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 5-17 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
1714	\$ 58,577.60
1438	\$ 92,618.43
1583	\$ 20,479.79
4670	\$ 17,113.15
4350	\$ 69,075.00
5617	\$ 78,766.56
0460	\$ 79,400.60
0452	\$ 178,650.00
8469	\$ 1,000,000.00

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for Thursday, February 23, 2017 at 2:00 PM.

MOTION TO ADJOURN:

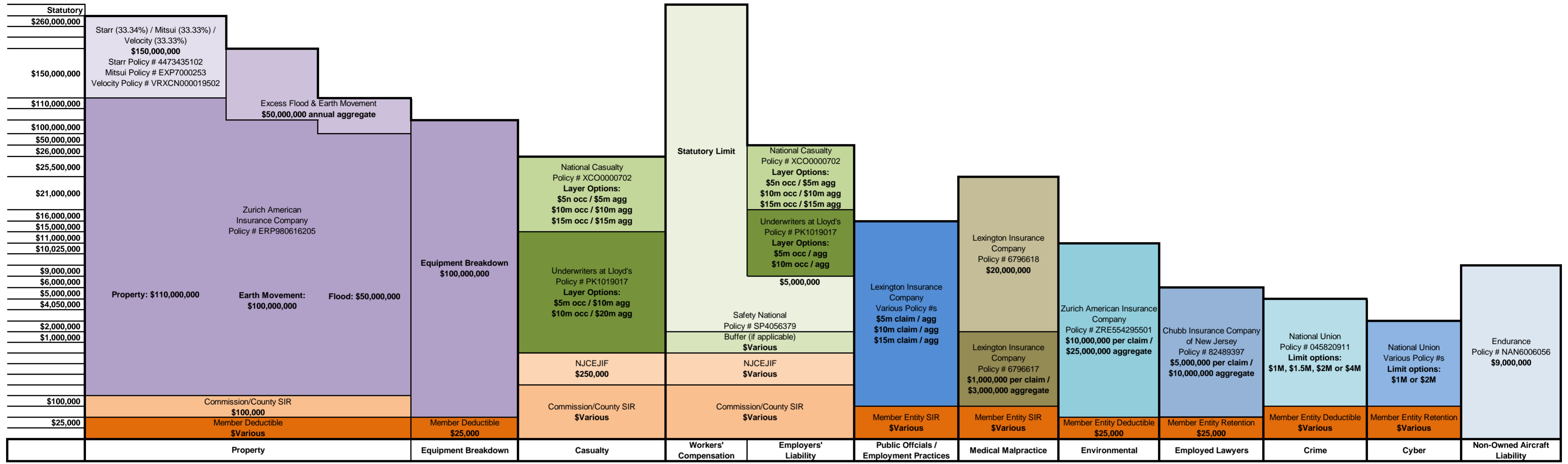
Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 2:41 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

CLAIM #	AMOUNT
1276	\$ 78,383.31
1094	\$ 77,180.00
1620	\$ 157,827.31
1738	\$ 50,723.52
1507	\$ 95,719.00
1747	\$ 54,184.90
3836	\$ 80,000.00
0464	\$ 51,809.58

APPENDIX II



Statutory	Mitsui (33.33%) / Starr (33.34%) / Velocity (33.33%) \$150,000,000 Starr Policy # 4473435102 Mitsui Policy # EXP7000253 Velocity Policy # VRXCN000019502								
\$260,000,000									
\$110,000,000	Zurich American Insurance Company Policy # ERP980616205 \$110,000,000	Zurich American Insurance Company Policy # ERP980616205 \$100,000,000	National Casualty Company Policy # XCO0000702 \$15,000,000	Underwriters at Lloyd's (Brit) Policy # PK1019017 \$5,000,000 per occurrence / \$10,000,000 aggregate	Wesco Insurance Company Policy # WPP110369004 \$200,000	National Casualty Company Policy # XCO0000702 \$15,000,000	Underwriters at Lloyd's (Brit) Policy # PK1019017 \$5,000,000	Safety National Casualty Company Policy # SP4056379 \$5,000,000	Safety National Casualty Company Policy # SP4056379 Statutory
\$100,000,000									
\$26,000,000									
\$20,500,000									
\$11,000,000									
\$6,000,000									
\$5,500,000									
\$1,000,000									
\$800,000									
\$500,000									
\$300,000									
\$250,000									
\$100,000	Camden County Insurance Commission \$100,000								
Various	Entity Deductible Various	Entity Deductible \$25,000							
	Property	Equipment Breakdown	CGL	Auto Liability	Law Enforcement Liability	Employers' Liability All Other Entities	WC All Other Entities	WC CCMUA & CCHS	

NOTES:

- Underwriters at Lloyd's (Brit) and National Casualty policy limits apply per Commission/Member County.
- Camden County College and Camden County College Foundation do not have Workers' Compensation/Employers Liability coverage under this program as they elected to be insured separately under a different program.

MEMBER ENTITIES & DEDUCTIBLES:

Entity	Property	Vacant Property	Auto Physical Damage		Equipment Breakdown	POL / EPL Buy-Down
			Comprehensive	Collision		
Camden County	\$100,000	\$250,000	\$100,000	\$100,000	\$25,000	
Camden County College	\$25,000	\$250,000	\$500	\$500	\$25,000	
Camden County College Foundation	\$25,000	\$250,000	\$500	\$500	\$25,000	
Camden County Municipal Utilities Authority	\$25,000	\$250,000	\$1,000	\$1,000	\$25,000	
Camden County Board of Social Services	\$100,000	\$250,000	\$100,000	\$100,000	\$25,000	
Camden County Pollution Control Financing Authority	\$5,000	\$250,000	\$1,000	\$1,000	\$25,000	
Camden County Improvement Authority	\$2,500	\$250,000	\$2,500	\$2,500	\$25,000	
Camden County Health Services Center						





\$10,000,000	Lexington Insurance Company Policy # 064731806 \$10,000,000			National Union Policy # 061623029 \$2,000,000	National Union Policy # 061834665 \$1,000,000	National Union Policy # 059330481 \$1,000,000	
\$2,000,000							
\$1,000,000	Lexington Ins. Co. Policy # 064731806 \$1,000,000	Lexington Ins. Co. Policy # 064731806 \$1,000,000	Entity Self Insured Retention Various				
Various							
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Healthcare Public Officials	Sexual Abuse / Molestation Schools Only	Cyber County, BoSS, IA	Cyber MUA	Cyber PCFA

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Public Officials / Employment Practices			Cyber		
	All Other	Employment	Sexual Abuse / Molestation	All Other	Event Management	Extortion
Camden County	\$250,000	\$250,000	N/A	\$25,000	\$25,000	\$25,000
Camden County College	\$25,000	\$50,000	\$100,000	Policy placed outside of NJCE program	Policy placed outside of NJCE program	Policy placed outside of NJCE program
Camden County College Foundation	\$25,000	\$50,000	\$100,000			
Camden County Municipal Utilities Authority	\$25,000	\$25,000	N/A	\$25,000	\$25,000	\$25,000
Camden County Health Services Center (as a discontinued operation)	\$25,000	\$25,000	N/A	\$25,000	\$5,000	\$25,000
Camden County Board of Social Services	\$5,000	\$5,000	N/A	\$25,000	\$25,000	\$25,000
Camden County Pollution Control Financing Authority	\$25,000	\$25,000	N/A	\$25,000	\$25,000	\$25,000
Camden County Improvement Authority	\$10,000	\$10,000	N/A	\$25,000	\$25,000	\$25,000
Camden County Police Department	N/A	\$250,000	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.



\$21,000,000	Lexington Insurance Company Policy # 6796618 \$20,000,000
\$1,000,000	Lexington Insurance Company Policy # 6796617 \$1,000,000 per claim / \$3,000,000 aggregate
Various	Member Entity Self Insured Retention Various
Medical Malpractice & General Liability	

NOTES:

1. Mercer County elected not to purchase the excess limits.

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	
Clinic	\$5,000
Camden County College Allied Healthcare Programs and Dental Clinic Operations	\$5,000
Health Services Center Behavioral Health Operations (Divested Operation) and LTC Operations (Divested Operation)	\$50,000 PL / \$25,000 GL
Gloucester County	
Department of Corrections, Division of Education & Disability, Division of Senior Services, Department of Health Services	\$25,000
Rowan College at Gloucester County Allied Health Programs	\$5,000
Improvement Authority (dba Shady Lane Nursing Home)	\$10,000
Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
Emergency Response Center	\$20,000
Burlington County	
Department of Health, Buttonwood Hospital (Divested Operation)	\$5,000
Cumberland County	
Department of Health (Outpatient Clinic), Department of Human Services - Division of Mental Health & Addiction Services, Sexual Assault Nurse Examiners (SANE)	\$50,000
Department of Corrections	\$100,000
Salem County	
Department of Health (Clinic)	\$5,000
Department of Corrections (Prison Infirmary)	\$25,000
Atlantic County	
Meadowview Nursing Home	\$1,000,000
Clinic/Public Health Nurses	\$1,000,000
University of Medicine and Dentistry (GL Only)	\$1,000,000
Mercer County	
Medical Reserves Corps	\$2,500
Employed Nurses of Correctional Facilities	\$25,000
Scheduled Physicians	
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) Diane McDevitt (AC) Barbara Kennedy (AC)	\$5,000



\$10,000,000	Zurich American Insurance Company Policy # ZRE554295501 \$10,000,000 per claim / \$25,000,000 aggregate	Zurich American Insurance Company Policy # ZRE554295501 \$1,000,000	Zurich American Insurance Company Policy # ZRE554295501 \$1,500,000
\$1,500,000			
\$1,000,000			
\$25,000	Member Entity Deductible \$25,000		
	Pollution <i>All Other</i>	Pollution <i>Cumberland UA</i>	Pollution <i>Atlantic UA</i>

MEMBER ENTITIES:

Camden County
Camden County College
Camden County College Foundation
Camden County Mosquito Commission
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Camden County Health Services Center
Camden County Board of Social Services
Camden County Improvement Authority
Gloucester County
Rowan College at Gloucester County
Gloucester County Utilities Authority
Gloucester County Improvement Authority
Gloucester County Library Commission
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
County of Union
Cumberland County Utilities Authority
Ocean County Mosquito Extermination Commission
Atlantic County Utilities Authority
Salem County
Cumberland County
Mercer County





\$5,000,000	Chubb Insurance Company of New Jersey Policy # 82489397 \$5,000,000 per claim / \$10,000,000 aggregate
Various	Member Entity Retention Various
	Employed Lawyers

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	\$50,000
Camden County Board of Social Services	\$25,000
Camden County College	\$25,000
Camden County Municipal Utilities Authority	\$25,000
Gloucester County	\$25,000
Union County	\$25,000
Union County Board of Social Services	\$25,000
Cumberland County	\$25,000
County of Atlantic	\$25,000





\$4,000,000	National Union Policy # 045820911 \$4,000,000	National Union Policy # 045820911 \$2,000,000	National Union Policy # 045820911 \$1,500,000	National Union Policy # 045820911 \$1,000,000	National Union Policy # 045820911 \$1,000,000	National Union Policy # 045820911 \$1,000,000
\$2,000,000						
\$1,500,000						
\$1,000,000						
Various	Member Entity Deductible \$50,000	Member Entity Deductible \$50,000			Member Entity Deductible \$15,000	Member Entity Deductible \$10,000
Crime						

NOTES:

1. Each Entity listed below has its own limit of insurance.

MEMBER ENTITIES:

	Camden County (including Camden County Police)	The County of Ocean	County of Atlantic (including Meadowview Nursing Home)	Cumberland County	Atlantic County Improvement Authority	County of Burlington
		The Ocean County Board of Chosen Freeholders		Hudson County	Atlantic County Utilities Authority	Burlington County Bridge Commission
		The Ocean County Library Commission, Inc.		Mercer County	Camden County Health Services Center	Camden County Board of Social Services
		The Ocean County Mosquito Extermination Commission		Union County	Gloucester County	Camden County College (including Camden County College Foundation)
		The Ocean County Private Industry Council, Inc.		Union County Board of Social Services	Mercer County Improvement Authority	Camden County Municipal Utilities Authority
				Runnells Specialized Hospital of Union County		Pollution Control Financing Authority of Camden County
						Cumberland County Board of Social Services
						Gloucester County Improvement Authority
						Gloucester County Library Commission
						Gloucester County Utilities Authority
						Rowan College at Gloucester County
						Salem County





\$9,000,000	Endurance American Insurance Company Policy # NAN6006056 \$9,000,000
	Non-Owned Aircraft Liability

MEMBER ENTITIES:

Atlantic County
Atlantic County Improvement Authority
Atlantic County Utilities Authority
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
Camden County
Camden County Board of Social Services
Camden County College
Camden County Department of Police Services
Camden County Improvement Authority
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Cumberland County
Cumberland County Improvement Authority
Cumberland County Utilities Authority
Gloucester County
Gloucester County Improvement Authority
Gloucester County Library Commission
Gloucester County Utilities Authority
Rowan College at Gloucester County
Hudson County
Mercer County
Mercer County Improvement Authority
Ocean County
Salem County
Union County

