

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 7, 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: December 7, 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:** October 26, 2017 Open Minutes Appendix I
October 26, 2017 Closed Minutes Handout

- CORRESPONDENCE - NONE**

- COMMITTEE REPORTS**
 - Safety Committee:Page 2
 - Claims Committee:Page 3

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 4-12**

- TREASURER – David McPeak**
 - Resolution 51-17 November Bill List Pages 13-14
 - Resolution 52-17 December Bill ListPage 15
 - September Monthly Treasurer Reports Pages 16-17

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 18

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 19-20

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 53-17 Closed SessionPage 21
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: January 25, 2018 Camden County College Regional
Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102,
2:00 PM**

Camden County Insurance Commission
Safety and Accident Committee
2018 Meeting Schedule

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

Wednesday 1/17/18

Wednesday 2/21/18

Wednesday 3/21/18

Wednesday 4/18/18

Wednesday 5/16/18

Wednesday 6/20/18

Wednesday 7/18/18

Wednesday 8/15/18

Wednesday 9/19/18

Wednesday 10/17/18

Wednesday 11/07/18

Wednesday 12/19/18

Camden County Insurance Commission
Claims Committee
2018 Meeting Schedule

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

January 2, 2018
February 6, 2018
March 6, 2018
April 3, 2018
May 1, 2018
June 5, 2018
July 2, 2018
August 7, 2018
September 4, 2018
October 2, 2018
November 16, 2018
December 4, 2018

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 7, 2017

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2018 Property & Casualty Budget Introduction (Page 6)** – Attached on page 6 for your review and discussion is the 2018 proposed Property & Casualty Budget in the amount of \$15,587,041. The introductory budget represents a 6.96% decrease Commission wide.

The proposed assessments will be distributed at the meeting. The assessment payments will be due on 3/15/18, 5/15/18 and 9/15/18. The Fund Office will advertise the proposed 2018 Budget in the Commission's official newspaper.

- ❑ **Motion to introduce the 2018 Property & Casualty Budget in the amount of \$15,587,041 and schedule a public hearing on January 25, 2018 at 2:00 PM at the Camden County College Regional Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**
- ❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The CEL met on October 26, 2017 and introduced the 2018 Budget and it was approved on November 16, 2017. At the October meeting the Fund Commissioners adopted a resolution authorizing the release of a \$200,000 dividend from the 2010 and 2011 Fund Years. Summary reports of both meetings will appear in the next agenda. The next meeting of the CEL will be on February 22, 2018.
- ❑ **CEL Dividend (Page 7)** – The CEL declared a dividend for the 2010 and 2011 Fund Years. Camden County Insurance Commission's share is \$117,877. Attached on page 7 is the per member entity share of the dividend. Commission members have an option to receive a check or reduction in their 2018 assessment. The Fund Office will send a letter to each member entity to find out their preference.
- ❑ **Certificate of Insurance Issuance Report (Page 8)** – Attached on page 8 is the certificate of issuance report from the CEL listing the certificates issued for the month of October. There were 4 certificate of insurances issued during this period.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **CCIC Financial Fast Track (Page 9)** – Included in the agenda on page 9 is a copy of the Financial Fast Track Report as of **September 30, 2017**. The report indicates the Commission has a surplus of **\$17,410,643**.

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 **\$2,658,608**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 10)** - Included in the agenda on page 10 is a copy of the NJ CEL Financial Fast Track Report as of **September 30, 2017**. The report indicates the Fund has a surplus of **\$8,743,341**.
- ❑ **Claims Tracking Report (Page 11)** – Included in the agenda on page 11 is the Claims Activity Report as of September 30, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **Meeting Dates for 2018 (Page 12)** – Attached on page 12 for your consideration is the proposed CCIC Executive Committee Meeting Schedule for 2018. 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. The next meeting is scheduled for January 25, 2018 and the Reorganization Meeting is scheduled for February 22, 2018. If the dates are acceptable a resolution will be prepared for approval at our next meeting. We are also checking with the College to ensure the Conference Room is available.
- ❑ **2018 Auto ID Cards/WC Posting Notices** – The 2018 Auto ID Cards and WC Posting Notices were sent to the designated member entity representative. If additional cards or notices are need please contact the Fund Office.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – The 6th annual Joint Insurance Claims Committees Best Practices Workshop was held on November 1, 2017 and focused on Cyber Liability including Coverage, Risk Management and Available Resources. Positive feedback has been received from both the presenters and the relevant topic.

CAMDEN COUNTY INSURANCE COMMISSION					
2018 PROPOSED BUDGET :					
			Total		
			Increase/Decrease		
APPROPRIATIONS	ANNUALIZED BUDGET FY2017	PROPOSED BUDGET FY2018	\$	%	
I. Claims and Excess Insurance					
Claims					
1	Property	550,000	217,000	(333,000)	-60.55%
2	Liability	2,226,000	2,010,000	(216,000)	-9.70%
3	Auto	226,000	287,000	61,000	26.99%
4	Workers' Comp.	6,336,000	5,613,000	(723,000)	-11.41%
5	Subtotal - Loss Funds	9,338,000	8,127,000	(1,211,000)	-12.97%
6					
7	POL/ EPL Deductible	280,000	205,000	(75,000)	-26.79%
8					
9	Subtotal - Claims	9,618,000	8,332,000	(1,286,000)	-13.37%
10					
11	Premiums				
12	NJCE FUND	3,742,488	3,730,526	(11,963)	-0.32%
13	Property	7,522	7,522	0	0.00%
14	Liability (Law Enf \$1M SIR:XS Liab \$5M xs \$10M \$1M SIR)	956,916	1,192,000	235,084	24.57%
15	Auto (\$5M xs SIR)	114,181	36,000	(78,181)	-68.47%
16	Workers' Comp.	620,350	558,000	(62,350)	-10.05%
17					
18	SubTotal Premiums	5,441,457	5,524,047	82,590	1.52%
19	Total Loss Fund	15,059,457	13,856,047	(1,203,410)	-7.99%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	360,400	364,800	4,400	1.22%
24	Managed Care	0	0	0	0.00%
25	General Expense				
26	Exec. Director	178,500	182,070	3,570	2.00%
27	Actuary	15,939	10,613	(5,326)	-33.41%
28	Auditor	20,316	14,178	(6,138)	-30.21%
29	Attorney	116,823	116,823	0	0.00%
30	Treasurer	0	0	0	0.00%
31					
32					
33	Misc. Expense & Contingency	43,585	44,457	872	2.00%
34					
35	Total Fund Exp & Contingency	735,562	732,941	(2,622)	-0.36%
36	Risk Managers	5,891	5,891	0	0.00%
37					
38					
39	XS JIF Ancillary Coverage				
40	POL/EPL	319,344	325,731	6,387	2.00%
41	XS POL/EPL	0	0	0	0.00%
42	Excess Liability	313,831	345,215	31,384	10.00%
43	Crime Program	32,578	32,578	0	0.00%
44	Medical Malpractice	99,230	101,214	1,984	2.00%
45	Pollution Liability	55,021	55,021	0	0.00%
46	Employed Lawyers Liab	66,174	66,174	0	0.00%
47	Cyber Liability/ Special Coverages	59,038	59,038	0	0.00%
48	Aviation	7,191	7,191	0	0.00%
49					
50	Total FUND Disbursements	16,753,318	15,587,041	(1,166,277)	-6.96%

**NJ CEL 2010 & 2011 DIVIDEND
CAMDEN COUNTY INSURANCE COMMISSION**

NJ CEL 2017 Dividend					
MEM_ID	Member Name	Fund_ID	FUND YEAR		
			2010	2011	Total
NJC001	Camden County	CCIC	50,274	35,579	85,853
NJC002	Camden County College	CCIC	4,259	3,497	7,756
NJC003	Camden County Board of Social Services	CCIC	1,818	1,250	3,068
NJC004	Camden County Utility Authority	CCIC	10,095	8,370	18,466
NJC005	Camden County Health Svcs	CCIC	77	59	135
NJC011	Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	CCIC	841	889	1,730
NJC012	Camden County Improvement Authority	CCIC	-	869	869
	Subtotal	CCIC	67,364	50,513	117,877

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 10/1/2017 To 10/31/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Block 1401 Lot 33 LLC, Lot 33 I - Camden County Improvement Authority	Garage LLC, One Cooper Plaza, 106G Keleman Camden, NJ 08103	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 Certificate holder Block 1401 Lot 33 LLC, Lot 33 Garage LLC, The Cooper Health System, Cooper University Hospital and Cooper Medical Risk Services are additional insured where obligated by virtue of a written contract or written mutual aid agreement of other written agreement with the Names Assured but only in respect to acts of operations by or on behalf of the Named Assured but only in respect to acts or operations to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the following agreement: Ground Lease between Block 1401 Lot 33 LLC (as landlord) and Camden County Authority (CCIA - as tenant).	10/4/2017 #1769289	GL AU EX WC OTH
H - Block 1401 Lot 33 LLC, Lot 33 I - Camden County Improvement Authority	Garage LLC, Cooper Medical Svcs I c/o Cooper University Hospital, Risk Mgmt One Cooper Plaza, 10 Camden, NJ 08103	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 Certificate holder Block 1401 Lot 33 LLC, Lot 33 Garage LLC, The Cooper Health System, Cooper University Hospital and Cooper Medical Risk Services are additional insureds where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the following agreement: Ground Lease between Block 1401 Lot 33 LLC (as landlord) and Camden County Authority (CCIA-as tenant).	10/4/2017 #1769144	GL AU EX WC OTH
H - Block 1401 Lot 33 LLC, Lot 33 I - Camden County Improvement Authority	Garage LLC, Cooper Medical Svcs Inc c/o Cooper University Hospital, Risk Mgmt One Cooper Plaza, 10 Camden, NJ 08103	Evidence of insurance: Parking Garage, One Cooper Plaza, Benson & Broadway, Camden, NJ Building Coverage \$31,930,481, Contents \$350,000	10/4/2017 #1769145	OTH
H - Marlboro Township Board of I - Camden County College	Education 1980 Township Drive Marlboro, NJ 07746	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance. All operations usual to county governmental Entity.	10/26/2017 #1787817	GL AU EX WC OTH
Total # of Holders: 4				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2017					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,396,110	12,564,989	84,835,632	97,400,620	
2. CLAIM EXPENSES					
Paid Claims	346,178	3,301,425	15,634,618	18,936,043	
Case Reserves	806,729	986,075	6,287,072	7,273,147	
IBNR	(737,709)	(1,413,312)	13,376,338	11,963,026	
Discounted Claim Value	28,274	73,371	(440,536)	(367,165)	
TOTAL CLAIMS	443,471	2,947,559	34,857,492	37,805,051	
3. EXPENSES					
Excess Premiums	532,822	4,795,398	34,806,312	39,601,710	
Administrative	10,943	608,776	4,104,166	4,712,943	
TOTAL EXPENSES	543,765	5,404,174	38,910,478	44,314,653	
4. UNDERWRITING PROFIT (1-2-3)	408,875	4,213,255	11,067,661	15,280,916	
5. INVESTMENT INCOME	4,901	48,232	210,371	258,603	
6. PROFIT (4 + 5)	413,776	4,261,487	11,278,032	15,539,519	
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	296,385	66,304	2,592,304	2,658,608	
11. SURPLUS (6 + 7 + 8)	710,161	3,327,791	14,082,852	17,410,643	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	6,139	(94,359)	(85,288)	(179,647)	
2011	13,897	(147)	1,014,828	1,014,681	
2012	95,859	86,692	1,265,866	1,352,558	
2013	(18,450)	(515,188)	4,459,111	3,943,924	
2014	(68,562)	441,814	4,620,297	5,062,112	
2015	196,471	1,828,079	2,379,574	4,207,654	
2016	701,601	798,106	428,461	1,226,567	
2017	(216,793)	782,794		782,794	
TOTAL SURPLUS (DEFICITS)	710,161	3,327,791	14,082,850	17,410,642	
TOTAL CASH				23,388,671	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	46,699	2,652,151	2,698,850	
Case Reserves	0	(41,126)	98,149	57,023	
IBNR	0	(3,573)	24,662	21,089	
Discounted Claim Value	117	1,094	(2,383)	(1,289)	
TOTAL FY 2010 CLAIMS	117	3,094	2,772,579	2,775,673	
FUND YEAR 2011					
Paid Claims	35,260	98,868	1,975,390	2,074,258	
Case Reserves	(38,740)	(45,863)	211,080	165,217	
IBNR	1,480	996	17,825	18,821	
Discounted Claim Value	1,237	1,107	(3,718)	(2,611)	
TOTAL FY 2011 CLAIMS	(763)	55,107	2,200,578	2,255,685	
FUND YEAR 2012					
Paid Claims	4,750	38,760	1,689,157	1,727,917	
Case Reserves	(4,650)	(93,361)	288,318	194,957	
IBNR	2,287	(33,714)	60,179	26,465	
Discounted Claim Value	745	3,473	(7,776)	(4,303)	
TOTAL FY 2012 CLAIMS	3,132	(84,842)	2,029,879	1,945,037	
FUND YEAR 2013					
Paid Claims	28,318	439,864	2,631,775	3,071,639	
Case Reserves	196,544	(205,749)	884,340	678,591	
IBNR	(166,758)	(701,282)	806,981	105,699	
Discounted Claim Value	2,263	22,355	(35,957)	(13,601)	
TOTAL FY 2013 CLAIMS	60,367	(444,811)	4,287,140	3,842,328	
FUND YEAR 2014					
Paid Claims	68,425	663,620	3,474,861	4,138,481	
Case Reserves	234,390	126,830	1,142,433	1,269,263	
IBNR	(178,677)	(1,250,002)	1,594,587	344,584	
Discounted Claim Value	2,712	23,065	(50,202)	(27,137)	
TOTAL FY 2014 CLAIMS	126,851	(436,487)	6,161,679	5,725,192	
FUND YEAR 2015					
Paid Claims	111,308	617,991	1,621,938	2,239,929	
Case Reserves	91,052	88,703	1,581,229	1,669,932	
IBNR	(369,070)	(2,550,941)	4,648,257	2,097,316	
Discounted Claim Value	10,425	60,934	(131,936)	(71,002)	
TOTAL FY 2015 CLAIMS	(156,286)	(1,783,313)	7,719,489	5,936,176	
FUND YEAR 2016					
Paid Claims	35,703	1,153,772	1,589,345	2,743,117	
Case Reserves	(41,743)	(77,634)	2,081,523	2,003,889	
IBNR	(683,270)	(1,882,120)	6,223,847	4,341,726	
Discounted Claim Value	22,010	70,850	(208,565)	(137,716)	
TOTAL FY 2016 CLAIMS	(667,300)	(735,133)	9,686,149	8,951,016	
FUND YEAR 2017					
Paid Claims	62,413	241,852		241,852	
Case Reserves	369,876	1,234,275		1,234,275	
IBNR	656,299	5,007,325		5,007,325	
Discounted Claim Value	(11,235)	(109,507)		(109,507)	
TOTAL FY 2017 CLAIMS	1,077,353	6,373,945	0	6,373,945	
COMBINED TOTAL CLAIMS	443,471	2,947,559	34,857,492	37,805,051	

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 IIF FINANCIAL FAST TRACK REPORT AS OF September 30, 2017					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,755,721	15,801,487	97,465,900	113,267,387
2.	CLAIM EXPENSES				
	Paid Claims	16,966	471,520	2,721,199	3,192,719
	Case Reserves	(15,535)	1,147,576	2,624,454	3,772,030
	IBNR	(797,042)	905,047	9,575,203	10,480,250
	Discounted Claim Value	58,333	(80,290)	(715,004)	(795,293)
	TOTAL CLAIMS	(737,278)	2,443,853	14,205,852	16,649,705
3.	EXPENSES				
	Excess Premiums	1,314,306	11,786,751	67,102,915	78,889,666
	Administrative	130,597	1,172,916	7,163,639	8,336,555
	TOTAL EXPENSES	1,444,903	12,959,666	74,266,554	87,226,221
4.	UNDERWRITING PROFIT (1-2-3)	1,048,095	397,968	8,993,494	9,391,462
5.	INVESTMENT INCOME	(3,748)	30,209	229,221	259,430
6.	PROFIT (4+5)	1,044,347	428,177	9,222,714	9,650,892
7.	Dividend	0	0	300,000	300,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	1,044,347	428,177	8,315,163	8,743,341
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	9,803	(144,137)	722,132	577,996
	2011	28,081	111,941	921,187	1,033,128
	2012	274,448	(14,375)	554,609	540,233
	2013	124,968	90,732	1,277,188	1,367,920
	2014	236,178	(3,613)	2,048,737	2,045,124
	2015	174,669	169,167	989,944	1,159,111
	2016	161,896	262,108	1,801,366	2,063,475
	2017	34,305	(43,646)		(43,646)
	TOTAL SURPLUS (DEFICITS)	1,044,347	428,177	8,315,163	8,743,340
	TOTAL CASH				24,194,197
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	400	164,355	164,755
	Case Reserves	0	85,245	1	85,246
	IBNR	(10,000)	70,000	164,999	234,999
	Discounted Claim Value	58	(10,134)	(2,805)	(12,938)
	TOTAL FY 2010 CLAIMS	(9,942)	145,511	326,550	472,061
FUND YEAR 2011					
	Paid Claims	2,960	29,600	396,667	426,267
	Case Reserves	(2,960)	(57,375)	407,372	349,997
	IBNR	(30,000)	(87,225)	380,961	293,736
	Discounted Claim Value	1,686	5,376	(39,146)	(33,770)
	TOTAL FY 2011 CLAIMS	(28,314)	(109,624)	1,145,854	1,036,230
FUND YEAR 2012					
	Paid Claims	3,590	325,111	1,132,971	1,458,082
	Case Reserves	(3,591)	(221,014)	430,462	209,449
	IBNR	(294,999)	(106,600)	844,069	737,468
	Discounted Claim Value	20,312	19,383	(69,604)	(50,221)
	TOTAL FY 2012 CLAIMS	(274,688)	16,881	2,337,897	2,354,778
FUND YEAR 2013					
	Paid Claims	1,499	(223,689)	516,427	292,738
	Case Reserves	(17,637)	397,294	623,730	1,021,025
	IBNR	(118,862)	(248,606)	1,009,843	761,238
	Discounted Claim Value	9,599	(11,573)	(86,001)	(97,575)
	TOTAL FY 2013 CLAIMS	(125,401)	(86,573)	2,063,999	1,977,425
FUND YEAR 2014					
	Paid Claims	3,372	85,062	268,119	353,181
	Case Reserves	(19,749)	268,592	141,719	410,312
	IBNR	(228,623)	(358,654)	1,750,161	1,391,507
	Discounted Claim Value	8,289	13,723	(101,570)	(87,847)
	TOTAL FY 2014 CLAIMS	(236,711)	8,723	2,058,430	2,067,153
FUND YEAR 2015					
	Paid Claims	1,387	97,809	242,661	340,469
	Case Reserves	(73,296)	226,006	1,021,082	1,247,087
	IBNR	(118,090)	(518,814)	2,311,258	1,792,443
	Discounted Claim Value	14,747	31,684	(204,420)	(172,736)
	TOTAL FY 2015 CLAIMS	(175,253)	(163,316)	3,370,580	3,207,264
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	(2)	250,027	88	250,115
	IBNR	(179,998)	(539,027)	3,113,912	2,574,885
	Discounted Claim Value	17,435	33,338	(211,458)	(178,120)
	TOTAL FY 2016 CLAIMS	(162,565)	(255,662)	2,902,542	2,646,880
FUND YEAR 2017					
	Paid Claims	4,159	157,226		157,226
	Case Reserves	101,700	198,800		198,800
	IBNR	183,530	2,693,974		2,693,974
	Discounted Claim Value	(13,794)	(162,086)		(162,086)
	TOTAL FY 2017 CLAIMS	275,595	2,887,914	0	2,887,914
	COMBINED TOTAL CLAIMS	(737,278)	2,443,853	14,205,852	16,649,705

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

**Camden County Insurance Commission
CLAIM ACTIVITY REPORT**

AS OF		October 31, 2017								
COVERAGE LINE- PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		0	0	0	0	0	0	1	0	1
October-17		0	0	0	0	0	0	1	0	1
NET CHGE		0	0	0	0	0	0	0	0	0
Limited Reserves										\$480
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		-	-	-	-	190.00	90.00	100.00	90.00	\$470
October-17		-	-	-	-	190.00	100.00	100.00	90.00	\$480
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	\$6,608	\$325,877
COVERAGE LINE- GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		0	4	2	7	12	23	13	18	79
October-17		0	4	1	7	10	26	12	19	79
NET CHGE		0	0	-1	0	-2	3	-1	1	0
Limited Reserves										\$7,291
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		14,674.60	58,867.89	11,021.00	285,864.69	23,351.91	188,225.11	12,835.66	2,100.00	\$596,941
October-17		14,674.60	58,867.89	9,921.00	255,408.34	19,650.41	201,842.61	12,735.66	2,850.00	\$575,951
NET CHGE		\$0	\$0	(\$1,100)	(\$30,456)	(\$3,702)	\$13,618	(\$100)	\$750	(\$20,990)
Ltd Incurred		\$517,399	\$305,580	\$290,519	\$524,974	\$26,101	\$217,715	\$41,501	\$9,256	\$1,933,046
COVERAGE LINE- AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		0	0	0	0	2	2	1	0	5
October-17		0	0	0	0	2	2	1	1	6
NET CHGE		0	0	0	0	0	0	0	1	1
Limited Reserves										\$8,371
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		5,241.78	3,657.01	-	-	36,672.73	2,700.00	100.00	-	\$48,372
October-17		5,241.78	3,657.01	-	-	36,323.23	4,802.50	100.00	100.00	\$50,225
NET CHGE		\$0	\$0	\$0	\$0	(\$350)	\$2,103	\$0	\$100	\$1,853
Ltd Incurred		\$115,207	\$46,030	\$45,000	\$0	\$76,227	\$18,410	\$139	\$100	\$301,112
COVERAGE LINE- WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		3	8	7	10	11	17	32	64	152
October-17		3	8	7	10	11	16	31	64	150
NET CHGE		0	0	0	0	0	-1	-1	0	-2
Limited Reserves										\$22,151
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		37,106.08	102,692.69	183,936.67	266,734.95	279,600.16	841,382.39	1,019,814.92	725,497.04	\$3,456,765
October-17		37,106.08	101,908.35	171,879.10	263,264.58	272,113.98	814,560.06	996,969.20	664,848.30	\$3,322,650
NET CHGE		\$0	(\$784)	(\$12,058)	(\$3,470)	(\$7,486)	(\$26,822)	(\$22,846)	(\$60,649)	(\$134,115)
Ltd Incurred		\$2,084,305	\$1,844,770	\$2,094,138	\$1,713,732	\$2,054,641	\$2,252,604	\$2,401,900	\$1,061,600	\$15,507,692
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		3	12	9	17	25	42	47	82	237
October-17		3	12	8	17	23	44	45	84	236
NET CHGE		0	0	-1	0	-2	2	-2	2	-1
Limited Reserves										\$16,734
Year		2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17		\$57,022	\$165,218	\$194,958	\$552,600	\$339,815	\$1,032,398	\$1,032,851	\$727,687	\$4,102,547
October-17		\$57,022	\$164,433	\$181,800	\$518,673	\$328,278	\$1,021,305	\$1,009,905	\$667,888	\$3,949,305
NET CHGE		\$0	(\$784)	(\$13,158)	(\$33,927)	(\$11,537)	(\$11,092)	(\$22,946)	(\$59,799)	(\$153,243)
Ltd Incurred		\$2,766,860	\$2,229,701	\$2,429,658	\$2,254,433	\$2,244,904	\$2,521,829	\$2,542,777	\$1,077,564	\$18,067,727

CAMDEN COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2018 ANNUAL MEETING NOTICE

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

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
2:00 PM	January 25, 2018	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 22, 2018	“	Re-Organizational Meeting
2:00 PM	March 22, 2018	“	Regular Meeting
2:00 PM	April 26, 2018	“	Regular Meeting
2:00 PM	May 24, 2018	”	Regular Meeting
2:00 PM	June 28 2018	“	Regular Meeting
2:00 PM	July 27, 2018	“	Regular Meeting
2:00 PM	September 27, 2018	“	Regular Meeting
2:00 PM	October 25, 2018	“	Regular Meeting
2:00 PM	December 6, 2018	“	Regular Meeting

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

By: PERMA Risk Management Services
Administrator
CAMDEN COUNTY INSURANCE COMMISSION

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-17

November 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 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000543			
000543	CONNER STRONG & BUCKELEW	WORKERS COMP & EMPLOYERS LIAB - 2017	32,733.00
			32,733.00
		TOTAL PAYMENTS FY 2016	32,733.00

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000544			
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/17	19.50
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/17	19.80
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/17	3,247.66
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/17	342.79
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/17	40.00
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	2,607.03
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	20.00
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	9,004.47
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	1,248.00
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	5,744.11
000544	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	1,609.06
			23,902.42
000545			
000545	COMP SERVICES, INC.	CLAIMS ADMIN SERVICES 11/2017 - CCPD	11,416.00
000545	COMP SERVICES, INC.	CLAIMS ADMIN - 11/2017 - CCIC	18,616.00
			30,032.00
000546			
000546	PERMA RISK MANAGEMENT SERVICES	PSOTAGE FEE 10/2017	3.50
000546	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2017	14,875.00
			14,878.50
000547			
000547	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/2017 - CCPD	549.33
000547	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/2017 - CCIC	317.67
			867.00
		TOTAL PAYMENTS FY 2017	69,679.92

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. 52-17

December 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 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000548			
000548	CAMDEN COUNTY	2016 LEGAL SERVICES - 12/2017	114,532.00
			114,532.00
000549			
000549	BOWMAN & COMPANY LLP	AUDITOR FEE 10/16/17 - FY 2016 - CL50012	10,500.00
			10,500.00
TOTAL PAYMENTS FY 2016			125,032.00

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000550			
000550	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/2017	3,132.43
000550	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/2017	10,008.72
			13,141.15
000551			
000551	COMPSERVICES, INC.	CLAIMS ADMIN - 12/2017 - CCPD	11,416.00
000551	COMPSERVICES, INC.	CLAIMS ADMIN - 12/2017 - CCIC	18,616.00
			30,032.00
000552			
000552	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2017	14,875.00
			14,875.00
000553			
000553	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2017 - CCPD	549.33
000553	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2017 - CCIC	317.67
			867.00
000554			
000554	HARDENBERGH INSURANCE GROUP	RMC FEE 3RD 2017 - CCIA	1,767.30
			1,767.30
TOTAL PAYMENTS FY 2017			60,682.45

TOTAL PAYMENTS ALL FUND YEARS \$ 185,714.45

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: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,810,816.38	7,076,930.88	808,012.16	14,636,886.05	(1,157,619.06)	(580,179.95)	1,045,596.32	23,640,442.77
RECEIPTS								
Assessments	1,727.86	20,302.32	4,585.47	83,701.36	154,132.60	17,062.05	0.00	281,511.65
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	102.19	1,745.39	492.90	2,337.03	48.18	174.01	1.38	4,901.08
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	102.19	1,745.39	492.90	2,337.03	48.18	174.01	1.38	4,901.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,830.05	22,047.71	5,078.37	86,038.39	154,180.78	17,236.06	1.38	286,412.73
EXPENSES								
Claims Transfers	5,641.94	126,552.90	21,561.24	210,822.52	0.00	0.00	0.00	364,578.60
Expenses	0.00	0.00	0.00	0.00	0.00	155,089.75	0.00	155,089.75
Other *	0.00	0.00	0.00	18,516.26	0.00	0.00	0.00	18,516.26
TOTAL	5,641.94	126,552.90	21,561.24	229,338.78	0.00	155,089.75	0.00	538,184.61
END BALANCE	1,807,004.48	6,972,425.69	791,529.28	14,493,585.66	(1,003,438.28)	(718,033.65)	1,045,597.70	23,388,670.89

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	September					
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	\$23,640,442.83	23,217,837.61	113731.97	253923.49	31458.2	23491.56
Opening Interest Accrual Balance	\$0.00	-	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4,901.10	\$4,782.74	\$40.58	\$52.98	\$16.47	\$8.33
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$4,901.10	\$4,782.74	\$40.58	\$52.98	\$16.47	\$8.33
9 Deposits - Purchases	\$662,183.90	\$281,511.65	\$156,747.04	\$15,036.46	\$85,392.98	\$123,495.77
10 (Withdrawals - Sales)	-\$918,856.86	-\$535,762.00	-\$158,745.24	-\$13,634.36	-\$70,593.54	-\$140,121.72
Ending Cash & Investment Balance	\$23,388,670.97	\$22,968,370.00	\$111,774.35	\$255,378.57	\$46,274.11	\$6,873.94
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$241,074.30	\$867.00	\$90,257.02	\$2,005.33	\$50,278.59	\$97,666.36
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$23,628,902.27	\$22,969,237.00	\$202,031.37	\$257,383.90	\$95,709.70	\$104,540.30



**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	71,536.00	\$71,048.00	\$42,857.00	\$28,191.00	39.70%	\$5,638.20	\$22,554.80	100.00%
October	374,636.00	\$334,837.00	\$193,052.00	\$141,785.00	42.30%	\$28,357.00	\$113,428.00	100.00%
November								
December								
Totals:								
Total Bills Received		1753						

CAMDEN COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: November 29, 2017

CCIC SERVICE TEAM

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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October - December 2017
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 18:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **October 20:** One session of DDC 6 training was conducted for CCIC-CCMUA.
- **October 20:** Conducted a loss control survey of CCBOS.
- **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 were conducted for Camden County College.
- **October 26:** Attended the CCIC Meeting in Blackwood.
- **November 2:** One session of DDC 6 training was conducted for CCIC-CCMUA.
- **November 6:** One session of DDC 6 training was conducted for CCIC-CCMUA.

- **November 8:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **November 17:** Attended the CCIC Claims Committee Meeting in Blackwood.
- **November 28:** One session of Challenging People Training was conducted for CCIC.
- **November 28:** Attended a Client Meeting at Camden County Library in Voorhees.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 5:** Plan to attend the CCIC Claims Committee Meeting in Blackwood.
- **December 7:** Plan to attend the CCIC Meeting in Blackwood
- **December 14:** Two sessions of Snow Plow Safety training are scheduled for CCIC.
- **December 20:** Plan to attend the CCIC Safety Committee Meeting in Blackwood.

CEL MEDIA LIBRARY

No Videos have been utilized in 2017.

**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: 1679, 1541, 1769, 9576, 6444, 7084, 0563, 1769, 9576

PERSONNEL:

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

ADOPTED:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING –October 26, 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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Paulette Kelly (<i>via teleconference</i>)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

Christina Violetti (via teleconference)

ALSO, PRESENT:

Lou DiAngelo, Camden County

Bob Cornforth, Camden County MUA

Joseph Hrubash, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 28, 2017

Motion

Commissioner Wright

Second:

Chairman Angilella

Vote:

2 Ayes, 0 Nays, 1 Abstention

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 18th, and is scheduled to meet again on November 8th. Mr. Prince advised there was a discussion regarding right to know and members are doing a self-assessment to check their level of preparedness. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on October 3rd and her report is for closed session.

EXECUTIVE DIRECTOR REPORT:

Employee Dishonesty Coverage – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2017. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,037. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,037

Motion

Commissioner Williams

Second:

Commissioner Wright

Vote:

Unanimous

Certificate of Insurance Issuance Report – Included in the agenda was the certificate of issuance report from the CEL listing the certificates issued for the month of September. There were 12 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – During the September meeting we provided a verbal summary of the CELJIF’s meeting of September 28, 2017. Included in the agenda was a written summary of that meeting. The CELJIF met prior to our meeting and introduced the 2018 Budget. The Executive Director advised the Public Hearing for the CEL is in November and dividends are being issued for 2010 and 2011, and Camden is included in that distribution.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of August 31, 2017. The report indicates the Commission has a surplus of \$16,748,024. 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 \$2,362,223.

NJ CEL Property and Casualty Financial Fast Track – Included in the agenda was a copy of the NJ CEL Financial Fast Track Report as of August 31, 2017. The report indicates the Fund has a surplus of \$7,698,993.

Claims Tracking Report – Included in the agenda was the Claims Activity Report as of September 30, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

2018 Property & Casualty Budget Introduction – The 2018 CCIC Budget will be introduced at the December 7th meeting. The Public Hearing and Adoption will be held at the January 25, 2018 meeting.

2018 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance – The 2018 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The CEL Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2018 renewal.

New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop – As discussed previously the Workshop will be held at the Conner Strong & Buckelew Marlton office on Wednesday, November 1, 2017. Registration starts at 8:30 AM. Included in the agenda was a copy of the agenda for the Workshop. Ms. Leighton advised there was still time to register.

Reporting of Claims to Claims Made Policies Prior to 12/31/17 Expiration – Included in the agenda was a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/17 along with the applicable limit schematics. Ms. Leighton reviewed the information with the Commission.

2018 Insurance Renewal – The Underwriting Manager advised he would be presenting the commission with the renewal information in the upcoming weeks and will be advising on cyber at the best practices workshop.

2017 Meeting Schedule – As a reminder the Commission will not meet in November. The next meeting is scheduled December 7, 2017 at 2:00 PM.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the October Bill List and the Treasurer's Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 47-17 OCTOBER BILL LIST IN THE AMOUNT OF \$61,792.94

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 September which was included in the agenda. Ms. Hall advised the total billed for the month of September was \$71,536 and the total paid was \$42,857 with a savings of \$28,191 or 39.70%. Ms. Hall advised the net savings was \$22,554.80 and network utilization was 100.0%.

SAFETY DIRECTOR: Mr. Prince reviewed the September - October 2017 Risk Control Activity Report which was included in the agenda. Included in the agenda was a Safety Director's Bulletin – October is Fire Prevention Month. Mr. Prince advised everyone should have a safety plan. 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 Williams
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 48-17, 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 48-17 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1910	\$ 36,336.00	PAR
0534	\$ 56,403.00	PAR
2633	\$ 49,491.00	PAR
6969	\$ 8,855.00	PAR
0412	\$ 125,150.00	PAR
0250	\$ 32,000.00	PAR
7039	FYI ONLY	FYI

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for December 7, 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: 2:30 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary