

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 26, 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**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 26, 2017

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 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**

❑ **Certificate of Insurance Issuance Report (Pages 4-6)** – Attached on pages 4-6 is the certificate of issuance report from the CEL listing the certificates issued for the month of September. There were 12 certificate of insurances issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 7-8)** – During the September meeting we provided a verbal summary of the CELJIF's meeting of September 28, 2017. Included in the agenda on pages 7-8 is a written summary of that meeting. The CELJIF met prior to our meeting and introduced the 2018 Budget. Executive Director will provide a verbal 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 **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 (Page 10)** - Included in the agenda on page 10 is 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 (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.

- ❑ **2018 Property & Casualty Budget Introduction** – The 2018 CCIC Budget will be introduced at the December 7<sup>th</sup> 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 (Pages 12-13)** – 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 on pages 12-13 is a copy of the agenda for the Workshop.
- ❑ **Reporting of Claims to Claims Made Policies Prior to 12/31/17 Expiration (Pages 14-16)** Included in the agenda on pages 14-16 is 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 will review the information with the Commission.
- ❑ **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.

## Camden County Insurance Comm.

### Certificate of Insurance Monthly Report

From 9/1/2017 To 9/30/2017

| Holder (H)/<br>Insured Name (I)  | Holder / Insured Address   | Description of Operations   | Issue Date/<br>Cert ID   |
|--|--|---|--------------------------|
| H - Township of Gloucester Dept of<br>I - County of Camden, Division Of<br>Insurance   | Senior & Community Services<br>1575 Hider Lane<br>Lindenwold, NJ 08021 | Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to Camden County Immunization Program on October 20, 2017 for use of the Township of Gloucester facility.  | 9/6/2017<br><br>#1748638 |
| H - US Government<br>I - County of Camden, Division Of<br>Insurance                    | Joint Base McGuire-Dix-Lakehurst<br>Joint Base MDL, NJ 08641           | 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 RE: Emergency Services Unit Evidence of Insurance as respects Emergency Services Unit Training at Joint Base McGuire-Dix-Lakehurst, NJ 08640.  | 9/6/2017<br><br>#1748639 |
| H - Winslow Township Board of Health<br>I - County of Camden, Division Of<br>Insurance | 125 S Route 73<br>Braddock, NJ 08081                                   | 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 RE: Health Fair The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Health Fair.  | 9/6/2017<br><br>#1748646 |
| H - Evidence of Insurance<br>I - County of Camden, Division Of<br>Insurance            |  | 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 Evidence of Insurance.   | 9/7/2017<br><br>#1749465 |
| H - Crowne Plaza Philadelphia/<br>I - County of Camden, Division Of<br>Insurance       | Cherry Hill<br>2349 West Marlton Pike<br>Cherry Hill, NJ 08002         | 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 RE: Senior Health Day Hotel, its management, owner and liquor license holder are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Senior Health Day on 9/27/17. | 9/8/2017<br><br>#1749512 |

|   |   |   |                               |
|---|---|---|-------------------------------|
| <p>H - Eastern Regional High School<br/>I - County of Camden, Division Of Insurance</p> | <p>1401 Laurel Oak Road<br/>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 # SP4056379 RE: International Day Event Evidence of Insurance as respects International Day Event using the gym and cafeteria for cultural family events and dances.</p>  | <p>9/8/2017<br/>#1749491</p>  |
| <p>H - LiveNation Worldwide, Inc.<br/>I - County of Camden, Division Of Insurance</p>   | <p>BB&amp;T Pavilion 1 Harbour Blvd<br/>Camden, NJ 08103</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 RE: Camden County Fall Job Fair Evidence of Insurance as respects the Camden County Fall Job Fair on 10/25/17.</p>  | <p>9/13/2017<br/>#1753947</p> |
| <p>H - Evidence of Insurance<br/>I - County of Camden, Division Of Insurance</p>        |   | <p>Evidence of Insurance</p>  | <p>9/19/2017<br/>#1755265</p> |
| <p>H - PATCO<br/>I - County of Camden, Division Of Insurance</p>                        | <p>PO Box 4262<br/>Lindenwold, NJ 08021</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 RE: Shredding Event 10/21/17 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the shredding event at Woodcrest Station on October 21, 2017.</p> | <p>9/19/2017<br/>#1754983</p> |
| <p>H - Clementon Memorial Library<br/>I - County of Camden, Division Of Insurance</p>   | <p>195 Gibbsboro Road<br/>Clementon, NJ 08021</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 RE: Literacy Day 10/14/17 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Literacy Day on 10/14/17.</p>  | <p>9/20/2017<br/>#1755383</p> |
| <p>H - County of Somerset<br/>I - Camden County College</p>                             | <p>27 Warren Street, PO Box 3000<br/>Somerville, NJ 08876</p> | <p>RE: educational and training purposes Evidence of Insurance as respects educational and training purposes.</p>   | <p>9/21/2017<br/>#1756441</p> |

|  |   |  |                                  |
|--|---|--|----------------------------------|
| <p>H - BPG Exec 5 &amp; 6 LLC</p> <p>I - County of Camden, Division Of Insurance</p> | <p>322 A Street, Suite 300<br/>Wilmington, DE 19801</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 Evidence of Insurance.</p> | <p>9/28/2017</p> <p>#1763370</p> |
| <p><b>Total # of Holders: 12</b></p>   |   |  |                                  |

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** September 28, 2017  
**To:** Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**December 31, 2016 Audit:** The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 23, 2017 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2016; Fund Auditor reported there were no comments or recommendations. The Board of Fund Commissioners adopted a resolution approving the year-end financials and will execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report and supporting resolution with the State.

**2018 Renewal & 2018 Budget:**

**Exposure Data & Underwriting Applications** – Executive Director reported the fund office is following up with members on outstanding information as this information is necessary to present the NJCE and local Commission budgets.

**2018 Budget Discussion** – Executive Director said the 2018 budget presentation will include projections, loss funding, premiums, possible increase to the property self-insured retentions (SIR), as well as, a line item for an underwriting data collection system.

The timeline for the budget process is as follows:

- October 6<sup>th</sup> – final deadline for submission of underwriting data
- Week of October 16<sup>th</sup> – Sub-Committee to review budget presentation
- October 26<sup>th</sup> – Budget Introduction
- November 16<sup>th</sup> – Budget Adoption

Underwriting Manager reported favorable renewal negotiations with excess carriers and noted there will be alternative options marketed for excess property as the Fund has experienced three consecutive years of high dollar losses. Commissioners White and Mecouch volunteered to serve on the budget sub-committee; the fund office will schedule a meeting based on availability.

**Risk Management Plan – Clash Coverage:** On the agenda for consideration was the addition of Clash Coverage, which protects against aggregations of losses from one occurrence that can affect one or more coverages. Deputy Executive Director said the Fund Actuary reviewed the current loss funding and reported there are adequate levels in place so a change to increase funding would not be necessary. The Board of Fund Commissioners agreed to the recommendation to amend the current Risk Management Plan reflecting this coverage enhancement. A revised copy would be included in the next agenda for information only.



**Payroll Auditor Request for Proposals (RFP):** As a follow-up to last meeting discussion, an RFP was issued for Payroll Auditing services to conduct audits and employee headcounts for consistent and ratable workers' compensation premiums. A single response was received from Bowman & Company for a proposed fee of \$16,100 for 28 locations. The Board of Fund Commissioners adopted a resolution authorizing an agreement between the Fund and Bowman & Company LLP for Payroll Auditing Services.

**Membership Renewal:** The Counties of Atlantic, Burlington, Cumberland and Salem are scheduled to renew their membership with the Fund as of January 1, 2018. Renewal documents have been sent to each County; to date the Fund office received documentation from Burlington County renewing membership.

**Potential Membership:** The Counties of Sussex, Essex and Cape May are being quoted for potential new membership; more information to follow if available at next meeting.

**Joint Insurance Claims Committees Best Practices Workshop:** The 6<sup>th</sup> annual Joint Insurance Claims Committees Best Practices Workshop is scheduled for Wednesday, November 1, 2017 and will focus on *Cyber Liability – Coverage, Risk Management and Available Resources*; an invitation will be emailed.

**Financial Fast Track:** The Financial Fast Track as of July 31, 2017 reflected a statutory surplus of \$7.5 million.

**Underwriting Manager:** Underwriting Manager submitted a memorandum that accurate and detailed property information is being requested in preparation of the 2018 property insurance renewal; full Construction, Occupancy, Protection and Exposure (COPE) should be reported in full for any locations over \$20 million in value. A second memorandum was submitted requesting members review their expiring cyber limits; quotes will be provided to each entity at varying coverage limits for their consideration.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from June through October 2018 and several Safety Director Bulletins that were distributed. Safety Director reminded members to present any applicable proposals in order to be considered for the annual BRIT Safety Grant.

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

**Next Meeting:** The next meeting of the NJCE fund is scheduled for October 26, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.

| CAMDEN COUNTY INSURANCE COMMISSION     |                |                    |                   |                   |
|--|----------------|--------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT            |                |                    |                   |                   |
| AS OF August 31, 2017                  |                |                    |                   |                   |
| ALL YEARS COMBINED                     |                |                    |                   |                   |
|  | THIS MONTH     | YTD CHANGE         | PRIOR YEAR END    | FUND BALANCE      |
| 1. UNDERWRITING INCOME                 | 1,396,110      | 11,168,879         | 84,835,632        | 96,004,510        |
| 2. CLAIM EXPENSES                      |                |                    |                   |                   |
| Paid Claims                            | 334,393        | 2,955,247          | 15,634,618        | 18,589,866        |
| Case Reserves                          | 26,499         | 179,346            | 6,287,072         | 6,466,418         |
| IBNR                                   | 202,704        | (675,602)          | 13,376,338        | 12,700,736        |
| Discounted Claim Value                 | (9,319)        | 45,097             | (440,536)         | (395,439)         |
| <b>TOTAL CLAIMS</b>                    | <b>554,277</b> | <b>2,504,089</b>   | <b>34,857,492</b> | <b>37,361,580</b> |
| 3. EXPENSES                            |                |                    |                   |                   |
| Excess Premiums                        | 532,822        | 4,262,576          | 34,806,312        | 39,068,888        |
| Administrative                         | 58,408         | 550,292            | 4,104,166         | 4,654,458         |
| <b>TOTAL EXPENSES</b>                  | <b>591,230</b> | <b>4,812,868</b>   | <b>38,910,478</b> | <b>43,723,347</b> |
| 4. UNDERWRITING PROFIT (1-2-3)         | 250,603        | 3,851,922          | 11,067,661        | 14,919,583        |
| 5. INVESTMENT INCOME                   | 5,117          | 43,331             | 210,371           | 253,702           |
| 6. PROFIT (4 + 5)                      | 255,720        | 3,895,253          | 11,278,032        | 15,173,285        |
| 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        | 22,444         | (230,081)          | 2,592,304         | 2,362,223         |
| 11. SURPLUS (6 + 7 + 8)                | 278,164        | 2,665,172          | 14,082,852        | 16,748,024        |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                |                    |                   |                   |
| 2010                                   | 189            | (100,498)          | (85,288)          | (185,786)         |
| 2011                                   | 573            | (14,044)           | 1,014,828         | 1,000,784         |
| 2012                                   | 3,426          | (9,167)            | 1,265,866         | 1,256,699         |
| 2013                                   | (145)          | (496,737)          | 4,459,111         | 3,962,374         |
| 2014                                   | 2,860          | 510,377            | 4,620,297         | 5,130,674         |
| 2015                                   | 818            | 1,631,609          | 2,379,574         | 4,011,183         |
| 2016                                   | 1,093          | 96,504             | 428,461           | 524,966           |
| 2017                                   | 269,350        | 1,047,128          |                   | 1,047,128         |
| <b>TOTAL SURPLUS (DEFICITS)</b>        | <b>278,164</b> | <b>2,665,172</b>   | <b>14,082,850</b> | <b>16,748,022</b> |
| <b>TOTAL CASH</b>                      |                |                    |                   | <b>23,640,443</b> |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>     |                |                    |                   |                   |
| <b>FUND YEAR 2010</b>                  |                |                    |                   |                   |
| Paid Claims                            | 1,422          | 46,699             | 2,652,151         | 2,698,850         |
| Case Reserves                          | (1,422)        | (41,126)           | 98,149            | 57,023            |
| IBNR                                   | 0              | (3,573)            | 24,662            | 21,089            |
| Discounted Claim Value                 | 0              | 977                | (2,383)           | (1,406)           |
| <b>TOTAL FY 2010 CLAIMS</b>            | <b>0</b>       | <b>2,977</b>       | <b>2,772,579</b>  | <b>2,775,556</b>  |
| <b>FUND YEAR 2011</b>                  |                |                    |                   |                   |
| Paid Claims                            | 27,782         | 63,608             | 1,975,390         | 2,038,998         |
| Case Reserves                          | (27,748)       | (7,123)            | 211,080           | 203,957           |
| IBNR                                   | (34)           | (485)              | 17,825            | 17,341            |
| Discounted Claim Value                 | 0              | (130)              | (3,718)           | (3,848)           |
| <b>TOTAL FY 2011 CLAIMS</b>            | <b>(0)</b>     | <b>55,870</b>      | <b>2,200,578</b>  | <b>2,256,448</b>  |
| <b>FUND YEAR 2012</b>                  |                |                    |                   |                   |
| Paid Claims                            | 11,081         | 34,010             | 1,689,157         | 1,723,167         |
| Case Reserves                          | (13,681)       | (88,711)           | 288,318           | 199,608           |
| IBNR                                   | 0              | (36,001)           | 60,179            | 24,178            |
| Discounted Claim Value                 | 0              | 2,728              | (7,776)           | (5,048)           |
| <b>TOTAL FY 2012 CLAIMS</b>            | <b>(2,600)</b> | <b>(87,974)</b>    | <b>2,029,879</b>  | <b>1,941,904</b>  |
| <b>FUND YEAR 2013</b>                  |                |                    |                   |                   |
| Paid Claims                            | 7,679          | 411,546            | 2,631,775         | 3,043,321         |
| Case Reserves                          | 4,671          | (402,293)          | 884,340           | 482,047           |
| IBNR                                   | (10,882)       | (534,524)          | 806,981           | 272,457           |
| Discounted Claim Value                 | 0              | 20,092             | (35,957)          | (15,864)          |
| <b>TOTAL FY 2013 CLAIMS</b>            | <b>1,468</b>   | <b>(505,178)</b>   | <b>4,287,140</b>  | <b>3,781,961</b>  |
| <b>FUND YEAR 2014</b>                  |                |                    |                   |                   |
| Paid Claims                            | 57,960         | 595,195            | 3,474,861         | 4,070,056         |
| Case Reserves                          | (45,260)       | (107,560)          | 1,142,433         | 1,034,873         |
| IBNR                                   | (14,700)       | (1,071,326)        | 1,594,587         | 523,261           |
| Discounted Claim Value                 | 0              | 20,353             | (50,202)          | (29,849)          |
| <b>TOTAL FY 2014 CLAIMS</b>            | <b>(2,000)</b> | <b>(563,338)</b>   | <b>6,161,679</b>  | <b>5,598,341</b>  |
| <b>FUND YEAR 2015</b>                  |                |                    |                   |                   |
| Paid Claims                            | 98,799         | 506,683            | 1,621,938         | 2,128,621         |
| Case Reserves                          | (90,061)       | (2,349)            | 1,581,229         | 1,578,880         |
| IBNR                                   | (8,738)        | (2,181,870)        | 4,648,257         | 2,466,387         |
| Discounted Claim Value                 | 0              | 50,510             | (131,936)         | (81,426)          |
| <b>TOTAL FY 2015 CLAIMS</b>            | <b>(0)</b>     | <b>(1,627,026)</b> | <b>7,719,489</b>  | <b>6,092,462</b>  |
| <b>FUND YEAR 2016</b>                  |                |                    |                   |                   |
| Paid Claims                            | 56,632         | 1,118,069          | 1,589,345         | 2,707,413         |
| Case Reserves                          | 11,610         | (35,892)           | 2,081,523         | 2,045,631         |
| IBNR                                   | (68,242)       | (1,198,850)        | 6,223,847         | 5,024,997         |
| Discounted Claim Value                 | 0              | 48,840             | (208,565)         | (159,726)         |
| <b>TOTAL FY 2016 CLAIMS</b>            | <b>0</b>       | <b>(67,833)</b>    | <b>9,686,149</b>  | <b>9,618,316</b>  |
| <b>FUND YEAR 2017</b>                  |                |                    |                   |                   |
| Paid Claims                            | 73,038         | 179,439            |                   | 179,439           |
| Case Reserves                          | 188,390        | 864,399            |                   | 864,399           |
| IBNR                                   | 305,300        | 4,351,026          |                   | 4,351,026         |
| Discounted Claim Value                 | (9,319)        | (98,272)           |                   | (98,272)          |
| <b>TOTAL FY 2017 CLAIMS</b>            | <b>557,409</b> | <b>5,296,592</b>   | <b>0</b>          | <b>5,296,592</b>  |
| <b>COMBINED TOTAL CLAIMS</b>           | <b>554,277</b> | <b>2,504,089</b>   | <b>34,857,492</b> | <b>37,361,580</b> |

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

| NEW JERSEY COUNTIES EXCESS JIF<br>FINANCIAL FAST TRACK REPORT |                  |                   |                   |                   |
|---|------------------|-------------------|-------------------|-------------------|
| AS OF August 31, 2017   |                  |                   |                   |                   |
| ALL YEARS COMBINED  |                  |                   |                   |                   |
|   | THIS MONTH       | YTD CHANGE        | PRIOR YEAR END    | FUND BALANCE      |
| 1. UNDERWRITING INCOME  | 1,814,054        | 14,045,767        | 97,465,900        | 111,511,667       |
| 2. CLAIM EXPENSES   |                  |                   |                   |                   |
| Paid Claims   | (4,447)          | 454,553           | 2,721,199         | 3,175,752         |
| Case Reserves   | (237,386)        | 1,163,111         | 2,624,454         | 3,787,565         |
| IBNR  | 555,636          | 1,702,090         | 9,575,203         | 11,277,293        |
| Discounted Claim Value  | (17,590)         | (138,623)         | (715,004)         | (853,626)         |
| <b>TOTAL CLAIMS</b>   | <b>296,213</b>   | <b>3,181,131</b>  | <b>14,205,852</b> | <b>17,386,983</b> |
| 3. EXPENSES   |                  |                   |                   |                   |
| Excess Premiums   | 1,309,056        | 10,472,445        | 67,102,915        | 77,575,360        |
| Administrative  | 112,055          | 1,042,319         | 7,163,639         | 8,205,958         |
| <b>TOTAL EXPENSES</b>   | <b>1,421,111</b> | <b>11,514,763</b> | <b>74,266,554</b> | <b>85,781,318</b> |
| 4. UNDERWRITING PROFIT (1-2-3)                                | 96,730           | (650,128)         | 8,993,494         | 8,343,366         |
| 5. INVESTMENT INCOME  | 6,520            | 33,958            | 229,221           | 263,178           |
| 6. PROFIT (4+5)   | 103,249          | (616,170)         | 9,222,714         | 8,606,544         |
| 7. Dividend   | 0                | 0                 | 300,000           | 300,000           |
| 8. Cancelled Appropriations                                   | 0                | 0                 | 607,551           | 607,551           |
| 9. SURPLUS (6-7-8)  | 103,249          | (616,170)         | 8,315,163         | 7,698,993         |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b>                        |                  |                   |                   |                   |
| 2010  | 253              | (153,939)         | 722,132           | 568,193           |
| 2011  | 427              | 83,860            | 921,187           | 1,005,047         |
| 2012  | 438              | (288,823)         | 554,609           | 265,785           |
| 2013  | 802              | (34,236)          | 1,277,188         | 1,242,952         |
| 2014  | 954              | (239,792)         | 2,048,737         | 1,808,946         |
| 2015  | 1,065            | (5,501)           | 989,944           | 984,442           |
| 2016  | 1,219            | 100,212           | 1,801,366         | 1,901,579         |
| 2017  | 98,092           | (77,951)          |                   | (77,951)          |
| <b>TOTAL SURPLUS (DEFICITS)</b>                               | <b>103,249</b>   | <b>(616,170)</b>  | <b>8,315,163</b>  | <b>7,698,993</b>  |
| <b>TOTAL CASH</b>   |                  |                   |                   | <b>25,581,140</b> |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>                            |                  |                   |                   |                   |
| <b>FUND YEAR 2010</b>   |                  |                   |                   |                   |
| Paid Claims   | 240              | 400               | 164,355           | 164,755           |
| Case Reserves   | (240)            | 85,245            | 1                 | 85,246            |
| IBNR  | 0                | 80,000            | 164,999           | 244,999           |
| Discounted Claim Value  | 0                | (10,192)          | (2,805)           | (12,997)          |
| <b>TOTAL FY 2010 CLAIMS</b>                                   | <b>0</b>         | <b>155,453</b>    | <b>326,550</b>    | <b>482,003</b>    |
| <b>FUND YEAR 2011</b>   |                  |                   |                   |                   |
| Paid Claims   | 4,440            | 26,640            | 396,667           | 423,307           |
| Case Reserves   | (4,440)          | (54,415)          | 407,372           | 352,957           |
| IBNR  | 0                | (57,225)          | 380,961           | 323,736           |
| Discounted Claim Value  | 0                | 3,690             | (39,146)          | (35,456)          |
| <b>TOTAL FY 2011 CLAIMS</b>                                   | <b>0</b>         | <b>(81,310)</b>   | <b>1,145,854</b>  | <b>1,064,544</b>  |
| <b>FUND YEAR 2012</b>   |                  |                   |                   |                   |
| Paid Claims   | 3,216            | 321,522           | 1,132,971         | 1,454,492         |
| Case Reserves   | (253,312)        | (217,423)         | 430,462           | 213,040           |
| IBNR  | 250,096          | 188,399           | 844,069           | 1,032,467         |
| Discounted Claim Value  | 0                | (929)             | (69,604)          | (70,533)          |
| <b>TOTAL FY 2012 CLAIMS</b>                                   | <b>0</b>         | <b>291,569</b>    | <b>2,337,897</b>  | <b>2,629,466</b>  |
| <b>FUND YEAR 2013</b>   |                  |                   |                   |                   |
| Paid Claims   | 53,016           | (225,188)         | 516,427           | 291,239           |
| Case Reserves   | (64,013)         | 414,932           | 623,730           | 1,038,662         |
| IBNR  | 10,997           | (129,744)         | 1,009,843         | 880,100           |
| Discounted Claim Value  | 0                | (21,173)          | (86,001)          | (107,174)         |
| <b>TOTAL FY 2013 CLAIMS</b>                                   | <b>0</b>         | <b>38,827</b>     | <b>2,063,999</b>  | <b>2,102,826</b>  |
| <b>FUND YEAR 2014</b>   |                  |                   |                   |                   |
| Paid Claims   | (67,277)         | 81,690            | 268,119           | 349,809           |
| Case Reserves   | 31,521           | 288,341           | 141,719           | 430,061           |
| IBNR  | 35,756           | (130,031)         | 1,750,161         | 1,620,130         |
| Discounted Claim Value  | 0                | 5,434             | (101,570)         | (96,136)          |
| <b>TOTAL FY 2014 CLAIMS</b>                                   | <b>0</b>         | <b>245,434</b>    | <b>2,058,430</b>  | <b>2,303,864</b>  |
| <b>FUND YEAR 2015</b>   |                  |                   |                   |                   |
| Paid Claims   | 1,918            | 96,422            | 242,661           | 339,083           |
| Case Reserves   | 53,083           | 299,302           | 1,021,082         | 1,320,383         |
| IBNR  | (55,001)         | (400,724)         | 2,311,258         | 1,910,534         |
| Discounted Claim Value  | 0                | 16,937            | (204,420)         | (187,483)         |
| <b>TOTAL FY 2015 CLAIMS</b>                                   | <b>0</b>         | <b>11,937</b>     | <b>3,370,580</b>  | <b>3,382,517</b>  |
| <b>FUND YEAR 2016</b>   |                  |                   |                   |                   |
| Paid Claims   | 0                | 0                 | 0                 | 0                 |
| Case Reserves   | 3                | 250,029           | 88                | 250,117           |
| IBNR  | (3)              | (359,029)         | 3,113,912         | 2,754,883         |
| Discounted Claim Value  | 0                | 15,903            | (211,458)         | (195,555)         |
| <b>TOTAL FY 2016 CLAIMS</b>                                   | <b>0</b>         | <b>(93,097)</b>   | <b>2,902,542</b>  | <b>2,809,445</b>  |
| <b>FUND YEAR 2017</b>   |                  |                   |                   |                   |
| Paid Claims   | 0                | 153,068           |                   | 153,068           |
| Case Reserves   | 12               | 97,099            |                   | 97,099            |
| IBNR  | 313,792          | 2,510,444         |                   | 2,510,444         |
| Discounted Claim Value  | (17,590)         | (148,293)         |                   | (148,293)         |
| <b>TOTAL FY 2017 CLAIMS</b>                                   | <b>296,213</b>   | <b>2,612,318</b>  | <b>0</b>          | <b>2,612,318</b>  |
| <b>COMBINED TOTAL CLAIMS</b>                                  | <b>296,213</b>   | <b>3,181,131</b>  | <b>14,205,852</b> | <b>17,386,983</b> |

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

**Camden County Insurance Commission  
CLAIM ACTIVITY REPORT**

| AS OF                                   |  | September 30, 2017 |             |             |             |             |             |              |             |                 |
|---|--|--------------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-----------------|
| <b>COVERAGE LINE- PROPERTY</b>          |  |                    |             |             |             |             |             |              |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |  |                    |             |             |             |             |             |              |             |                 |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 0                  | 0           | 0           | 0           | 0           | 0           | 1            | 0           | 1               |
| September-17                            |  | 0                  | 0           | 0           | 0           | 0           | 0           | 1            | 0           | 1               |
| <b>NET CHGE</b>                         |  | 0                  | 0           | 0           | 0           | 0           | 0           | 0            | 0           | 0               |
| Limited Reserves                        |  |                    |             |             |             |             |             |              |             | <b>\$480</b>    |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | -                  | -           | -           | -           | 190.00      | 90.00       | 100.00       | -           | \$380           |
| September-17                            |  | -                  | -           | -           | -           | 190.00      | 100.00      | 100.00       | 90.00       | \$480           |
| <b>NET CHGE</b>                         |  | \$0                | \$0         | \$0         | \$0         | \$0         | \$10        | \$0          | \$90        | \$100           |
| Ltd Incurred                            |  | \$49,949           | \$33,320    | \$0         | \$15,727    | \$87,935    | \$33,100    | \$99,237     | \$6,608     | \$325,877       |
| <b>COVERAGE LINE- GENERAL LIABILITY</b> |  |                    |             |             |             |             |             |              |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |  |                    |             |             |             |             |             |              |             |                 |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 0                  | 4           | 1           | 5           | 12          | 23          | 14           | 10          | 69              |
| September-17                            |  | 0                  | 4           | 2           | 7           | 12          | 23          | 13           | 18          | 79              |
| <b>NET CHGE</b>                         |  | 0                  | 0           | 1           | 2           | 0           | 0           | -1           | 8           | 10              |
| Limited Reserves                        |  |                    |             |             |             |             |             |              |             | <b>\$7,556</b>  |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| 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       |
| 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       |
| <b>NET CHGE</b>                         |  | \$0                | \$0         | \$100       | \$209,541   | (\$3,873)   | \$76,824    | (\$100)      | \$800       | \$283,292       |
| Ltd Incurred                            |  | \$517,399          | \$305,580   | \$291,619   | \$545,169   | \$29,691    | \$201,115   | \$41,601     | \$8,006     | \$1,940,181     |
| <b>COVERAGE LINE- AUTO LIABILITY</b>    |  |                    |             |             |             |             |             |              |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |  |                    |             |             |             |             |             |              |             |                 |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 0                  | 0           | 0           | 0           | 2           | 2           | 1            | 0           | 5               |
| September-17                            |  | 0                  | 0           | 0           | 0           | 2           | 2           | 1            | 0           | 5               |
| <b>NET CHGE</b>                         |  | 0                  | 0           | 0           | 0           | 0           | 0           | 0            | 0           | 0               |
| Limited Reserves                        |  |                    |             |             |             |             |             |              |             | <b>\$9,674</b>  |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 5,241.78           | 3,657.01    | -           | -           | 2,600.00    | 2,700.00    | 100.00       | -           | \$14,299        |
| September-17                            |  | 5,241.78           | 3,657.01    | -           | -           | 36,672.73   | 2,700.00    | 100.00       | -           | \$48,372        |
| <b>NET CHGE</b>                         |  | \$0                | \$0         | \$0         | \$0         | \$34,073    | \$0         | \$0          | \$0         | \$34,073        |
| Ltd Incurred                            |  | \$115,207          | \$46,030    | \$45,000    | \$0         | \$75,769    | \$15,410    | \$139        | \$0         | \$297,554       |
| <b>COVERAGE LINE- WORKERS COMP.</b>     |  |                    |             |             |             |             |             |              |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |  |                    |             |             |             |             |             |              |             |                 |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 3                  | 9           | 7           | 10          | 11          | 17          | 36           | 62          | 155             |
| September-17                            |  | 3                  | 8           | 7           | 10          | 11          | 17          | 32           | 64          | 152             |
| <b>NET CHGE</b>                         |  | 0                  | -1          | 0           | 0           | 0           | 0           | -4           | 2           | -3              |
| Limited Reserves                        |  |                    |             |             |             |             |             |              |             | <b>\$22,742</b> |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| 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     |
| 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     |
| <b>NET CHGE</b>                         |  | \$0                | (\$38,740)  | (\$4,750)   | (\$16,569)  | (\$5,351)   | \$5,299     | (\$18,807)   | \$342,025   | \$263,106       |
| Ltd Incurred                            |  | \$2,084,305        | \$1,844,770 | \$2,094,138 | \$1,713,732 | \$2,057,679 | \$2,271,215 | \$2,414,632  | \$945,343   | \$15,425,815    |
| <b>TOTAL ALL LINES COMBINED</b>         |  |                    |             |             |             |             |             |              |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |  |                    |             |             |             |             |             |              |             |                 |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | 3                  | 13          | 8           | 15          | 25          | 42          | 52           | 72          | 230             |
| September-17                            |  | 3                  | 12          | 9           | 17          | 25          | 42          | 47           | 82          | 237             |
| <b>NET CHGE</b>                         |  | 0                  | -1          | 1           | 2           | 0           | 0           | -5           | 10          | 7               |
| Limited Reserves                        |  |                    |             |             |             |             |             |              |             | <b>\$17,310</b> |
| <b>Year</b>                             |  | <b>2010</b>        | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>2015</b> | <b>2016</b>  | <b>2017</b> | <b>TOTAL</b>    |
| August-17                               |  | \$57,022           | \$203,958   | \$199,608   | \$359,627   | \$314,966   | \$950,275   | \$1,051,758  | \$384,772   | \$3,521,987     |
| September-17                            |  | \$57,022           | \$165,218   | \$194,958   | \$552,600   | \$339,815   | \$1,032,408 | \$1,032,851  | \$727,687   | \$4,102,557     |
| <b>NET CHGE</b>                         |  | \$0                | (\$38,740)  | (\$4,650)   | \$192,972   | \$24,849    | \$82,133    | (\$18,907)   | \$342,915   | \$580,571       |
| Ltd Incurred                            |  | \$2,766,860        | \$2,229,701 | \$2,430,758 | \$2,274,629 | \$2,251,074 | \$2,520,839 | \$2,555,609  | \$959,958   | \$17,989,428    |

**LIABILITY AND WORKERS' COMPENSATION COST  
CONTAINMENT STRATEGIES  
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND  
AVAILABLE RESOURCES  
NOVEMBER 1, 2017  
AGENDA**

**8:30 – 9:00**

***Registration***

**9:00 – 9:05**

***Introductions and Opening Remarks***

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

**9:05 – 9:30**

***Past Successes and Future Initiatives***

*Joseph P. Hrubash, Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

*Ed Cooney, Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

**9:30 – 10:15**

***Recognizing, Detecting and Preventing Cyber Security Threats***

*Marc H. Pfeiffer, MPA, Assistant Director and Senior Policy Fellow, Bloustein Local Government Research Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey*

**10:15 – 11:00**

***Coverage and Claim Reporting***

*Ed Cooney, Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

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

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**PERMA**

**LIABILITY AND WORKERS' COMPENSATION COST  
CONTAINMENT STRATEGIES  
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND  
AVAILABLE RESOURCES  
NOVEMBER 1, 2017  
AGENDA**

**11:00 – 11:15**

**Break**

**11:15 – 11:45**

***AIG CyberEdge Claims Services – Review of Cyber Claims Scenarios and Available Resources to Implement a Response Plan, Engage any Required Vendors and Initiate the Restoration and Recovery Process***

*Deborah Hirschorn, Complex Claim Director, AIG Financial Lines Claims*

**11:45 – 12:45**

***Data Breach Response Team - Working with a Breach Coach and Forensic Investigator in the Investigation and Response to a Data Breach Event***

*Sian M. Schafle, Partner, Mullen Coughlin LLC*

*Bill Hardin, Vice President, CRA Charles River Associates*

**12:45 – 1:00**

***Test You Cyber Security Awareness***

**1:00 – 1:45**

***Q&A, Lunch and Networking***

**CAMDEN COUNTY INSURANCE COMMISSION**

**To:** Fund Commissioners  
**From:** Michelle Leighton  
**Date:** October 26, 2017

**Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/17 Expiration Date**

As a reminder, the following policies are set to expire on 12/31/17:

| <b>Member(s)</b>   | <b>Coverage Line</b>                              | <b>Carrier</b>  | <b>Policy No.</b> |
|--|---|---|-------------------|
| Camden County<br>Camden County College<br>Camden County College Foundation<br>Camden County Municipal Utilities Authority<br>Camden County Health Services Center (as a discontinued operation)<br>Camden County Board of Social Services<br>Camden County Pollution Control Financing Authority<br>Camden County Improvement Authority<br>Camden County Police Department | Public Officials & Employment Practices Liability | AIG   | 06-473-18-06      |
| Camden County<br>Camden County College<br>Camden County Municipal Utilities Authority<br>Camden County Board of Social Services  | Employed Lawyers Professional Liability           | Chubb Insurance Company of New Jersey                   | 8248-9397         |
| Camden County<br>Camden County Board of Social Services<br>Camden County Improvement Authority   | Cyber   | National Union Fire Insurance Company of Pittsburgh, PA | 06-0162-30-29     |
| Camden County Municipal Utilities Authority  | Cyber   | National Union Fire Insurance Company of Pittsburgh, PA | 06-183-46-65      |

|   |   |   |                      |
|---|---|---|----------------------|
| Camden County Pollution Control Financing Authority   | Cyber                                       | National Union Fire Insurance Company of Pittsburgh, PA | 05-933-04-81         |
| Camden County<br>Camden County College<br>Camden County Health Services Center<br>(as a discontinued operation)   | Healthcare Professional & General Liability | Lexington Insurance Company                             | 6796617<br>(Primary) |
| Camden County<br>Camden County College<br>Camden County Health Services Center<br>(as a discontinued operation)   | Healthcare Professional & General Liability | Lexington Insurance Company                             | 6796618<br>(Excess)  |
| Camden County<br>Camden County College<br>Camden County Municipal Utilities Authority<br>Camden County Health Services Center<br>(as a discontinued operation)<br>Camden County Board of Social Services<br>Camden County Pollution Control Financing Authority | Crime                                       | National Union Fire Insurance Company of Pittsburgh, PA | 04-582-09-11         |

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

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

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



**organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/17.** Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.

Given that the above-referenced policies expire during a holiday time period, please provide notice to **Conner Strong & Buckelew** no later than **Monday, 12/18/17**. These matters should be emailed to [ClaimsTeamC@connerstrong.com](mailto:ClaimsTeamC@connerstrong.com), with a copy to me, or faxed to 856-685-2221. If you have any questions, including whether a claim or incident should be reported, please contact me and I will be happy to assist. I can be reached via email at [mleighton@connerstrong.com](mailto:mleighton@connerstrong.com) or telephone at 856-552-4842.

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 47-17

October 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> |
|---------------------|--------------------------------|--|-----------------------|
| <b>000537</b>       |                                |  |                       |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 9/30/17   | 58.50                 |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/30/17   | 68.76                 |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 1,002.28              |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 9/30/17   | 40.00                 |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 9/30/17   | 994.50                |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 6,784.72              |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 4,791.99              |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 80.00                 |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 982.85                |
| 000537              | BROWN & CONNERY, LLP           | LEGAL SERV FOR ANCILLARY COV - 8/31/17   | 60.00                 |
|                     |                                |  | <b>14,863.60</b>      |
| <b>000538</b>       |                                |  |                       |
| 000538              | COMPSERVICES, INC.             | CLAIMS ADMIN - 10/2017 - CCPD            | 11,416.00             |
| 000538              | COMPSERVICES, INC.             | CLAIMS ADMIN - 10/2017 - CCIC            | 18,616.00             |
|                     |                                |  | <b>30,032.00</b>      |
| <b>000539</b>       |                                |  |                       |
| 000539              | PERMA RISK MANAGEMENT SERVICES | POSTAGE FEE 09/2017                      | 3.50                  |
| 000539              | PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 10/2017           | 14,875.00             |
|                     |                                |  | <b>14,878.50</b>      |
| <b>000540</b>       |                                |  |                       |
| 000540              | THE ACTUARIAL ADVANTAGE        | ACTUARIAL SERVICES FEE 10/2017 - CCPD    | 549.33                |
| 000540              | THE ACTUARIAL ADVANTAGE        | ACTUARIAL SERVICES FEE 10/2017 - CCIC    | 317.67                |
|                     |                                |  | <b>867.00</b>         |
| <b>000541</b>       |                                |  |                       |
| 000541              | COURIER-POST                   | ACCT: CHL-091698 - 10/3/17 - 2016 SYNOPS | 114.84                |
|                     |                                |  | <b>114.84</b>         |
| <b>000542</b>       |                                |  |                       |
| 000542              | CONNER STRONG & BUCKELEW       | POSITION BOND - 2017                     | 1,037.00              |
|                     |                                |  | <b>1,037.00</b>       |
|                     | TOTAL PAYMENTS FY 2017         | 61,792.94                                |                       |

**TOTAL PAYMENTS ALL FUND YEARS \$ 61,792.94**

\_\_\_\_\_  
Chairperson

Attest:  
\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

| <b>Current Fund Year: 2017</b> |                     |                     |                   |                      |                       |                     |                     |                      |
|--------------------------------|---------------------|---------------------|-------------------|----------------------|-----------------------|---------------------|---------------------|----------------------|
| <b>Month Ending: August</b>    |                     |                     |                   |                      |                       |                     |                     |                      |
|                                | <b>Property</b>     | <b>Liability</b>    | <b>Auto</b>       | <b>Worker's Comp</b> | <b>NJ CEL</b>         | <b>Admin</b>        | <b>POL/EPL</b>      | <b>TOTAL</b>         |
| OPEN BALANCE                   | 1,812,580.16        | 7,123,966.24        | 816,833.99        | 14,942,677.41        | (1,191,233.92)        | (522,498.18)        | 1,045,594.86        | 24,027,920.55        |
| RECEIPTS                       |                     |                     |                   |                      |                       |                     |                     |                      |
| Assessments                    | 376.28              | 4,421.24            | 998.58            | 18,227.65            | 33,565.46             | 3,715.60            | 0.00                | 61,304.80            |
| Refunds                        | 0.00                | 0.00                | 0.00              | 0.00                 | 0.00                  | 0.00                | 0.00                | 0.00                 |
| Invest Pymnts                  | 105.71              | 1,788.07            | 505.27            | 2,489.13             | 49.40                 | 178.38              | 1.46                | 5,117.42             |
| Invest Adj                     | 0.00                | 0.00                | 0.00              | 0.00                 | 0.00                  | 0.00                | 0.00                | 0.00                 |
| Subtotal Invest                | 105.71              | 1,788.07            | 505.27            | 2,489.13             | 49.40                 | 178.38              | 1.46                | 5,117.42             |
| Other *                        | 0.00                | 0.00                | 0.00              | 0.00                 | 0.00                  | 18,080.00           | 0.00                | 18,080.00            |
| <b>TOTAL</b>                   | <b>481.99</b>       | <b>6,209.31</b>     | <b>1,503.85</b>   | <b>20,716.78</b>     | <b>33,614.86</b>      | <b>21,973.98</b>    | <b>1.46</b>         | <b>84,502.22</b>     |
| EXPENSES                       |                     |                     |                   |                      |                       |                     |                     |                      |
| Claims Transfers               | 2,245.77            | 53,244.66           | 10,325.68         | 299,482.46           | 0.00                  | 0.00                | 0.00                | 365,298.57           |
| Expenses                       | 0.00                | 0.00                | 0.00              | 0.00                 | 0.00                  | 79,655.75           | 0.00                | 79,655.75            |
| Other *                        | 0.00                | 0.00                | 0.00              | 27,025.68            | 0.00                  | 0.00                | 0.00                | 27,025.68            |
| <b>TOTAL</b>                   | <b>2,245.77</b>     | <b>53,244.66</b>    | <b>10,325.68</b>  | <b>326,508.14</b>    | <b>0.00</b>           | <b>79,655.75</b>    | <b>0.00</b>         | <b>471,980.00</b>    |
| <b>END BALANCE</b>             | <b>1,810,816.38</b> | <b>7,076,930.88</b> | <b>808,012.16</b> | <b>14,636,886.05</b> | <b>(1,157,619.06)</b> | <b>(580,179.95)</b> | <b>1,045,596.32</b> | <b>23,640,442.77</b> |

| <b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b> |  |                                 |                                |                         |                  |                         |
|---|--|---------------------------------|--------------------------------|-------------------------|------------------|-------------------------|
| <b>CAMDEN COUNTY INSURANCE COMMISSION</b>         |  |                                 |                                |                         |                  |                         |
| <b>ALL FUND YEARS COMBINED</b>                    |  |                                 |                                |                         |                  |                         |
| <b>CURRENT MONTH</b>                              | <b>August</b>                                    |                                 |                                |                         |                  |                         |
| <b>CURRENT FUND YEAR</b>                          | <b>2017</b>                                      |                                 |                                |                         |                  |                         |
|   | <b>Description:</b>                              | <b>Ins Comm General<br/>A/C</b> | <b>Workers Comp<br/>Claims</b> | <b>Liability Claims</b> | <b>CCPD - WC</b> | <b>CCPD - Liability</b> |
|   | <b>ID Number:</b>                                |                                 |                                |                         |                  |                         |
|   | <b>Maturity (Yrs)</b>                            |                                 |                                |                         |                  |                         |
|   | <b>Purchase Yield:</b>                           |                                 |                                |                         |                  |                         |
|   | <b>TOTAL for All<br/>Accts &amp; instruments</b> |                                 |                                |                         |                  |                         |
| <b>Opening Cash &amp; Investment Balance</b>      | <b>\$24,027,920.58</b>                           | <b>23724102.63</b>              | <b>86713.4</b>                 | <b>241281.79</b>        | <b>32537.36</b>  | <b>-56714.6</b>         |
| <b>Opening Interest Accrual Balance</b>           | <b>\$0.00</b>                                    | <b>0</b>                        | <b>0</b>                       | <b>0</b>                | <b>0</b>         | <b>0</b>                |
| 1   | Interest Accrued and/or Interest Cost            | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 2   | Interest Accrued - discounted Instr.s            | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 3   | (Amortization and/or Interest Cost)              | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 4   | Accretion  | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 5   | Interest Paid - Cash Instr.s                     | \$5,117.45                      | \$4,992.58                     | \$43.32                 | \$55.22          | \$16.23                 |
| 6   | Interest Paid - Term Instr.s                     | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 7   | Realized Gain (Loss)                             | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
| 8   | Net Investment Income                            | \$5,117.45                      | \$4,992.58                     | \$43.32                 | \$55.22          | \$16.23                 |
| 9   | Deposits - Purchases                             | \$590,371.45                    | \$79,384.80                    | \$239,913.82            | \$17,289.35      | \$112,474.18            |
| 10  | (Withdrawals - Sales)                            | -\$982,966.65                   | -\$590,642.40                  | -\$212,938.57           | -\$4,702.87      | -\$113,569.57           |
|   | Ending Cash & Investment Balance                 | \$23,640,442.83                 | \$23,217,837.61                | \$113,731.97            | \$253,923.49     | \$31,458.20             |
|   | Ending Interest Accrual Balance                  | \$0.00                          | \$0.00                         | \$0.00                  | \$0.00           | \$0.00                  |
|   | Plus Outstanding Checks                          | \$174,975.69                    | \$11,367.00                    | \$78,629.10             | \$6,137.08       | \$43,832.76             |
|   | (Less Deposits in Transit)                       | -\$843.00                       | \$0.00                         | \$0.00                  | \$0.00           | -\$843.00               |
|   | Balance per Bank                                 | \$23,814,575.52                 | \$23,229,204.61                | \$192,361.07            | \$260,060.57     | \$74,447.96             |



**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                     |                        |  |              |               |              |                 |              |                     |
| November                    |                        |  |              |               |              |                 |              |                     |
| December                    |                        |  |              |               |              |                 |              |                     |
| <b>Totals:</b>              |                        |  |              |               |              |                 |              |                     |
| <b>Total Bills Received</b> |                        | <b>1512</b>                              |              |               |              |                 |              |                     |

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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** October 16, 2017

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**CCIC SERVICE TEAM**

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

**September - October 2017**  
**RISK CONTROL ACTIVITIES**

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

- **September 20:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **September 28:** Attended the CCIC Meeting in Blackwood.
- **October 2:** One session of DDC 6 training was conducted for CCIC-CCMUA.
- **October 2:** A loss control survey was conducted for the CCPCFA.
- **October 3:** Attended 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 were conducted for Camden County College.

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

- **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**

- October is Fire Prevention Month – October 9.



October 2017

**October is Fire Prevention Month**

National Fire Protection Association has declared the 2017 theme to be, “*Every Second Counts: Plan 2 Ways Out!*”. In a fire, seconds count. Seconds can mean the difference between residents of our community escaping safety from a fire or having their lives end in tragedy.

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

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

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

**10 – 12 years**

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

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

**Great Chicago Fire**

3. How often should smoke detectors be replaced?

- a. After a fire
- b. Every 5 years
- c. Every 10 years

**Every 10 years**

4. Most fire deaths occur where?

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

**In the home**

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

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

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

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

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

*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.*



# EVERY SECOND COUNTS

PLAN **2** WAYS OUT!™



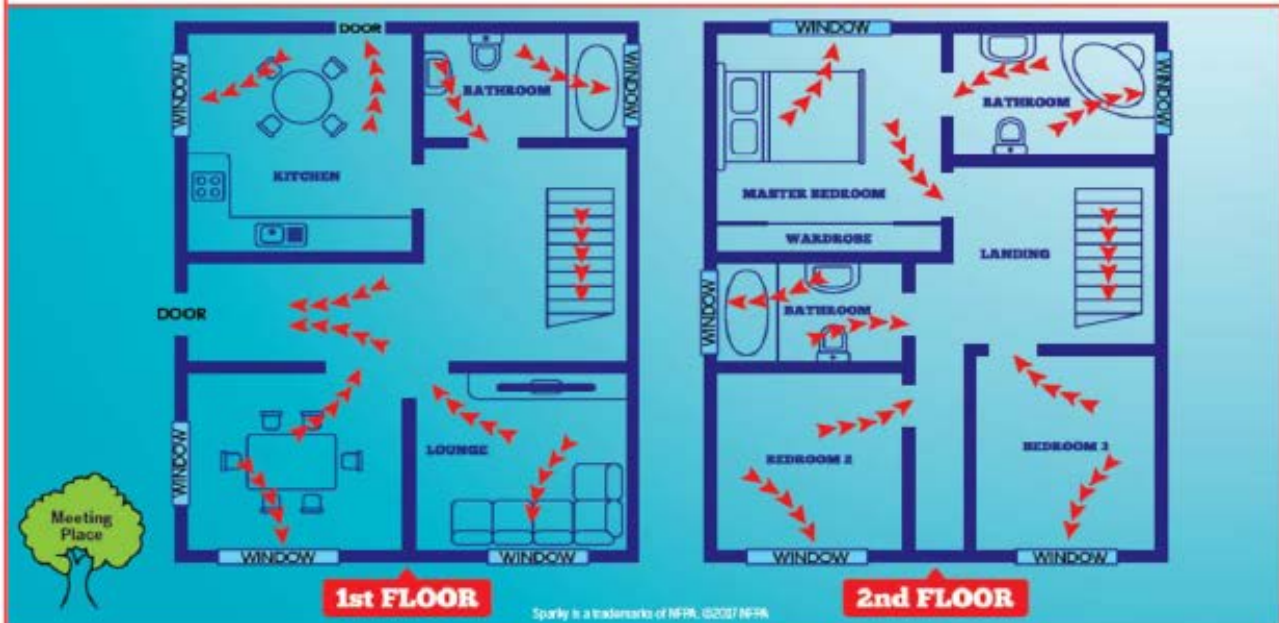
## FIRE PREVENTION WEEK

OCTOBER 8-14, 2017

[firepreventionweek.org](http://firepreventionweek.org)

©NFPA 2017. Sparky™ is a trademark of the NFPA.

- Draw a map of your home. Show all doors and windows.
- Visit each room. Find two ways out.
- All windows and doors should open easily. You should be able to use them to get outside.
- Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- Make sure your house or building number can be seen from the street.
- Talk about your plan with everyone in your home.
- Learn the emergency phone number for your fire department.
- Practice your home fire drill!
- Make your own home fire escape plan using the grid provided on page 2.



**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: 1910, 0534, 2633, 0412, 6969**

**PERSONNEL:**

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

**ADOPTED:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 28, 2017  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
BOARD ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ 08102  
2:00 PM**

Meeting was called to order by Ross G. Angilella, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

|                   |         |
|-------------------|---------|
| Ross G. Angilella | Present |
| Anna Marie Wright | Present |
| Steve Williams    | Absent  |

**FUND PROFESSIONALS PRESENT:**

|                          |  |
|--------------------------|--|
| Executive Director       | PERMA Risk Management Services<br><b>Bradford C. Stokes</b>  |
| Claims Service           | AmeriHealth Casualty Services<br><b>Huguette Atherton</b><br><b>Steve Andrick</b><br><b>Paulette Kelly</b> ( <i>via teleconference</i> ) |
|                          | Conner Strong & Buckelew<br><b>Michelle Leighton</b><br><b>Greg Hunt</b> ( <i>via teleconference</i> )                                   |
| CEL Underwriting Manager | Conner Strong & Buckelew<br><b>Ed Cooney</b>   |
| Attorney                 | <b>Laura J. Paffenroth, Esq.</b>   |
| Treasurer                |  |
| Safety Director          | J.A. Montgomery Risk Control<br><b>Glenn Prince</b>  |

Auditor

Bowman & Company LLP  
**Jim Miles**

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group  
**Bonnie Ridolfino**  
**Christina Violetti**(*via teleconference*)

**ALSO, PRESENT:**

Lou DiAngelo, Camden County  
Ed Hill, Camden Board of Social Services  
Joseph Hrubash, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN MINUTES OF JULY 27, 2017 & CLOSED MINUTES OF JUNE 22, 2017 & JULY 27, 2017**

|         |                     |
|---------|---------------------|
| Motion  | Chairman Angilella  |
| Second: | Commissioner Wright |
| Vote:   | 2 Ayes, 0 Nays      |

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on September 20<sup>th</sup>, and is scheduled to meet again on October 18<sup>th</sup>. Mr. Prince advised a variety of topics and training opportunities were discussed and are currently being scheduled. The BRIT safety grant was also discussed, in particular discussions with the department of corrections about the provisions of the grant, and are awaiting a proposal from them at this time. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton advised the claims committee met in August and September and there were 16 PARS for review in closed session. Ms. Leighton also advised the Best Practices workshop is on November 1, 2017 and will focus on cyber liability. Ms. Leighton asked if there were any questions and then concluded his report.

**EXECUTIVE DIRECTOR REPORT:**

**2016 AUDIT REPORT AS OF DECEMBER 31, 2016:** Mr. Jim Miles reviewed the audit with the commission.

**MOTION TO APPROVE RESOLUTION 41-17 CERTIFICATION OF ANNUAL AUDIT REPORT FOR THE PERIOD ENDING DECEMBER 31, 2016**

|        |                     |
|--------|---------------------|
| Motion | Commissioner Wright |
|--------|---------------------|

2

Second: Chairman Angilella  
Vote: Unanimous

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the months of July and August. There were 7 certificates issued in July and 9 during August.

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

Motion Commissioner Wright  
Second: Chairman Angilella  
Vote: Unanimous

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL met prior to the Commission Meeting. He advised the CEL budget meeting will be introduced next month, with adoption scheduled for November.

**CCIC FINANCIAL FAST TRACK** – Executive Director advised the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2017 the Commission had a surplus of \$16,489,860. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,339,779 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 July 31, 2017 the Fund had a surplus of \$7,595,744. 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 August 31 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director advised he would request Denise Hall to check this report when she returns, there were an additional 30 claims from last month.

**2017 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the third and final assessment payments were due on September 15, 2017. Statement of accounts were e-mailed on August 19<sup>th</sup> to the member entities. Executive Director asked that if you did not make your payment checks should be made payable to the Camden County Insurance Commission and send to the Treasurer, David McPeak. Executive Director advised the Fund Office would check with Mr. McPeak on the status of the payments.

**2018 RENEWAL:** Executive Director advised the 2018 property and casualty budget was reliant on a number of factors including updated renewal applications and exposure data. Executive Director thanked everyone involved for their efforts with this project.

**NJCE UNDERWRITING MANAGER:** Underwriting Manager advised his team is in the renewal process now and continues to market multiple coverage lines – Public Officials, EPL, Cyber and Medical Malpractice. Underwriting Manager recommends higher cyber limits this year, and advised this will be discussed at the Best Practices workshop. Underwriting Manager then advised the more complete the COPE information on property schedules, the easier it is to market the coverage appropriately.

The Executive Director advised included in the agenda were multiple bulletins – Contributing to Disaster Relief, Values and COPE Information and 2018 Cyber Insurance Renewal – Increased Limits.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Chairman Angilella advised the August Bill List, September Bill List and the Treasurer’s Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 42-17 AUGUST BILL LIST  
IN THE AMOUNT OF \$79,655.75**

|         |                     |
|---------|---------------------|
| Motion  | Chairman Angilella  |
| Second: | Commissioner Wright |
| Vote:   | Unanimous           |

**MOTION TO APPROVE RESOLUTION 43-17 SEPTEMBER BILL  
LIST IN THE AMOUNT OF \$155,089.75**

|         |                     |
|---------|---------------------|
| Motion  | Chairman Angilella  |
| Second: | Commissioner Wright |
| Vote:   | Unanimous           |

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

**CLAIM SERVICE:** Ms. Atherton reviewed the Medical Savings Report for the month of August which was included in the agenda. Ms. Atherton advised the total billed for the month of August was \$216,629 and the total paid was \$113,113 with a savings of \$92,188 or 44.90%. Ms. Atherton advised the net savings was \$73,750.40 and network utilization was 99.0%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the July - October 2017 Risk Control Activity Report which was included in the agenda. Included in the agenda were Safety



Director's Bulletins on Preventing Heat-Related Illnesses – A Team Approach, Ticks and Tick-borne Diseases and September is National Preparedness Month. 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 44-17, 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 44-17 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**

| <b>CLAIM #</b> | <b>AMOUNT</b> | <b>SAR/PAR</b> |
|----------------|---------------|----------------|
| 1210           | \$ 19,136.25  | SAR            |
| 1793           | \$ 44,789.28  | PAR            |
| 345            | \$ 193,465.88 | PAR            |
| 0345           | \$ 65,296.80  | PAR            |
| 1898           | \$ 300,000.00 | PAR            |
| 1711           | \$ 29,610.07  | PAR            |
| 1893           | \$ 31,906.00  | PAR            |
| 1882           | \$ 102,678.00 | PAR            |
| 9621           | \$ 45,000.00  | PAR            |
| 2237           | \$ 25,500.00  | SAR            |
| 3074           | \$ 45,000.00  | PAR            |
| 5739           | \$ 66,000.00  | PAR            |
| 5617           | \$ 250,000.00 | PAR            |
| 0447           | \$ 30,076.14  | PAR            |
| 9129           | \$ 138,710.92 | PAR            |
| 0085           | \$ 359,551.28 | PAR            |
| 1825           | \$ 40,000.00  | PAR            |
| 2552           | \$ 70,000.00  | PAR            |

Motion: Chairman Angilella  
 Second: Commissioner Wright  
 Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for October 26, 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: 2:54 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary