

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 28, 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 Camden County College Regional Emergency Training Center**

CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: September 28, 2017
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:**
 - July 27, 2017 Open.....Appendix I
 - June 22, 2017 Closed.....Handout
 - July 27, 2017 Closed.....Handout

- CORRESPONDENCE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA** Pages 2-20

- TREASURER – David McPeak**
 - Resolution 42-17 August Bill ListPage 21
 - Resolution 43-17 September Bill List Pages 22-23
 - July Monthly Treasurer Reports Pages 24-25

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 26

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 27-28
 - Safety Director Bulletins Pages 29-34

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 44-17 Closed Session.....Page 35
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: October 26, 2017 Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102, 2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: September 28, 2017

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ 2016 Audit Report as of December 31, 2016 (Pages 4-6) - The Auditor's Report as of December 31, 2016 has been sent under separate cover to the Fund Commissioners. The Commission Auditor, Mr. Jim Miles, of Bowman & Company, LLP will attend the meeting to present the audit. We will be seeking approval of the 2016 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 41-17, Certification of Annual Audit Report for Period ending December 31, 2016 along with the Group Affidavit Form.

❑ Motion to approve Resolution 41-17 Certification of Annual Audit Report for Period Ending December 31, 2016

❑ Certificate of Insurance Issuance Report (Pages 7-10) – Attached on pages 7-10 is the certificate of issuance report from the CEL listing the certificates issued for July and August. There were 7 certificate of insurances issued during August and 9 during September.

❑ Motion to the certificate of insurance report

❑ NJ Excess Counties Insurance Fund (CELJIF) – The CEL met prior to the Commission Meeting. The Executive Director will provide a verbal summary of the meeting. The next meeting of the Fund is scheduled for October 26, 2017. The CEL will introduce the 2018 Budget on October 26, 2017 and the Budget Adoption is scheduled for November 16, 2017. The Camden County Insurance Commission Budget will be introduced at our December 7th meeting.

❑ CCIC Financial Fast Track (Page 11) – Included in the agenda on page 11 is a copy of the Financial Fast Track Report as of **July 31, 2017**. The report indicates the Commission has a surplus of **\$16,489,860**. 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 **\$2,339,779**.

❑ NJ CEL Property and Casualty Financial Fast Track (Page 12) - Included in the agenda on page 12 is a copy of the NJ CEL Financial Fast Track Report as of **July 31, 2017**. The report indicates the Fund has a surplus of **\$7,595,744**.

- ❑ **Claims Tracking Report (Page 13)** – Included in the agenda on page 13 is the Claims Activity Report as of August 31, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **2017 Property & Casualty Assessments** – The third and final assessment payments for 2017 were due on September 15, 2017. The statements of accounts were e-mailed on August 29, 2017 to the member entities. 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.
- ❑ **2018 Renewal Application and Updated Exposure Information** – The 2018 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We want to thank everyone involved for their efforts with this project and submitting the information.
- ❑ **NJCE Underwriting Manager (Pages 14-20)** – Included in the agenda on pages 14-18 is Bulletin NJCE 17-02, Contributing to Disaster Relief. Also included in the agenda on pages 19-20 are two Memorandums from the NJCE Underwriting Manager regarding the 2018 Property Insurance Renewal and the 2018 Cyber Insurance Renewal.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** - The sixth annual Joint Insurance Claims Committees Best Practice Workshop is scheduled for Wednesday, November 1, 2017 at the Conner Strong & Buckelew office in Marlton, NJ. This year the focus will be Cyber Liability including Coverage, Risk Management and Available Resources. We ask that you hold the date for the Workshop and watch for the e-mail invitation.

RESOLUTION NO. 41-17

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance

Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Camden County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 28, 2017.

Ross Angilella, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

CAMDEN COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission.

- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2016.

- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Ross Angilella

(L.S.) Anna Marie Wright

(L.S.)

STEVE WILLIAMS
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Camden County Insurance Commission Certificate Of Insurance Monthly Report

Tuesday, August 1, 2017

From 7/1/2017 To 7/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
CCIC					
H- Namco Realty LLC	150 Great Neck Road Suite 304 Great Neck, NY 11021	2035	Evidence of insurance. All operations usual to County Governmental Entity.	7/11/2017	GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- County of Gloucester	Board of Chosen Freeholders Its Departments & Agencies etal P.O. Box 337 Woodbury, NJ 08096	2037	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Center for Civic Leadership and Responsibility (CCLR) at CCC taking patrons on a field trip to the Red Bank Battlefield on October 3, 2017.	7/13/2017	GL EX AU
I- Camden County College	PO Box 200 Blackwood, NJ 08021				
H- Consolidated Rail Corporation (Conrail)	1000 Howard Blvd Suite 432 Mt. Laurel, NJ 08054	2039	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects ROE agreement number 1054.	7/12/2017	GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- Delaware River Port Authority	One Port Center 2 Riverside Drive Camden, NJ 08103	2049	Certificate holder is additional insured where obligated by virtue of a7/26/2017GL 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 (see page 2)		GL EX AU WC
I- County of Camden	Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102		Camden County's use of DRPA's premises for motor vehicle parking during the XPOntennial Music Festival, taking place on Camden's waterfront from July 28th to July 30th, 2017. 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		

<p>H- Hale Trailer Brake & Wheel, Inc. I- County of Camden</p>	<p>PO Box 1400 Voorhees, NJ 08043 2054 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Certificate holder is included as additional insured ATIMA for 7/26/2017 PR General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to 2000 Miller 32' Trailer S/N 32- 9520, Model: HT832 2RM Value: \$7,250.00; 1999 Miller 32' Trailer, S/N 32-9120, Model HT832 2RM Value: \$6,750.00; 2003 Mark Line 32' Trailer S/N E30S21407, Model HT832 2RM Value: \$7,925.00.</p>
		<p>30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.</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>
<p>H- Hale Trailer Brake & Wheel, Inc. I- County of Camden</p>	<p>PO Box 1400 Voorhees, NJ 08043 2054 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Certificate holder is included as additional insured ATIMA for 7/26/2017 GL EX AU WC General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to 2000 Miller 32' Trailer S/N 32- 9520, Model: HT832 2RM Value: \$7,250.00; 1999 Miller 32' Trailer, S/N 32-9120, Model HT832 2RM Value: \$6,750.00; 2003 Mark Line 32' Trailer S/N E30S21407, Model HT832 2RM Value: \$7,925.00.</p>
		<p>30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.</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>
<p>H- DELAWARE RIVER PORT AUTHORITY I- County of Camden</p>	<p>One Port Center 2 Riverside Drive Camden, New Jersey 2058 08103 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>DRPA and PATCO including their agents, employees, 7/31/2017 GL EX AU WC representatives, officers, directors, members and managers and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects use of a parking lot owned by the DRPA for August 8, 2017 from 5pm-10pm at the building formerly known as Waterfront Tech Office Building.</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 = 7

Camden County Insurance Commission

Tuesday, September 05, 2017

Certificate Of Insurance Monthly Report

From 8/1/2017 To 8/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
CCIC					
H- NJ Motor Vehicle Commission WC I- County of Camden	225 E. State Street Trenton, NJ 08666 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1112	Evidence of insurance. All operations usual to County Governmental Entity (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	8/2/2017	GL EX AU
H- NJ Dept. of Human Services I- County of Camden	Div. of Family Development Quakerbridge Plaza, Bldg. 61776 P.O. Box 716 Trenton, NJ 08625-0716 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102		Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004. 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	8/17/2017	CRIME
H- NJ Dept. of Human Services I- County of Camden	Div. of Family Development Quakerbridge Plaza, Bldg. 61776 P.O. Box 716 Trenton, NJ 08625-0716 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102		Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004. (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 # SP4054261	8/17/2017	GL EX AU WC
H- American Water Enterprises, Inc. I- Camden County Improvement Authority	330 Fellowship Road, Suite 300 Mt. Laurel, NJ 08054 Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043	2060	Evidence of insurance. All operations usual to County Governmental Entity. 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	8/1/2017	GL EX AU WC
H- Bud Duble Senior Center I- County of Camden	33 Cooper Folly Road Winslow Township, NJ 08004 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	2061	Evidence of insurance. All operations usual to County Governmental Entity as respects to Camden County Immunization Program on October 28, 2017 for use of Bud Duble Senior Center 33 Cooper Folly Road, Winslow Township, NJ 08004. 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	8/3/2017	GL EX AU WC

<p>H- Eastern High School I- County of Camden</p>	<p>1401 Laurel Oak Road Voorhees, NJ 08043 ATTN: Phil 2062 Smart 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 to Camden County Immunization Program on October 4, 2017 for use of Eastern High School, 1401 Laurel Oak Road, Voorhees, NJ 08043.</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 # SP4054261</p>	<p>8/3/2017 GL EX AU WC</p>
<p>H- SealMaster I- County of Camden</p>	<p>6853 Ruppsville Road Allentown, PA 18106 2069 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to equipment.</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 # SP4054261</p>	<p>8/11/2017 GL EX AU WC</p>
<p>H- Live Nation Worldwide, Inc. I- County of Camden</p>	<p>BB&T Pavilion, 1 Harbour Blvd Camden, NJ 08103 2071 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>Live Nation Worldwide, Inc. and its landlords, if any, and their respective parents, members, partners, affiliates, divisions and subsidiaries, and their respective officers, directors, shareholders, employees, agents and representatives and all operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects a concert on August 28, 2017, El Gran Combo.</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 # SP4054261</p>	<p>8/14/2017 GL EX AU WC</p>
<p>H- Miller Auto Leasing I- Camden County College</p>	<p>PO Box 619 Lumberton, NJ 08048 ATTN: Vicki Anderson 2072 PO Box 200 Blackwood, NJ 08021</p>	<p>MILLER AUTO LSG CO D/8/A MILLER TRUCK LSG is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to 2017 Dodge Van Serial 580935, Lease 170935.</p>	<p>8/15/2017 GL EX AU</p>

Total # of Holders = 9

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2017				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,396,110	9,772,769	84,835,632	94,608,401
2. CLAIM EXPENSES				
Paid Claims	372,249	2,620,855	15,634,618	18,255,473
Case Reserves	(103,027)	152,847	6,287,072	6,439,919
IBNR	366,759	(878,307)	13,376,338	12,498,031
Discounted Claim Value	(10,687)	54,416	(440,536)	(386,120)
TOTAL CLAIMS	625,294	1,949,812	34,857,492	36,807,304
3. EXPENSES				
Excess Premiums	532,822	3,729,754	34,806,312	38,536,066
Administrative	58,707	491,883	4,104,166	4,596,050
TOTAL EXPENSES	591,529	4,221,638	38,910,478	43,132,116
4. UNDERWRITING PROFIT (1-2-3)	179,287	3,601,320	11,067,661	14,668,981
5. INVESTMENT INCOME	5,710	38,214	210,371	248,584
6. PROFIT (4 + 5)	184,997	3,639,533	11,278,032	14,917,565
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. DIVIDEND INCOME	0	0	189,456	189,456
9. DIVIDEND EXPENSE	0	(1,000,000)	(189,456)	(1,189,456)
10. INVESTMENT IN JOINT VENTURE	3,332	(252,525)	2,592,304	2,339,779
11. SURPLUS (6 + 7 + 8)	188,329	2,387,008	14,082,852	16,469,860
SURPLUS (DEFICITS) BY FUND YEAR				
2010	140	(100,688)	(85,288)	(185,976)
2011	532	(14,617)	1,014,828	1,000,211
2012	818	(12,592)	1,265,866	1,253,274
2013	1,299	(496,592)	4,459,111	3,962,519
2014	(1,152)	507,517	4,620,297	5,127,815
2015	788	1,630,790	2,379,574	4,010,365
2016	1,064	95,411	428,461	523,872
2017	184,841	777,779		777,779
TOTAL SURPLUS (DEFICITS)	188,329	2,387,008	14,082,850	16,469,859
TOTAL CASH				24,027,921
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	845	45,277	2,652,151	2,697,428
Case Reserves	(845)	(39,703)	98,149	58,445
IBNR	0	(3,573)	24,662	21,089
Discounted Claim Value	0	977	(2,383)	(1,406)
TOTAL FY 2010 CLAIMS	0	2,977	2,772,579	2,775,556
FUND YEAR 2011				
Paid Claims	2,291	35,825	1,975,390	2,011,216
Case Reserves	(460)	20,625	211,080	231,705
IBNR	(1,831)	(450)	17,825	17,375
Discounted Claim Value	0	(130)	(3,718)	(3,848)
TOTAL FY 2011 CLAIMS	0	55,870	2,200,578	2,256,448
FUND YEAR 2012				
Paid Claims	11,866	22,930	1,689,157	1,712,086
Case Reserves	(4,978)	(75,030)	288,318	213,288
IBNR	(6,888)	(36,001)	60,179	24,178
Discounted Claim Value	0	2,728	(7,776)	(5,048)
TOTAL FY 2012 CLAIMS	(0)	(85,374)	2,029,879	1,944,504
FUND YEAR 2013				
Paid Claims	23,083	403,867	2,631,775	3,035,642
Case Reserves	(11,658)	(406,964)	884,340	477,376
IBNR	(11,425)	(523,642)	806,981	283,339
Discounted Claim Value	0	20,092	(35,957)	(15,864)
TOTAL FY 2013 CLAIMS	0	(506,646)	4,287,140	3,780,494
FUND YEAR 2014				
Paid Claims	131,614	537,235	3,474,861	4,012,096
Case Reserves	(103,167)	(62,300)	1,142,433	1,080,133
IBNR	(26,446)	(1,056,626)	1,594,587	537,961
Discounted Claim Value	0	20,353	(50,202)	(29,849)
TOTAL FY 2014 CLAIMS	2,000	(561,338)	6,161,679	5,600,341
FUND YEAR 2015				
Paid Claims	50,256	407,884	1,621,938	2,029,822
Case Reserves	33,194	87,712	1,581,229	1,668,941
IBNR	(83,450)	(2,173,132)	4,648,257	2,475,125
Discounted Claim Value	0	50,510	(131,936)	(81,426)
TOTAL FY 2015 CLAIMS	0	(1,627,026)	7,719,489	6,092,462
FUND YEAR 2016				
Paid Claims	67,178	1,061,437	1,589,345	2,650,781
Case Reserves	(44,614)	(47,501)	2,081,523	2,034,022
IBNR	(22,564)	(1,130,608)	6,223,847	5,093,238
Discounted Claim Value	0	48,840	(208,565)	(159,726)
TOTAL FY 2016 CLAIMS	0	(67,833)	9,686,149	9,618,316
FUND YEAR 2017				
Paid Claims	85,117	106,401		106,401
Case Reserves	29,501	676,009		676,009
IBNR	519,364	4,045,726		4,045,726
Discounted Claim Value	(10,687)	(88,953)		(88,953)
TOTAL FY 2017 CLAIMS	623,294	4,739,183	0	4,739,183
COMBINED TOTAL CLAIMS	625,294	1,949,812	34,857,492	36,807,304

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 July 31, 2017				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,753,032	12,231,713	97,465,900	109,697,613
2. CLAIM EXPENSES				
Paid Claims	56,193	459,000	2,721,199	3,180,199
Case Reserves	(156,767)	1,400,496	2,624,454	4,024,950
IBNR	414,381	1,146,454	9,575,203	10,721,657
Discounted Claim Value	(17,562)	(121,033)	(715,004)	(836,036)
TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770
3. EXPENSES				
Excess Premiums	1,313,604	9,163,389	67,102,915	76,266,305
Administrative	132,871	930,263	7,163,639	8,093,902
TOTAL EXPENSES	1,446,474	10,093,653	74,266,554	84,360,207
4. UNDERWRITING PROFIT (1-2-3)	10,312	(746,858)	8,993,494	8,246,636
5. INVESTMENT INCOME	4,012	27,438	229,221	256,659
6. PROFIT (4+5)	14,324	(719,419)	9,222,714	8,503,295
7. Dividend	0	0	300,000	300,000
8. Cancelled Appropriations	0	0	607,551	607,551
9. SURPLUS (6-7-8)	14,324	(719,419)	8,315,163	7,595,744
SURPLUS (DEFICITS) BY FUND YEAR				
2010	173	(154,193)	722,132	567,940
2011	291	83,434	921,187	1,004,621
2012	307	(289,262)	554,609	265,347
2013	547	(35,038)	1,277,188	1,242,150
2014	651	(240,745)	2,048,737	1,807,992
2015	726	(6,566)	989,944	983,377
2016	831	98,993	1,801,366	1,900,359
2017	10,798	(176,043)		(176,043)
TOTAL SURPLUS (DEFICITS)	14,324	(719,419)	8,315,163	7,595,743
TOTAL CASH				23,011,699
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	160	164,355	164,515
Case Reserves	0	85,485	1	85,486
IBNR	0	80,000	164,999	244,999
Discounted Claim Value	0	(10,192)	(2,805)	(12,997)
TOTAL FY 2010 CLAIMS	0	155,453	326,550	482,003
FUND YEAR 2011				
Paid Claims	2,960	22,200	396,667	418,867
Case Reserves	(2,960)	(49,975)	407,372	357,397
IBNR	0	(57,225)	380,961	323,736
Discounted Claim Value	0	3,690	(39,146)	(35,456)
TOTAL FY 2011 CLAIMS	0	(81,310)	1,145,854	1,064,544
FUND YEAR 2012				
Paid Claims	48,399	318,306	1,132,971	1,451,276
Case Reserves	(73,974)	35,889	430,462	466,351
IBNR	25,576	(61,697)	844,069	782,372
Discounted Claim Value	0	(929)	(69,604)	(70,533)
TOTAL FY 2012 CLAIMS	0	291,569	2,337,897	2,629,466
FUND YEAR 2013				
Paid Claims	0	(278,204)	516,427	238,223
Case Reserves	0	478,944	623,730	1,102,675
IBNR	0	(140,740)	1,009,843	869,103
Discounted Claim Value	0	(21,173)	(86,001)	(107,174)
TOTAL FY 2013 CLAIMS	0	38,827	2,063,999	2,102,826
FUND YEAR 2014				
Paid Claims	4,473	148,967	268,119	417,087
Case Reserves	(79,473)	256,820	141,719	398,539
IBNR	75,000	(165,787)	1,750,161	1,584,374
Discounted Claim Value	0	5,434	(101,570)	(96,136)
TOTAL FY 2014 CLAIMS	0	245,434	2,058,430	2,303,864
FUND YEAR 2015				
Paid Claims	0	94,504	242,661	337,164
Case Reserves	(1)	246,219	1,021,082	1,267,301
IBNR	1	(345,723)	2,311,258	1,965,535
Discounted Claim Value	0	16,937	(204,420)	(187,483)
TOTAL FY 2015 CLAIMS	0	11,937	3,370,580	3,382,517
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	(4)	250,026	88	250,114
IBNR	4	(359,026)	3,113,912	2,754,886
Discounted Claim Value	0	15,903	(211,458)	(195,555)
TOTAL FY 2016 CLAIMS	0	(93,097)	2,902,542	2,809,445
FUND YEAR 2017				
Paid Claims	361	153,068		153,068
Case Reserves	(354)	97,087		97,087
IBNR	313,801	2,196,653		2,196,653
Discounted Claim Value	(17,562)	(130,702)		(130,702)
TOTAL FY 2017 CLAIMS	296,245	2,316,105	0	2,316,105
COMBINED TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770

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		August 31, 2017								
COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		0	0	0	0	0	0	1	0	1
August-17		0	0	0	0	0	0	1	0	1
NET CHGE		0	0	0	0	0	0	0	0	0
Limited Reserves										\$390
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		-	-	-	-	190.00	90.00	100.00	-	\$380
August-17		-	-	-	-	190.00	100.00	100.00	-	\$390
NET CHGE		\$0	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$10
Ltd Incurred		\$49,949	\$33,320	\$0	\$15,727	\$87,935	\$33,100	\$99,237	\$2,678	\$321,947
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		0	4	1	5	12	22	13	8	65
August-17		0	4	1	5	12	23	14	10	69
NET CHGE		0	0	0	0	0	1	1	2	4
Limited Reserves										\$4,546
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		14,674.60	58,867.89	10,921.00	63,974.04	25,395.06	108,308.36	12,835.66	1,100.00	\$296,077
August-17		14,674.60	58,867.89	10,921.00	76,323.75	27,224.71	111,401.61	12,935.66	1,300.00	\$313,649
NET CHGE		\$0	\$0	\$0	\$12,350	\$1,830	\$3,093	\$100	\$200	\$17,573
Ltd Incurred		\$517,399	\$305,580	\$291,519	\$328,836	\$30,850	\$124,115	\$41,701	\$7,206	\$1,647,207
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		0	0	0	0	2	2	1	0	5
August-17		0	0	0	0	2	2	1	0	5
NET CHGE		0	0	0	0	0	0	0	0	0
Limited Reserves										\$2,860
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		5,241.78	3,657.01	-	-	2,600.00	200.00	100.00	-	\$11,799
August-17		5,241.78	3,657.01	-	-	2,600.00	2,700.00	100.00	-	\$14,299
NET CHGE		\$0	\$0	\$0	\$0	\$0	\$2,500	\$0	\$0	\$2,500
Ltd Incurred		\$115,207	\$46,030	\$45,000	\$0	\$41,674	\$15,410	\$139	\$0	\$263,459
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		3	9	7	10	11	16	36	37	129
August-17		3	9	7	10	11	17	36	62	155
NET CHGE		0	0	0	0	0	1	0	25	26
Limited Reserves										\$20,604
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		38,528.14	169,180.94	202,367.48	284,054.47	280,514.43	905,564.54	1,046,360.32	245,703.84	\$3,172,274
August-17		37,106.08	141,433.10	188,686.73	283,303.71	284,951.24	836,083.24	1,038,622.37	383,472.08	\$3,193,659
NET CHGE		(\$1,422)	(\$27,748)	(\$13,681)	(\$751)	\$4,437	(\$69,481)	(\$7,738)	\$137,768	\$21,384
Ltd Incurred		\$2,084,305	\$1,848,251	\$2,094,138	\$1,713,732	\$2,061,092	\$2,248,612	\$2,420,571	\$551,778	\$15,022,480
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		3	13	8	15	25	40	51	45	200
August-17		3	13	8	15	25	42	52	72	230
NET CHGE		0	0	0	0	0	2	1	27	30
Limited Reserves										\$15,313
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17		\$58,445	\$231,706	\$213,288	\$348,029	\$308,699	\$1,014,163	\$1,059,396	\$246,804	\$3,480,530
August-17		\$57,022	\$203,958	\$199,608	\$359,627	\$314,966	\$950,285	\$1,051,758	\$384,772	\$3,521,997
NET CHGE		(\$1,422)	(\$27,748)	(\$13,681)	\$11,599	\$6,266	(\$63,878)	(\$7,638)	\$137,968	\$41,467
Ltd Incurred		\$2,766,860	\$2,233,181	\$2,430,658	\$2,058,295	\$2,221,552	\$2,421,237	\$2,561,649	\$561,662	\$17,255,094

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

BULLETIN NJCE 17-02

Date: September 12, 2017
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: Contributing to Disaster Relief

We have received a number of inquiries from membership on coverage for members' employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self-deployment by any entity or individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance, but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

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

Emergency Management Assistance Compact (EMAC)

Overview for National Response Framework

EMAC is a national interstate mutual aid agreement that enables states to share resources during times of disaster. Since the 104th Congress ratified the compact, EMAC has grown to become the nation's system for providing mutual aid through operational procedures and protocols that have been validated through experience. EMAC is administered by NEMA, the National Emergency Management Association, headquartered in Lexington, KY.

EMAC acts as a complement to the federal disaster response system, providing timely and cost-effective relief to states requesting assistance from assisting member states who understand the needs of jurisdictions that are struggling to preserve life, the economy, and the environment. EMAC can be used either in lieu of federal assistance or in conjunction with federal assistance, thus providing a "seamless" flow of needed goods and services to an impacted state. EMAC further provides another venue for mitigating resource deficiencies by ensuring maximum use of all available resources within member states' inventories.

The thirteen (13) articles of the Compact sets the foundation for sharing resources from state to state that have been adopted by all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico, and has been ratified by Congress (PL-104-321).

The four more commonly referenced articles of the compact (Article V, IV, VIII, and IX) address the primary concerns of personnel and states offering and receiving assistance:

Article V - Licenses and Permits

Whenever any person holds a license, certificate, or other permit issued by any state party to the compact evidencing the meeting of qualifications for professional, mechanical, or other skills, and when such assistance is requested by the receiving party state, such person shall be deemed licensed, certified, or permitted by the state requesting assistance to render aid involving such skill to meet a declared emergency or disaster, subject to such limitations and conditions as the governor of the requesting state may prescribe by executive order or otherwise.

Article VI - Liability

Officers or employees of a party state rendering aid in another state pursuant to this compact shall be considered agents of the requesting state for tort liability and immunity purposes; and no party state or its officers or employees rendering aid in another state pursuant to this compact shall be liable on account of any act or omission in good faith on the part of such forces while so engaged or on account of the maintenance or use of any equipment or supplies in connection therewith. Good faith in this article shall not include willful misconduct, gross negligence, or recklessness.

Article VIII - Compensation

Each party state shall provide for the payment of compensation and death benefits to injured members of the emergency forces of that state and representatives of deceased members of such forces in case such members sustain injuries or are killed while rendering aid pursuant to this compact, in the same manner and on the same terms as if the injury or death were sustained within their own state.

Article IX - Reimbursement

Any party state rendering aid in another state pursuant to this compact shall be reimbursed by the party state receiving such aid for any loss or damage to or expense incurred in the operation of any equipment and the provision of any service in answering a request for aid and for the costs incurred in connection with such requests; provided, that any aiding party state may assume in whole or in part such loss, damage, expense, or other cost, or may loan such equipment or donate such services to the receiving party state without charge or cost; and provided further, that any two or more party states may enter into supplementary agreements establishing a different allocation of costs among those states. Article VIII expenses shall not be reimbursable under this provision.

EMAC Governance Structure

An outline of the EMAC Governance Structure is given below:

1. *National Emergency Management Association:* NEMA was established in 1974 when state directors of emergency management first united in order to exchange information on common emergency management issues that threatened their constituencies. NEMA has administered EMAC since 1995 and has 2.5 staff members dedicated to EMAC administration and training.
2. *EMAC Committee:* The EMAC Committee, the managing body of the compact, is a standing committee under the NEMA organizational structure that maintains oversight of EMAC and the EMAC Executive Task Force. The EMAC Committee consists of a chair, fourteen (14) state directors (or their designees) and a non-voting private sector liaison. The emergency management director and Governor from every state and territory that has passed EMAC legislation and signed EMAC into (state) law are invited to participate.
3. *The EMAC Advisory Group:* The EMAC Advisory Group is comprised of invited representatives from the national based organizations who represent the first responder community and other mutual aid stakeholders (including DHS/FEMA, CDC, and the National Guard Bureau). The mission is to facilitate the effective integration of multi-discipline emergency response and recovery assets for nationwide mutual aid through EMAC.
4. *The EMAC Executive Task Force (ETF):* The ETF conducts the day-to-day work of the EMAC Committee. The ETF is comprised of a Chair, Chair-elect, Past Chair, and ten (10) voting Lead State Representative members (chosen by the state emergency management directors), three (3) members at large (chosen by the EMAC ETF Chair), and four (4) non-voting members (NEMA Legal Committee Liaison, NEMA EMAC Coordinator, NEMA EMAC Sr. Advisor, and NEMA EMAC Training Coordinator). The Chair of the EMAC Executive Task Force serves as the Team Leader to the National Coordination Group.
5. *National Coordination Group (NCG):* The NCG (state of the EMAC ETF Chair) works very closely with NEMA on the daily workings of EMAC and during an event works to direct EMAC policy and procedures.

How EMAC Works

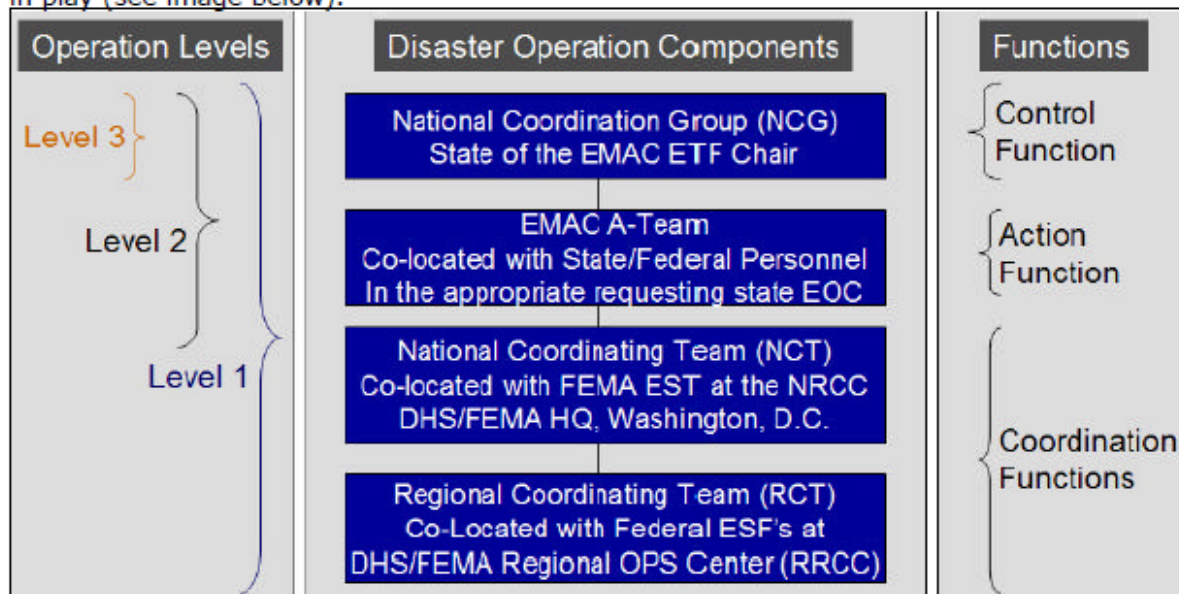
Requesting and deploying resources is made at the discretion of the impacted (Requesting) state allowing them the ability to pick what they need and for what price. The responding (Assisting) state only has to offer assistance if they have the resources and can deploy it. At all times, impacted states retain the choice of seeking resource support from either state or federal, or both as may be appropriate for their circumstances. Local resources can be deployed under EMAC if the state has adopted intrastate legislation (see Model Intrastate Mutual Aid Legislation at NEMA's Web Site (www.nemaweb.org)). The EMAC process is outlined below.

Note: The state emergency management director is an appointed EMAC Authorized Representative and can designate both EMAC Authorized Representatives and EMAC Designated Contacts in their agency. EMAC Authorized Representatives have the authority to obligate the state financially (make requests for resources to come into their state under an emergency declaration). EMAC Designated Contacts cannot financially obligate the state but can be contacted to get more information about EMAC coordination.

1. EMAC Authorized Representative confirms declaration of emergency by Governor
2. State assesses needs for resources
3. State determines if they need an external EMAC A-Team to assist with acquisition of resources or if they will use their in-state EMAC A-Team and acquires external A-Team if needed
4. State determines best source for needed resource (EMAC, Federal, private sector, etc.)
5. EMAC A-Teams request resources by one or all of the following methodologies:
 - a. Direct contact with state (knows the resource and can go directly to the state that has it – often a recurring mission).
 - b. EMAC resource request is made utilizing the EMAC Emergency Operations System (EOS) broadcast functionality. States may request broadcast by region (FEMA regions), two regions, or 3 regions, an individual state, or an individual EMAC Authorized Representative or EMAC Designated Contact within a state.
 - c. Agencies within the states may refer request and suggested resource to the state emergency management agency for their follow-up.
6. EMAC A-Teams determine cost and availability of resources
7. The EMAC REQ-A Form is completed by the EMAC Authorized Representatives between both the Requesting State and the Assisting State.
8. Resources are mobilized from the Assisting State to the Requesting State.
9. Resources check in at state staging areas and are deployment locations and missions are confirmed.
10. Resources complete mission – relaying any issues back to their home state emergency management agency.
11. Resources are demobilized.
12. Assisting States complete reimbursement request and after internal audit sends to the Requesting State.
13. Requesting State reimburses the Assisting State

EMAC Operational Levels

The three levels of EMAC operation (Level 3, Level 2, and Level 1) are mirrored after most state and federal operation levels and have worked effectively and seamlessly within NIMS. The EMAC coordinating components are typed according to size, organizational composition, function, and mission requirements to meet operational demands. EMAC operational deployment levels are activated depending upon the scale of the event. If the event warrants, the levels of operational deployment can be ramped up from a Level 3 to a Level 1. The highest level of EMAC operational level is 1, where all components and functions are in play (see image below).



The decision to expand or elevate the level of operation rests with the EMAC Executive Task Force Chair acting as the NCG Team Leader. The EMAC Operation Levels are reviewed below.

- A. Level 3 - The lowest level of EMAC activation involves the activation of the Assisting State, the NCG, and the NEMA EMAC Coordinator. The Assisting State is using their internal state A-Team to request resources.
- B. Level 2 - A level 2 operation may involve a single-state or multiple states and deployment of an A-Team is requested by one or more affected states.
- C. Level 1 - The highest level of EMAC activation is in effect whenever a single-state or multiple states within single or multiple regions have suffered a major disaster requiring resources. A-Teams have been requested by one or more affected states and DHS/FEMA Headquarters has requested that an EMAC National Coordinating Team (NCT) and/or an EMAC Regional Coordinating Team (RCT) be deployed to appropriate locations to coordinate resource needs with federal and state counterparts.



Memorandum

To: Commissioners of the NJCE JIF
From: NJCE Underwriting Manager
Date: September 21, 2017
Re: 2018 Property Insurance Renewal – Values and COPE Information

In preparation for the 2018 Property Insurance renewal, the Underwriting Manager team aims to obtain an accurate and detailed property schedule from the members for the best possible risk management and insurer reporting.

Please review your property schedules for accurate valuations and full location details. In addition, please report full COPE info for any locations over \$20,000,000 in value with a focus on the full sprinkler system and fire alarm details.

If you have any questions, please feel free to contact the Underwriting Manager team.



Memorandum

To: Commissioners of the NJCE JIF
From: NJCE Underwriting Manager
Date: September 22, 2017
Re: 2018 Cyber Insurance Renewal – Increased Limits

The Underwriting Manager team is requesting the members of the NJCE JIF to re-evaluate their cyber limits with their risk managers in preparation of the 1/1/18 renewal. As cyber attacks continue to occur at an increased frequency to public entities throughout the United States, it is suggested that members consider increasing the amount of cyber coverage carried for the 1/1/18-19 policy period.

Quotes will be provided for each entity at \$1M, \$2M, \$5M and \$10M levels. Members will have the final say as to the limit amount selected for the 1/1/18-19 renewal, but it is encouraged that all members bind coverage at the \$5M or \$10M limit level.

If you have any questions, please feel free to contact the Underwriting Manager team.

CAMDEN COUNTY INSURANCE COMMISSION

Resolution No. 42-17

AUGUST 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>
000521			
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 07/31/201	163.85
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	58.50
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	1,522.21
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	2,827.50
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	9,533.56
000521	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	3,008.38
			17,114.00
000522			
000522	LAW OFFICE OF BENJAMIN FRIEDMAN	FEE FOR DOCKER NO. L4051-15	4,500.00
			4,500.00
000523			
000523	JOHN JACKSON	SETTLEMENT FOR DOCKET NO. L4051-15	10,500.00
			10,500.00
000524			
000524	COMP SERVICES, INC.	CLAIMS ADMIN - 08/2017 - CCPD	11,416.00
000524	COMP SERVICES, INC.	CLAIMS ADMIN - 08/2017 - CCIC	18,616.00
			30,032.00
000525			
000525	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 07/2017	0.45
000525	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2017	14,875.00
			14,875.45
000526			
000526	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2017 - CCPD	549.33
000526	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2017 - CCIC	317.67
			867.00
000527			
000527	HARDENBERGH INSURANCE GROUP	RMC fee 2nd 2017 - CCIA	1,767.30
			1,767.30
		TOTAL PAYMENTS FY 2017	79,655.75

TOTAL PAYMENTS ALL FUND YEARS \$ 79,655.75

Chairperson

Attest:

Dated: _____

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

Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 43-17

SEPTEMBER 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>
000528			
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	3,194.07
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	33.67
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	2,415.50
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	9,064.75
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/31/2017	6,547.01
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 6/30/2017	58.50
000528	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	19.50
			21,333.00
000529			
000529	SELECTIVE INSURANE COMPANY	RENWL FLD POL - FLD1806957 - 10/29/2017	27,234.00
			27,234.00
000530			
000530	SELECTIVE INSURANE COMPANY	RENWL FLD POL FLD1806962 - 10/29/2017	20,166.00
			20,166.00
000531			
000531	SELECTIVE INSURANE COMPANY	RENWL FLD POL-FLD1806969 10/29/2017	22,687.00
			22,687.00
000532			
000532	SELECTIVE INSURANE COMPANY	RENWL FLD POL - FLD1806970 - 10/29/2017	17,817.00
			17,817.00
000533			
000533	COMPSERVICES, INC.	CLAIMS ADMIN FEE 09/2017 - CCPD	11,416.00
000533	COMPSERVICES, INC.	CLAIMS ADMIN FEE 09/2017	18,616.00
			30,032.00
000534			
000534	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2017	14,875.00
			14,875.00
000535			
000535	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 09/17 - CCPD	549.33
000535	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 09/17 - CCIC	317.67
			867.00
000536			
000536	SPARK CREATIVE GROUP LLC	WEBSITE UPDATE: 7/12/2017	78.75
			78.75

TOTAL PAYMENTS FY 2017 155,089.75
TOTAL PAYMENTS ALL FUND YEARS \$ 155,089.75

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: July								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,845,510.75	7,172,451.38	888,441.13	15,216,009.36	663,429.39	(447,825.53)	1,045,593.18	26,383,609.65
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	1,845,510.75	7,172,451.38	888,441.13	15,216,009.36	663,429.39	(447,825.53)	1,045,593.18	26,383,609.65

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	July					
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	\$26,383,609.70	26118957.22	83213.09	246947.37	-41943.36	-23564.62
Opening Interest Accrual Balance	\$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
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,709.73	\$5,585.96	\$37.28	\$56.16	\$19.69	\$10.64
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,709.73	\$5,585.96	\$37.28	\$56.16	\$19.69	\$10.64
9 Deposits - Purchases	\$529,224.50	\$42,091.74	\$183,611.12	\$38,491.66	\$182,860.31	\$82,169.67
10 (Withdrawals - Sales)	-\$2,890,623.35	-\$2,442,532.29	-\$180,148.09	-\$44,213.40	-\$108,399.28	-\$115,330.29
Ending Cash & Investment Balance	\$24,027,920.58	\$23,724,102.63	\$86,713.40	\$241,281.79	\$32,537.36	-\$56,714.60
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$803,377.98	\$577,441.39	\$83,161.56	\$17,243.56	\$36,146.27	\$89,385.20
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$24,830,455.56	\$24,301,544.02	\$169,874.96	\$258,525.35	\$67,840.63	\$32,670.60



**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	104,888.00	\$104,345.00	\$63,031.00	\$41,315.00	39.60%	\$8,263.00	\$33,052.00	97.70%
April	217,387.00	\$210,181.00	\$110,832.00	\$99,348.00	47.30%	\$19,869.60	\$79,478.40	98%
May	254,549.00	\$219,561.00	\$106,748.00	\$112,813.00	51.40%	\$22,562.60	\$90,250.40	97.10%
June	57,471.00	\$56,199.00	\$32,194.00	\$24,005.00	42.70%	\$4,801.00	\$19,204.00	97.50%
July	121,389.00	\$118,868.00	\$61,885.00	\$49,983.00	44.70%	\$9,996.60	\$39,986.40	98.20%
August	216,629.00	\$205,301.00	\$113,113.00	\$92,188.00	44.90%	\$18,437.60	\$73,750.40	99.00%
September								
October								
November								
December								
Totals:								
Total Bills Received		1401						

**CAMDEN COUNTY INSURANCE COMMISSION
 SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: September 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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**July - October 2017
 RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 19:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **July 27:** Attended the CCIC Meeting in Blackwood.
- **July 28:** One session of DDC 6 training was conducted for CCIC.
- **August 14:** Attended a client meeting with the County Library in Voorhees.
- **August 16:** Attended the CCIC Safety Committee Meeting in Blackwood
- **August 31:** Attended a client meeting with the County Library in Voorhees to discuss EAP and conducted a loss control survey.
- **September 5:** Attended a pre-construction client meeting for Camden County 911.
- **September 6:** Attended the CCIC Claims Committee Meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 20:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.
- **September 28:** Plan to attend the CCIC Meeting in Blackwood.
- **October 2:** One session of DDC 6 training is scheduled for CCIC-CCMUA.
- **October 3:** Plan to attend the CCIC Claims Committee Meeting in Blackwood.
- **October 16:** One session of Fall Protection, one session of Ladder Safety/Material Handling and one session of Personal Protective Equipment training is scheduled for Camden County College.
- **October 18:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.
- **October 20:** One session of DDC 6 training is scheduled for CCIC-CCMUA.
- **October 23:** One session of LOTO, one session of Snow Plow/Snow Removal, one session of Shop & Tool and one session of Fire Extinguisher training is scheduled for Camden County College.
- **October 26:** Plan to attend the CCIC Meeting in Blackwood

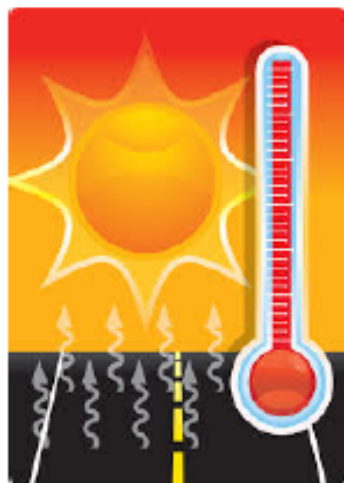
CEL MEDIA LIBRARY

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

- Preventing Heat Illness – July 26.
- Ticks & Tick-borne Diseases – August 10.
- September is National Preparedness Month – September 11.

Preventing Heat-Related Illnesses – A Team Approach



Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

Managers and Supervisors

- Monitor the weather forecast and anticipated workload. Plan the most strenuous work for early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch on new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.

- Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.
- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

Employees

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Monitor yourself for signs of overexposure.

Co-workers

Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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.

Signs and Symptoms of Heat Illnesses

Sunburn should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

Heat cramps are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

Heat exhaustion is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

Heat stroke is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website (www.osha.gov) for additional resources. NIOSH is a second excellent resource (www.cdc.gov/niosh/). They have produced a Heat App and a Fast Fact card for employers and employees

Ticks & Tick-borne Diseases

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment. Early symptoms of Lyme disease include:

- A bullseye shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing, grass and brush from around buildings.
- Use an exterminating service to control rodents.
- Discourage deer and other animal activity in proximity of facilities (ex. - do not feed wildlife).
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable. Links have been provided at the end of the Bulletin for handouts.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Use the middle of trails or work from mowed areas when possible.
- Wear light-colored clothing. This makes ticks easy to spot before they find a place to bite you. This includes long-sleeved shirts and long pants. Tuck pant legs into shoes or socks, and shirt tails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - At home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks, then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 – 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Re-apply as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
 - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
 - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
 - Do not use petroleum jelly, hot matches, nail polish remover or similar products.
 - Wash the area with soap and warm water.
 - If possible, retain the tick for identification.

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.

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September is National Preparedness Month

DON'T WAIT. COMMUNICATE.
MAKE YOUR EMERGENCY PLAN TODAY.



SEPTEMBER IS NATIONAL PREPAREDNESS MONTH!
TEMA AMERICA'S PrepareAthon! Ready.

As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. Preparedness starts with having a plan for the department, and the department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families

and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

**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: 1210, 1793, 0345, 1898, 1711, 1893, 1882, 9621, 2237, 3074, 5739, 5617, 0447, 9129, 0085, 1825, 2552

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 – July 27, 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	Present (via teleconference)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Paulette Kelly
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	Conner Strong & Buckelew Michelle Leighton Greg Hunt
--	--

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor

Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

Christina Violetti,(via teleconference)

ALSO, PRESENT:

Lou DiAngelo, Camden County

Ed Hill, Camden Board of Social Services

Karl McConnell, Camden County (via teleconference)

Rachel Chwastek, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services (via teleconference)

APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 22, 2017

Motion

Chairman Angilella

Second:

Commissioner Wright

Vote:

3 Ayes, 0 Nays

Chairman Angilella advised the Closed Minutes of June 22, 2017 were tabled until the next meeting.

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on July 19th. Mr. Prince advised a request was made to help the Camden County Library System with their emergency action plan and written program as required by PEOSHA. Mr. Prince advised he is waiting on a return phone call. Mr. Prince advised he also received a forklift training request from the CCMUA, which is currently being scheduled. Mr. Prince advised the committee is scheduled to meet again on August 16th, asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on July 11th and there were nine PARS for review in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 6/1/17 to 6/30/17. There were 13 certificates issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion Commissioner Wright
Second: Chairman Angilella
Vote: Unanimous

CCIC 2013 DIVIDEND: Executive Director advised previously reported there was a dividend available to the member entities for the 2013 Fund Year in the amount of \$1,000,000. Executive Director referred to a copy of member entity breakdown which was included in the agenda. The Executive Director's office will be working with the Fund Attorney to implement the process to issue the checks.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported at the last meeting he provided a verbal update of the CEL's meeting of June 22, 2017. Executive Director referred to a copy of the CEL written report which was included in the agenda. Executive Director noted Mr. Miles presented the draft 2016 audit and AmeriHealth Casualty Services was re-appointed as the TPA. Executive Director advised the next meeting of the Fund is scheduled for September 28th.

CCIC FINANCIAL FAST TRACK – Executive Director advised the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2017 the Commission had a surplus of \$14,849,626. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$2,355,294 of the surplus was the CCIC's share of the CELJIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2017 the Fund had a surplus of \$7,476,557. Executive Director noted for 2017 there was a deficit however it was early in the year and advised this would be monitored closely. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORT: Included in the agenda was the Claims Activity Report as of June 30, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the report with the Commission.

2018 RENEWAL: Executive Director reported the Fund Office recently sent out the NJCE FY 2017 Renewal Data Schedules to the member entities. Executive Director advised the completed documents should be returned to Ms. Dodd by Friday, August 25, 2017. Executive Director reported the Underwriting Manager also sent out the renewal applications for completion as respects to the ancillary lines of insurance. Executive Director was please to announce the Pollution Control Financing Authority already completed their application and return. Executive Director advised the ancillary applications should be returned to Alex DeLuccia of Conner Strong & Buckelew.

2016 AUDIT: Executive Director reported Mr. Jim Miles of Bowman & Company, LLP was starting the 2016 Commission Audit and expected he would attend the September meeting to present the 2016 draft audit.

AUGUST COMMISSION MEETING: Executive Director reminded the Commission there was no meeting scheduled in August. Executive Director noted the Commission previously passed Resolution 15-17 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Payments would be ratified at the September. Executive Director advised the meeting date for September was on the 28th.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella advised the July Dividend Bill List, July Bill List and the Treasurer's Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 38-17 JULY DIVIDEND BILL LIST IN THE AMOUNT OF \$1,000,000

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO APPROVE RESOLUTION 39-17 JULY BILL LIST IN THE AMOUNT OF \$1,955,399.53

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

ATTORNEY: Commission Attorney advised she had nothing to report at this time.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of June which was included in the agenda. Ms. Hall advised the total billed for the month of June was \$57,471 and the total paid was \$56,199 with a savings of \$24,005 or 42.70%. Ms. Hall advised the net savings was \$19,204 and network utilization was 97.50%.

SAFETY DIRECTOR: Mr. Prince reviewed the June - July 2017 Risk Control Activity Report which was included in the agenda. Included in the agenda was a Safety Director's Bulletin on Ladder Safety, which should be used in all departments for all members. 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 40-17, 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 40-17 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	SAR/PAR
1239	\$ 17,263.42	PAR
1222	\$ 19,863.42	PAR
0813	\$ 29,293.46	PAR
1851	\$ 34,269.94	PAR
2460	\$ 70,000.00	PAR
6501	\$ 10,102.50	PAR
6578	\$ 11,857.50	PAR
3188	\$ 10,000.00	PAR
6321	\$ 11,530.00	PAR

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for September 28, 2017, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 2:29 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary