

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 26, 2016**

**CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08102
2:00 PM**

**To attend the meeting via teleconference please dial 1- 866-921-5493
and enter passcode 6364276#**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Courier Post;**
- II. Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk and the Regional Emergency Training Center**

CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: MAY 26, 2016
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
CONFERENCE ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ
2:00 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** April 26, 2016 Open.....Appendix I
 April 26, 2016 Closed Minutes.....Handout
- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMAPages 3-16**
- TREASURER – David McPeak**
 - Resolution 31-16 May Bill List Pages 17-18
 - March Monthly Treasurer Reports..... Pages 19-20
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 21
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 22
 - Loss Control Report – Camden Parks and Recreation.....Appendix II
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 32-16 Closed Session.....Page 23
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: June 23, 2016 Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102, 2:00 PM**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: May 26, 2016

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Certificate of Insurance Issuance Report (Pages 5-6)** – Attached on pages 5-6 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 4/23/16 to 5/23/16. There were 8 certificate of insurances issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 7-8)** – The CELJIF met on April 26, 2016. The Board reappointed Bowman & Company, LLP as the auditor to conduct the 2015 audit. Also the Board reappointed the firm of Citta, Holzapfel & Zabarsky for Litigation Management Services. Commission Attorney also discussed a specific amendment to the by-laws during closed session to allow for Community College membership. A summary report of the meeting is included in the agenda on pages 7-8.

❑ **NJ Excess Counties Insurance Fund (CELJIF) Proposed Bylaw Amendment (Pages 9-13)** – The CELJIF also held a public meeting on May 5, 2016 to review a proposed bylaw amendment submitted by Commissioner Kelly which would allow a Joint Insurance Fund whose members are solely County autonomous agencies to become a member of the NJCE JIF. The Executive Committee of the NJCE Board adopted the amendment. The NJCE JIF is asking each Member County to place this matter on their next Freeholder Meeting Agenda for review and action. The Commission Attorney has prepared the resolution approving the amendment to the by-laws of New Jersey Counties Excess Joint Insurance Fund for Camden County. Once action is taken by the governing body the NJCE JIF should be notified in writing of the decision. A summary report of the meeting is included in the agenda on pages 9-13.

❑ **CCIC Financial Fast Track (Page 14)** – Included in the agenda on page 14 is a copy of the Financial Fast Track Report for March. As of **March 31, 2016** the report indicates the Commission has a surplus of **\$12,079,417**. 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 **\$2,029,358**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 15)** - Included in the agenda on page 15 is a copy of the NJ CEL Financial Fast Track Report for the month of March. As **March 31, 2016** the report indicates the Fund has a surplus of **\$6,016,258**.
- ❑ **Claims Tracking Report (Page 16)** – Included in the agenda on page 16 is the Claims Activity Report as of April 30, 2016. The Claims Activity monitors open and closed claims each month. The Executive Director will review the report with the Commission.
- ❑ **2017 Renewals** - As was done last year, the fund office will start the data collection process for the 2017 renewal in order to provide the relevant information to the underwriters. The fund office will work with the Commission Members to collect the data.
- ❑ **Legal Defense Panel Contracts** – Commission Attorney will provide an update on the Request for Proposals for Legal Services for the Insurance Commission.

Camden County Insurance Commission

Certificate of Insurance Monthly Report

Tuesday, May 23, 2016

From 4/23/16 to 5/23/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>CCIC</u>					
H- Harry Williams Recreation Ctr. I- County of Camden	Broadway & Black Horse Pike Runnemede, NJ 08078 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	523	Certificate holder and Borough of Runnemede are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or (SEE PAGE 2) written mutual aid agreement or other written agreement as respects to dances to be held for special need teens and adults on May 19th and September 22nd, 7:00 to 9:00 PM. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	5/17/2016	GL EX AU WC
H- The Buccini/Pollin Group I- County of Camden	322 A Street, Suite 300 Wilmington, DE 19801 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1096	Evidence of insurance. All operations usual to County Governmental Entity as respects to lease agreements for: 5 Executive Campus, Cherry Hill NJ, 6 Executive Campus, Cherry Hill NJ (SEE PAGE 2) Evidence of insurance. All operations usual to County Governmental Entity as respects to Lease agreements for: 5 Executive Campus Cherry Hill NJ, 6 Executive Campus Cherry Hill NJ (SEE PAGE 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	4/29/2016	GL EX AU WC
H- Department of Events and Community Outreach I- County of Camden	1301 Park Blvd. Cherry Hill, NJ 08002 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	1547	Evidence of insurance. All operations usual to County Governmental Entity as respects 9 dances at the Bellmawr Ball Room, 29 Lewis Ave., Bellmawr, NJ 08031. (see page 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	4/25/2016	GL EX AU WC
H- Ocean County Board of Health I- Camden County College	Ocean County Health Department Its Officers and Employees 175 Sunset Avenue Toms River, NJ 08754 PO Box 200 Blackwood, NJ 08021	1668	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with CCC for dietetic technology program.	5/10/2016	GL EX AU WC

<p>H- Cinnaminson High School I- Camden County College</p>	<p>1197 Riverton Road Cinnaminson, NJ 08077 ATT: Amy O'Hearn PO Box 200 Blackwood, NJ 08021</p>	<p>1703</p>	<p>Certificate holder is additional insured where obligated by virtue of a5/2/2016GL EX AU written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)</p> <p>regarding CCC Student performances on June 10, 2016</p> <p>Evidence of insurance. All operations usual to County 5/9/2016 GL EX AU WC Governmental Entity as respects the use of facilities as a polling location on June 7, 2016 and November 8, 2016. (see page 2)</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>
<p>H- Barry D Brown Health Education Center I- County of Camden</p>	<p>106 Carnie Blvd. Voorhees, NJ 08034 520 Market Division of Insurance, County Courthouse Street, 9th Floor Camden, NJ 08102</p>	<p>1706</p>	<p>Evidence of insurance. All operations usual to County 5/11/2016 GL EX AU WC Governmental Entity as respects use of facilities as a polling location on June 7, 2016 and November 8, 2016. (See page 2)</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>
<p>H- Vista's Clubhouse I- County of Camden</p>	<p>AG-Candlebrook Echelon Glen Parent, LLC 225 Echelon Road Voorhees Township, NJ 08043 Division of Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>1708</p>	<p>Evidence of insurance. All operations usual to County 5/13/2016 GL EX AU WC Governmental Entity as respects use of facilities as a polling location on June 7, 2016 and November 8, 2016. (See page 2)</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>
<p>H- Parking Authority of the City of Camden I- Camden County Improvement Authority</p>	<p>10 Delaware Avenue Camden, NJ 08103 Voorhees Town Center 2220 Voorhees Town Center Voorhees, NJ 08043</p>	<p>1710</p>	<p>Certificate holder is additional insured where obligated by virtue of a5/13/2016 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects (see page 2)</p> <p>to use of parking lots 11E, 11W and 12 on Monday, May 16, 2016 from 4:00pm to 11:00pm.</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>

Total # of Holders = 8

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: April 26, 2016
To: Executive Committee
Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Professional Contracts:

Auditor Quotations: The fund office solicited quotations from four Auditing firms for the position of Auditor to conduct the December 31, 2015 Audit. Bowman & Company, LLP was the single firm to respond with a proposed fee of \$13,500. The Board of Fund Commissioners approved the award of the contract for auditing services to Bowman & Company LLP for a flat fee of \$13,500.

Litigation Management: Fund Attorney reported a sub-committee met on April 22, 2016 to review responses to a Request for Proposals for Litigation Management. The Board of Fund Commissioners adopted a resolution authorizing the appointment of the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the hourly submitted fee proposal.

2017 Renewal: Executive Director reported the fund office will start the data collection process for the 2017 renewal in order to provide relevant information to underwriters. The fund office will work with the local Insurance Commissions and County members to roll out the process in May; the initial deadline to complete the general liability and property information is set for August and all remaining exposure data by September in order to present a budget by the October meeting.

2013 State Examination: As a follow-up to the last meeting, all Fund Commissioners completed an affidavit certifying that they reviewed the report. The fund office filed the affidavits with the Department of Banking & Insurance.

2016 Financial Disclosures: The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. The filing deadline is April 30th.

NJCE Financials: The Financial Fast Track as of February 29, 2016 reflected the fund's statutory surplus of \$6.3 million.

Underwriting Manager: Tom Nolan announced his July 1, 2016 retirement and reported Edward Cooney has been added to the team and would serve as Underwriting Manager. Mr. Nolan said Mr. Cooney would be working closely with him on the transition as well as the 2017 renewal program.

Risk Control: Safety Director's report included a report reflecting the risk control activities from February – May 2016. Safety Director noted three members submitted and are expected to receive a BRIT Safety Grant award.

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 regularly scheduled meeting of the NJCE fund is June 23, 2016 at 1:00PM at the Camden County College Regional Emergency Training Center.

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: May 5, 2016
To: Executive Committee
Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Bylaw Amendment: NJCE Secretary Commissioner Kelly submitted a proposed bylaw amendment to *Article II-Membership*, which would allow a Joint Insurance Fund, whose members are solely county autonomous agencies, to become a member of the NJCE JIF.

A public meeting was held on May 5, 2016 and the Executive Committee of the NJCE Board reviewed the proposed bylaw amendment and adopted the amendment.

As per the NJCE Bylaws:

The amendment is only adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment. In addition, the amendment shall not take effect until approved by the Commissioner of Banking & Insurance and the Commissioner of the Department of Community Affairs.

The fund office shall notify all NJCE members of the action taken by the NJCE Executive Committee and forward the proposed bylaw amendment for review and action by each County's governing body.

**THE BOARD OF CHOSEN FREEHOLDERS
OFFICE OF THE FREEHOLDER DIRECTOR**

OCEAN COUNTY
TOMS RIVER, NEW JERSEY 08754-2191

John P. Kelly
Director of Law and Public Safety



(732) 929-2003
Fax (732) 506-5055
E-mail:
jkelly@co.ocean.nj.us

May 2, 2016

Ross G. Angilella,
County Administrator
County of Camden
520 Market Street, 16th Floor
Camden, NJ 08102

Re: New Jersey Counties Excess Joint Insurance Fund
Amendment to By-laws

Dear Mr. Angilella:

Attached please find a proposed amendment to the New Jersey Counties Excess Joint Insurance Fund (the "CEL").

As the Secretary, and consistent with the provision for amending the by-laws, I am forwarding this to you in your capacity as Chairman and respectfully requesting that a public hearing be advertised and held at the earliest possible convenience of the members, preferably the week of May 2, 2016.

For your review I am attaching the provision on amending the by-laws.

Should you have any questions, please do not hesitate to contact me. Thank you.

Very truly yours,

COUNTY OF OCEAN

JOHN P. KELLY
Freeholder and CEL Secretary

Enclosures
C: Nancy Ghani, Recording Secretary

Amendments To The Bylaws:

1. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
2. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Fund Commissioners of the hearing date and shall send all Fund Commissioners a copy of the proposed amendment.
3. The amendment is adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment.
4. If adopted, the amendment shall not take effect until approved by the Commissioner and the Commissioner of the Department of Community Affairs.

Proposed Amendment:

ARTICLE II - MEMBERSHIP

MEMBERSHIP APPLICATIONS:

1. Pursuant to N.J.S.A. 40A:10-36, et seq., the governing body of a qualified local unit shall by resolution, agree to join the Fund. The resolution shall provide for execution of a written agreement specifically providing for acceptance of the Fund's bylaws as approved and adopted pursuant to N.J.S.A. 40A:10-39. The resolution shall also provide for the execution of an Indemnity and Trust agreement as defined in Article I.
2. Any local unit seeking membership shall also submit an application for membership to the Fund on a form acceptable to the Commissioner. The application shall include the executed Indemnity and Trust agreement and the resolution required under Subsection 1 above.
3. An application may be approved by a majority vote of the Fund Commissioners or two-thirds vote of the full authorized membership of the Executive Committee based on the following criteria:
 - a. The applicant's claims history shows safety performance consistent with the Fund's objectives and the applicant's physical location and makeup indicates a prospective likelihood of satisfactory future claim performance.
 - b. The Fund has the administrative capability to absorb additional memberships without undue inconvenience or strain.
 - c.
 - 1) The local unit is a County
 - 2) **A Joint insurance Fund(s) whose members are exclusive members of a local unit under the control and finance of the governing body of a County.**
 - 3) **Except as provided by section "3c2 "above,** If another local unit associated with a **member** County requests coverage from the Fund, that entity shall present a resolution from the County that it may be a part of that county's membership and shall not be a separate member. Local units that may be associated with a **member** County include any entity that may be insured by an insurance commission formed

by **the member** County including, but not limited to a county college, technical school, library, or county authority.

Words in bold are proposed amendment to the by-laws.

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF March 31, 2016				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,397,162	4,220,760	67,955,573	72,176,333
2. CLAIM EXPENSES				
Paid Claims	691,224	1,296,089	11,327,435	12,623,524
Case Reserves	288,720	471,473	4,544,354	5,015,827
IBNR	(980,920)	822,677	10,860,735	11,683,411
Discounted Claim Value	11,081	(32,530)	(346,320)	(378,850)
TOTAL CLAIMS	10,105	2,557,710	26,386,203	28,943,913
3. EXPENSES				
Excess Premiums	530,044	1,619,407	28,400,740	30,020,147
Administrative	57,196	172,033	3,369,646	3,541,680
TOTAL EXPENSES	587,241	1,791,441	31,770,386	33,561,827
4. UNDERWRITING PROFIT (1-2-3)	799,816	(128,391)	9,798,984	9,670,593
5. INVESTMENT INCOME	4,049	13,160	153,790	166,950
6. PROFIT (4 + 5)	803,864	(115,231)	9,952,774	9,837,543
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. DIVIDEND INCOME	0	0	101,047	101,047
9. DIVIDEND EXPENSE	0	0	(101,047)	(101,047)
10. INVESTMENT IN JOINT VENTURE	(51,326)	(39,547)	2,068,906	2,029,358
11. SURPLUS (6 + 7 + 8)	752,539	(154,778)	12,234,196	12,079,417
SURPLUS (DEFICITS) BY FUND YEAR				
2010	8,901	11,265	(151,551)	(140,286)
2011	20,975	(39,419)	1,049,272	1,009,852
2012	40,894	(108,293)	1,278,583	1,170,290
2013	195,826	193,305	4,225,475	4,418,781
2014	272,785	270,377	3,880,904	4,151,281
2015	505,158	(364,587)	1,951,513	1,586,926
2016	(292,001)	(117,426)		(117,426)
TOTAL SURPLUS (DEFICITS)	752,539	(154,778)	12,234,196	12,079,417
TOTAL CASH				18,831,974
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	4,565	5,598	2,628,285	2,633,882
Case Reserves	(1,065)	4,802	92,540	97,342
IBNR	(16,024)	(18,438)	68,957	50,519
Discounted Claim Value	357	270	(2,516)	(2,246)
TOTAL FY 2010 CLAIMS	(12,167)	(7,768)	2,787,266	2,779,497
FUND YEAR 2011				
Paid Claims	16,903	23,640	1,939,865	1,963,505
Case Reserves	(16,903)	(62,110)	254,193	192,082
IBNR	(21,315)	(24,018)	77,228	53,209
Discounted Claim Value	886	2,269	(6,839)	(4,570)
TOTAL FY 2011 CLAIMS	(20,429)	(60,220)	2,264,446	2,204,227
FUND YEAR 2012				
Paid Claims	35,076	86,063	1,505,816	1,591,879
Case Reserves	(35,076)	(57,445)	338,978	281,533
IBNR	(2,726)	(7,827)	145,729	137,903
Discounted Claim Value	993	1,596	(10,606)	(9,010)
TOTAL FY 2012 CLAIMS	(1,734)	22,387	1,979,917	2,002,304
FUND YEAR 2013				
Paid Claims	67,510	111,833	2,135,836	2,247,668
Case Reserves	(82,670)	(95,732)	1,137,999	1,042,268
IBNR	(165,331)	(184,489)	1,277,722	1,093,233
Discounted Claim Value	5,227	6,119	(49,350)	(43,231)
TOTAL FY 2013 CLAIMS	(175,264)	(162,269)	4,502,207	4,339,938
FUND YEAR 2014				
Paid Claims	94,169	372,384	2,250,678	2,623,062
Case Reserves	(114,136)	(331,762)	1,877,491	1,545,728
IBNR	(235,128)	(259,562)	2,716,202	2,456,640
Discounted Claim Value	12,259	17,707	(105,905)	(88,198)
TOTAL FY 2014 CLAIMS	(242,837)	(201,233)	6,738,466	6,537,233
FUND YEAR 2015				
Paid Claims	121,167	330,548	866,955	1,197,503
Case Reserves	87,766	468,155	843,153	1,311,308
IBNR	(707,415)	(438,312)	6,574,897	6,136,586
Discounted Claim Value	10,756	(4,114)	(171,104)	(175,218)
TOTAL FY 2015 CLAIMS	(487,725)	356,277	8,113,902	8,470,179
FUND YEAR 2016				
Paid Claims	351,834	366,024		366,024
Case Reserves	450,804	545,566		545,566
IBNR	167,020	1,755,322		1,755,322
Discounted Claim Value	(19,397)	(56,377)		(56,377)
TOTAL FY 2016 CLAIMS	950,261	2,610,535	0	2,610,535
COMBINED TOTAL CLAIMS	10,105	2,557,710	26,386,203	28,943,913

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF March 31, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,775,638	5,326,915	76,187,004	81,513,919
2.	CLAIM EXPENSES				
	Paid Claims	(76,670)	711,463	1,089,974	1,801,437
	Case Reserves	227,973	(52,180)	2,413,317	2,361,137
	IBNR	(267,038)	377,843	9,188,910	9,566,754
	Discounted Claim Value	11,701	(32,275)	(651,074)	(683,348)
	TOTAL CLAIMS	(104,033)	1,004,852	12,041,128	13,045,980
3.	EXPENSES				
	Excess Premiums	2,132,251	3,782,957	52,056,606	55,839,564
	Administrative	132,262	396,462	5,652,271	6,048,733
	TOTAL EXPENSES	2,264,513	4,179,420	57,708,877	61,888,297
4.	UNDERWRITING PROFIT (1-2-3)	(384,841)	142,643	6,436,999	6,579,642
5.	INVESTMENT INCOME	3,406	9,442	184,725	194,167
6.	PROFIT (4+5)	(381,435)	152,085	6,621,724	6,773,809
7.	Dividend	0	0	150,000	150,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	(381,435)	152,085	5,864,173	6,016,258
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(5,254)	5,279	642,182	647,460
	2011	205	(222,176)	1,149,228	927,052
	2012	106,998	(247,219)	477,778	230,560
	2013	59,622	84,468	1,259,797	1,344,265
	2014	119,682	272,722	1,417,746	1,690,468
	2015	70,507	(49,307)	917,441	868,134
	2016	(733,196)	308,318		308,318
	TOTAL SURPLUS (DEFICITS)	(381,435)	152,085	5,864,172	6,016,257
	TOTAL CASH				15,001,315
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	901	163,454	164,355
	Case Reserves	0	(0)	1	1
	IBNR	5,528	(5,901)	326,545	320,644
	Discounted Claim Value	(49)	336	(11,008)	(10,671)
	TOTAL FY 2010 CLAIMS	5,479	(4,664)	478,992	474,328
FUND YEAR 2011					
	Paid Claims	0	91,234	144,097	235,331
	Case Reserves	0	166,358	262,007	428,365
	IBNR	(756)	(22,592)	623,896	601,304
	Discounted Claim Value	937	(11,747)	(41,637)	(53,384)
	TOTAL FY 2011 CLAIMS	181	223,253	988,363	1,211,616
FUND YEAR 2012					
	Paid Claims	(98,254)	509,507	515,889	1,025,396
	Case Reserves	10,255	(208,430)	856,270	647,840
	IBNR	(19,078)	(58,280)	1,120,043	1,061,764
	Discounted Claim Value	493	5,652	(82,267)	(76,615)
	TOTAL FY 2012 CLAIMS	(106,584)	248,450	2,409,934	2,658,384
FUND YEAR 2013					
	Paid Claims	0	0	15,975	15,975
	Case Reserves	(800)	(800)	511,304	510,504
	IBNR	(64,334)	(89,200)	1,657,721	1,568,521
	Discounted Claim Value	6,186	7,374	(110,993)	(103,619)
	TOTAL FY 2013 CLAIMS	(58,948)	(82,626)	2,074,007	1,991,381
FUND YEAR 2014					
	Paid Claims	1,652	37,659	120,096	157,755
	Case Reserves	11,680	(164,738)	313,106	148,368
	IBNR	(142,886)	(164,592)	2,411,798	2,247,206
	Discounted Claim Value	10,672	21,146	(164,745)	(143,599)
	TOTAL FY 2014 CLAIMS	(118,882)	(270,525)	2,680,255	2,409,731
FUND YEAR 2015					
	Paid Claims	19,933	72,162	130,464	202,626
	Case Reserves	206,838	155,428	470,629	626,057
	IBNR	(307,595)	(182,590)	3,048,907	2,866,317
	Discounted Claim Value	11,217	6,778	(240,424)	(233,645)
	TOTAL FY 2015 CLAIMS	(69,608)	51,778	3,409,576	3,461,355
FUND YEAR 2016					
	Paid Claims	0	0		0
	Case Reserves	1	2		2
	IBNR	262,083	900,998		900,998
	Discounted Claim Value	(17,756)	(61,815)		(61,815)
	TOTAL FY 2016 CLAIMS	244,329	839,185	0	839,185
	COMBINED TOTAL CLAIMS	(104,033)	1,004,852	12,041,128	13,045,980

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	April 30, 2016							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	0	0	0	0	0	0	0	0
April-16	0	0	0	0	0	0	0	0
NET CHGE	0	0	0	0	0	0	0	0
Limited Reserves								#DIV/0!
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$0	\$0	\$0	\$90	\$90	\$0	\$180
April-16	\$0	\$0	\$0	\$0	\$90	\$90	\$0	\$180
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$46,480	\$33,320	\$0	\$14,727	\$83,445	\$28,521	\$0	\$206,494
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	0	4	7	17	17	19	6	70
April-16	0	3	1	4	3	3	3	17
NET CHGE	0	-1	-6	-13	-14	-16	-3	-53
Limited Reserves								\$10,709
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	\$17,924	\$58,868	\$19,843	\$61,266	\$18,125	\$9,280	\$501	\$185,807
April-16	\$17,924	\$58,868	\$18,955	\$54,595	\$17,525	\$13,180	\$1,001	\$182,048
NET CHGE	\$0	(\$0)	(\$888)	(\$6,671)	(\$600)	\$3,900	\$500	(\$3,759)
Ltd Incurred	\$520,649	\$305,580	\$298,901	\$103,205	\$17,525	\$18,215	\$2,206	\$1,266,281
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	0	0	0	0	3	6	3	12
April-16	0	0	0	0	1	1	2	4
NET CHGE	0	0	0	0	-2	-5	-1	-8
Limited Reserves								\$5,075
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	\$5,242	\$3,657	\$0	\$0	\$400	\$10,500	\$300	\$20,099
April-16	\$5,242	\$3,657	\$0	\$0	\$400	\$10,500	\$500	\$20,299
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$200	\$200
Ltd Incurred	\$118,676	\$46,030	\$45,000	\$1,000	\$4,790	\$15,579	\$500	\$231,576
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	4	8	13	24	29	23	12	113
April-16	2	2	4	7	8	3	2	28
NET CHGE	-2	-6	-9	-17	-21	-20	-10	-85
Limited Reserves								\$96,149
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	\$74,175	\$129,558	\$261,690	\$590,625	\$717,298	\$1,044,798	\$35,246	\$2,853,391
April-16	\$81,671	\$125,763	\$232,661	\$589,064	\$601,275	\$988,597	\$73,145	\$2,692,176
NET CHGE	\$7,496	(\$3,795)	(\$29,028)	(\$1,562)	(\$116,024)	(\$56,201)	\$37,898	(\$161,215)
Ltd Incurred	\$2,066,037	\$1,757,566	\$1,667,171	\$1,540,353	\$1,674,498	\$1,720,151	\$168,482	\$10,594,257
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	4	12	20	41	49	48	21	195
April-16	2	5	5	11	12	7	7	49
NET CHGE	-2	-7	-15	-30	-37	-41	-14	-146
Limited Reserves								\$59,076
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
March-16	\$97,341	\$192,083	\$281,533	\$651,891	\$735,913	\$1,064,668	\$36,047	\$3,059,477
April-16	\$104,837	\$188,288	\$251,616	\$643,659	\$619,290	\$1,012,367	\$74,646	\$2,894,703
NET CHGE	\$7,496	(\$3,795)	(\$29,917)	(\$8,232)	(\$116,624)	(\$52,301)	\$38,598	(\$164,774)
Ltd Incurred	\$2,751,841	\$2,142,497	\$2,011,072	\$1,659,285	\$1,780,258	\$1,782,466	\$171,188	\$12,298,607

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 31-16

MAY 2016

WHEREAS, the Treasurer has certified that funding is available to pay the following bills: now, therefore,

BE IT RESOLVED that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000396			
000396	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/2016	442.28
000396	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/2016	805.00
000396	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/2016	8,252.48
000396	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/2016	136.50
000396	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 4/2016	1,235.75
			10,872.01
000397			
000397	CAPEHART & SCATCHARD, P.A.	LEGAL SERV FOR ANCILLARY COV - 3/2016	5,000.00
			5,000.00
000398			
000398	NEW JERSEY COUNTIES EXCESS JIF	ERRO DEPOSIT INTO CCIC INSTEAD CEL STAR	100,000.00
			100,000.00
000399			
000399	NEW JERSEY COUNTIES EXCESS JIF	ERRO DEPOSIT INTO CCIC INSTEAD CEL-HDSN	1,132,611.10
			1,132,611.10
000400			
000400	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2016 - CCPD	11,317.00
000400	COMP SERVICES, INC.	CLAIMS ADMIN - 05/2016 - CCIC	18,250.00
			29,567.00
000401			
000401	SAFETYSERVE.COM	NAT'L SAFETY COUNSEL DEF DRVNG COURSE	5,250.00
			5,250.00
000402			
000402	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2016	2.41
000402	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2016	14,583.33
			14,585.74
000403			
000403	THE ACTUARIAL ADVANTAGE	INCREASE FOR FEB,MAR&APR'16 - PD	31.68
000403	THE ACTUARIAL ADVANTAGE	INCREASE FOR FEB,MAR&APR'16 - CCIC	18.33
000403	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 05/2016 - CCIC	311.44
000403	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 05/2016 - PD	538.56
			900.01
TOTAL PAYMENTS FY 2016			1,298,785.86

TOTAL PAYMENTS ALL FUND YEARS \$ 1,298,785.86

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	March						
CURRENT FUND YEAR	2016						
	Description:	Ins Comm	General	Workers Comp	Liability Claims	CCPD - WC	CCPD - Liability
	ID Number:	A/C		Claims			
	Maturity (Yrs)						
	Purchase Yield:						
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$ 17,752,109.08	\$ 17,598,461.33	-\$ 63,854.42	\$ 230,766.78	-\$ 34,824.03	\$ 21,559.42	
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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	\$4,048.83	\$3,948.46	\$24.76	\$52.73	\$15.51	\$7.37
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	\$4,048.83	\$3,948.46	\$24.76	\$52.73	\$15.51	\$7.37
9	Deposits - Purchases	\$2,858,680.19	\$2,078,025.01	\$327,697.86	\$31,526.12	\$394,608.05	\$26,823.15
10	(Withdrawals - Sales)	-\$1,782,864.69	-\$998,325.91	-\$330,959.04	-\$31,972.56	-\$399,436.53	-\$22,170.65
	Ending Cash & Investment Balance	\$18,831,973.41	\$18,682,108.89	-\$67,090.84	\$230,373.07	-\$39,637.00	\$26,219.29
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$615,939.46	\$54,109.73	\$211,142.33	\$3,685.41	\$336,753.28	\$10,248.71
	(Less Deposits in Transit)	-\$1,017.00	-\$174.00	\$0.00	\$0.00	-\$843.00	\$0.00
	Balance per Bank	\$19,446,895.87	\$18,736,044.62	\$144,051.49	\$234,058.48	\$296,273.28	\$36,468.00

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

Current Fund Year: 2016								
Month Ending: March								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,415,777.78	5,599,071.82	975,908.52	11,391,783.49	(2,823,464.07)	427,443.39	765,589.04	17,752,109.97
RECEIPTS								
Assessments	5,509.08	62,783.57	15,292.29	233,650.27	455,763.75	45,623.27	0.00	818,622.23
Refunds	0.00	9,656.56	0.00	0.00	0.00	0.00	0.00	9,656.56
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	4,048.83	0.00	4,048.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	4,048.83	0.00	4,048.83
Other *	0.00	0.00	0.00	0.00	(3,989.36)	1,253,735.58	0.00	1,249,746.22
TOTAL	5,509.08	72,440.13	15,292.29	233,650.27	451,774.39	1,303,407.68	0.00	2,082,073.84
EXPENSES								
Claims Transfers	3,116.97	32,383.59	18,642.65	676,971.53	0.00	0.00	0.00	731,114.74
Expenses	0.00	0.00	0.00	0.00	0.00	217,670.73	0.00	217,670.73
Other *	0.00	0.00	0.00	53,424.04	0.00	0.00	0.00	53,424.04
TOTAL	3,116.97	32,383.59	18,642.65	730,395.57	0.00	217,670.73	0.00	1,002,209.51
END BALANCE	1,418,169.89	5,639,128.36	972,558.16	10,895,038.19	(2,371,689.68)	1,513,180.34	765,589.04	18,831,974.30



MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION

2016								
Month	Provider Billed Amount	Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS's Network Fee	Net Savings	Network Utilization
January	59,813.70	\$57,913.40	\$28,404.81	\$29,508.49	50.95%	\$5,901.70	\$23,606.79	93.80%
February	161,531.45	\$155,598.18	\$70,329.38	\$85,268.80	54.80%	\$17,053.76	\$68,215.04	97.80%
March	212,702.89	\$201,277.47	\$101,856.39	\$93,421.08	46.41%	\$18,684.22	\$74,736.86	98.10%
April	174,979.90	\$143,480.97	\$64,499.30	\$78,981.67	55.05%	\$15,796.33	\$63,185.34	94%
May								
June								
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		730						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: May 20, 2016

April - May 2016

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 20:** Two sessions of Conflict resolution training were conducted for CCBOSS.
- **April 20:** Attended the CCIC Safety Committee meeting in Blackwood.
- **April 26:** Attended the CCIC meeting in Blackwood.
- **April 28:** Conducted a loss control survey of the CCIC County Jail.
- **May 3:** Attended the CCIC Claims Committee meeting in Blackwood.
- **May 10:** One session of Hazmat Awareness w/HazCom w-GHS was conducted for CCIC.
- **May 18:** Attended the CCIC Safety Committee meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 25:** Two sessions of Conflict resolution training is scheduled for CCBOSS.
- **May 26:** Two sessions of Conflict resolution training is scheduled for CCBOSS.
- **May 26:** Plan to attend the CCIC meeting in Blackwood.

CEL MEDIA LIBRARY

The following CCIC Agencies utilized the CEL Media Library in 2016:

No Videos have been utilized in 2016

RESOLUTION NO. 32-16

**CAMDEN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, County of Camden, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

CONTRACTS:

**LITIGATION: 1560, 1025, 0815, 0366, 0042, 9089, 0096, 2799,
1603**

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 – April 26, 2016
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Steve William, Commissioner. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Glenn Giveans Denise Hall Steve Andrick Huguette Atherton (<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

ALSO PRESENT:

Lou DiAngelo, Camden County

Ed Hill, Camden County Board of Social Services

Karl McConnell, Camden County College *(via teleconference)*

Jenna Quattrone, Hardenbergh Insurance Group *(via teleconference)*

Cathy Dodd, PERMA Risk Management Services *(via teleconference)*

Joseph Hrubash, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 25, 2016

Motion:

Commissioner Williams

Second:

Commissioner Wright

Vote:

Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on April 20th and is scheduled to meet again on May 18th. Mr. Prince reported the Chairman presented a variety of topics including some claims. A main topic of discussion was the police academy injuries, which were then addressed with Lt. Lutz. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on March 1st and April 5th and reviewed the claims that would be presented during closed session. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

CEL Underwriting Manager Team – We would like to welcome and introduce Ed Cooney. Ed will be the CEL Underwriting Manager. Ed will replace Tom Nolan who will retire on July 1, 2016. The Underwriting Manager Team also includes Tim Friel and Alex DeLuccia. Ed can be reached at 973-659-6424 or ecooney@connerstrong.com.

Certificate of Insurance Issuance Report – Included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 2/22/16 to 4/22/16. There were 20 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

2016 Risk Management Plan – The Fund Office discovered there was an error on page 2, section 2a.) Worker Compensation limits of the 2016 Risk Management Plan. The plan should read CCMUA and CCHSC retain their first \$800,000 instead of \$750,000. A corrected version of the page was included in the agenda and the change was highlighted in blue.

MOTION TO APPROVE THE REVISION TO THE 2016 RISK MANAGEMENT PLAN

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: Unanimous

On Line Driving Training Course – We have received a request from Mr. DiAngelo requesting 250 usages for the online National Safety Counsel Defensive Course offered through SafeServe.com for 2016. The Commission has approved this expense in past years and we are asking the Commission to consider approving this expense again for 2016.

MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVING TRAINING COURSE FOR 250 USAGES FOR A COST OF \$5,250

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

2016 Actuary Fee – At the February 25, 2016 meeting the Commissioners approved an award of contract to Actuarial Advantage in the amount of \$15,626. The fee was incorrect and should have been \$10,200. We are asking for a motion to amend the 2016 Actuary fee to \$10,200.

MOTION TO AUTHORIZE THE AWARD OF CONTRACT TO ACTUARIAL ADVANTAGE IN THE AMOUNT OF \$10,200.00

Motion: Commissioner Williams
Second: Commissioner Wright

Vote:

Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – The CEL held its Re-Organization Meeting on February 25, 2016 and adopted the respective reorganization resolutions. A summary report of the meeting was included in the agenda. The CEL also met prior to the Commission meeting today.

CCIC Financial Fast Track – Included in the agenda were copies of the Financial Fast Track Reports for January and February. As of February 29, 2016 the report indicates the Commission has a surplus of \$11,326,879. 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 \$2,080,684.

NJ CEL Property and Casualty Financial Fast Track - Included in the agenda were copies of the NJ CEL Financial Fast Track Report for the months of January and February. As of February 29, 2016 the report indicates the Fund has a surplus of \$6,395,498.

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

2016 Property & Casualty Assessments – The second Property & Casualty Assessment payment was due on May 15, 2016. Payments should be sent to the Commission Treasurer, David McPeak.

2016 Excess Insurance and Ancillary Coverage Policies - On April 1, 2016 the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the Fund Office for assistance.

Legal Defense Panel Contracts – The Defense Panel Contracts will expire on 5/31/16. The Commission Attorney has advertised the Request for Proposals for Legal Services for the Insurance Commission. The responses to the RFP are due to the Division of Purchasing on Tuesday, May 10, 2016 at 11:00 AM.

2015 Audit – The auditor is in the process of preparing the 2015 Fund Year Audit. When the audit is completed, Mr. Jim Miles of Bowman & Company will be asked to attend the meeting to review his report with the Commission.

Conner Strong & Buckelew Announcement – We are pleased to announce that Conner Strong & Buckelew along with J.A. Montgomery and PERMA have entered into a strategic alliance with Century Equity Partners. There will be no change in the management of the company. A copy of the announcement was included in the agenda.

TPA Professional Contract – Commission Attorney will provide an update on the status of the Third Party Administrator Contract.

Ms. Paffenroth advised the Commission received 5 responses for TPA Services. Ms. Paffenroth advised they were reviewed and compared. CompServices, Inc., d/b/a AmeriHealth Casualty Services, was recommended for award of the contract for services for a three year period from May 1, 2016 through re-organization, February 2019.

MOTION TO AUTHORIZE AN AWARD OF CONTRACT TO COMPSERVICES, INC., d/b/a AMERIHEALTH CASUALTY SERVICES, RESOLUTION 27-16

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

2017 Renewal – The Executive Director advised the Commission data collection processes for the 2017 Renewal will begin in the next few weeks, with all exposure data required for submission by September.

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

Executive Director's Report Made Part of Minutes.

TREASURER: David McPeak reported the March and April Bill list was reviewed and was in order.

MOTION TO APPROVE RESOLUTION 24-16 MARCH BILL LIST IN THE AMOUNT OF \$217,670.73 AND RESOLUTION 25-16 APRIL BILL LIST IN THE AMOUNT OF \$68,705.33

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

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

ATTORNEY: Nothing further to report.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of March which was included in the agenda. Ms. Hall advised the total billed for the month of January was \$212,702.89 and the total paid was \$101,856.39 with a savings of \$93,421.08 or 46.41%. Ms. Hall advised the net savings was \$74,736.86 and network utilization was 98.10%. Ms. Hall thanked the commission for authorizing a contract with CompServices Inc., d/b/a Amerihealth Casualty Services and advised that this concluded her report unless anyone had any further questions.

SAFETY DIRECTOR: Mr. Prince reviewed the February – April 2016 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the Commission he completed all of his loss control visits for the county playgrounds, working closely with Lou DiAngelo and John Wolick. Mr. Prince was asked to present an emergency action plan on May 11th, and he will be providing this information. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO OPEN MEETING TO PUBLIC

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

CLOSED SESSION: Commissioner Williams read Resolution 26-16, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 26-16 FOR CLOSED SESSION

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
March 1	
0799	\$ 201,857.00
1535	\$ 30,970.00
1545	\$ 137,529.80
2428	\$ 115,938.70
9129	\$ 88,395.00
7039	\$ 108,652.00
April 5	
1228	\$ 23,704.64
1188	\$ 29,869.73
1518	\$ 16,476.92
1568	\$ 84,430.26
1544	\$ 41,733.09
1579	\$ 18,000.00
1079	\$ 109,437.00
1232	\$ 67,212.00
1231	\$ 63,363.00
1502	informational
3371	\$ 20,100.00
3851	\$ 9,190.00

Motion: Commissioner Williams
 Second: Commissioner Wright
 Vote: Unanimous

Commissioner Williams advised the next meeting was scheduled for Thursday, May 26, 2016 at 2:00 PM.

MOTION TO ADJOURN:

Motion: Commissioner Wright
 Second: Commissioner Williams
 Vote: Unanimous

MEETING ADJOURNED: 3:09 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

APPENDIX II

LOSS CONTROL REPORT

Camden County Insurance Commission **Camden County Parks and Recreation Department**

To: Louis D'Angelo, CCIC Insurance Manager
Date: April 13, 2016
Date of Survey: March 30, 2016
Contacts & Titles: Parks Supervisor John Wolick

OBJECTIVES OF THE SURVEY

Conduct a Loss Control Survey of the Camden County Parks and Recreation Department Building.

SURVEY RESULTS

Camden County Department of Parks and Recreation

On March 30, 2016, Glenn Prince, J.A. Montgomery Risk Control, met with CCIC Insurance Manager Lou DiAngelo and Parks Supervisor John Wolick of the Camden County Parks Department to conduct a Loss Control Survey. The Camden County Parks and Recreation Department Administrative Office is located at 9600 Park Boulevard in Cherry Hill, NJ. The employees of the Parks Department participate in safety training and Mr. Wolick is a member of the County Safety Committee. After a brief conversation with Mr. Wolick regarding safety, PPE requirements and training we were provided with an escorted tour of the building. As a result of the tour, the following areas of concern were identified:

Garage / Mechanic Area

The eye wash station in the garage area was observed to be obstructed contrary to the requirements found in ANSI Z358.1.

A safety / PPE sign was not present at the bench grinder in the garage area as required by 29 CFR 1910.145(C) (3).

Yard Entrance

The entrance to the yard was observed without visible signage to prohibit unauthorized individuals from entering the yard. It is recommended that appropriate signage be posted at the entry gate to the yard informing both motorists and pedestrians that unauthorized entry is prohibited.

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

J.A. Montgomery Risk Control
40 Lake Center Executive Park
401 Route 73 North
P.O. Box 177
Marlton, NJ 08053

Glenn A. Prince
Office phone: (856) 552-4744
Cell phone: (609) 238-3949
Fax: (856) 552-4745

Carpentry Shop

An electrical panel in the Carpentry Shop was observed with unused openings which present a potential hazard, contrary to the standards established in 29 CFR 1910.305(b)(1)(ii).



Camden County Parks Carpentry Shop Electrical Panel



Camden County Parks Department Yard Entrance

New suggestions have been classified by the following system.

- **"Urgent" (U)** refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- **"Important" (I)** encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- **"Program Improvement" (PI)** encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

Garage / Mechanic Area

- 2016-1 (I) *It is recommended that a sign indicating the mandatory use of PPE be installed in the area of the bench grinder in the garage area as required by 29 CFR 1910.145(C)(3).*
- 2016-2 (I) *It is recommended that the area of the wash eye wash station be cleared to comply with the requirements of ANSI Z358.1.*

Carpentry Shop

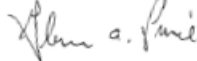
- 2016-3 (I) *It is recommended that the unused openings in the Carpentry Shop electrical panel should be properly sealed to eliminate the potential for injury as required by 29 CFR 1910.305(b)(1)(ii).*
- 2016-4 (I) *It is recommended that signs be posted at the yard entrance indicating that unauthorized entry into the yard is prohibited.*

Please review each of the suggested items as identified above and provide an appropriate response on the attached form and fax to the CCIC Safety Director and cc: the CCIC Insurance Manager within 60 days upon receipt of this report.

For your reference, a report showing the current status of your Suggestions for Improvement is enclosed. Please take a few moments to verify that it is correct. Copies of this report should be distributed to all departments referred to in this report. If you have any questions regarding this survey, please contact this office.

If there are any questions regarding this report or any safety related matter, please call or e-mail Glenn Prince, CCIC Risk Control Consultant, at 609-238-3949 or gprince@jamontgomery.com.

REPORT SUBMITTED BY:



Glenn A. Prince
Associate Public Sector Director
J.A. Montgomery Risk Control

cc: Dave McHale, Public Sector Director, J.A. Montgomery Risk Control
Brad Stokes, PERMA, CCIC Executive Director
Cathy Dodd, PERMA, CCIC Account Manager

Loss Control Report Camden County Insurance Commission (CCIC)

Open Suggestions

Report Date 4/27/2016

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
Parks and Recreation Department					
	5-2012	I	O	8/1/2012	<u>Carpentry Shop</u> The table saw guard should be replaced / installed properly to prevent injury.
	6-2012	I	O	8/1/2012	<u>Carpentry Shop</u> The proper ARC Flash decals should be affixed to the electrical control panels.
	7-2012	I	O	8/1/2012	<u>Carpentry Shop</u> The appropriate electrical panel cover should be replaced / re-mounted on the described electrical panel.
	3-2016	I	O	3/30/2016	<u>Carpentry Shop</u> It is recommended that the unused openings in the Carpentry Shop electrical panel should be properly sealed to eliminate the potential for injury as required by 29 CFR.1910.305(b)(1)(ii).
	4-2016	I	O	3/30/2016	<u>Carpentry Shop</u> It is recommended that signs be posted at the yard entrance indicating that unauthorized entry into the yard is prohibited.
	1-2012	I	O	8/1/2012	<u>Garage / Mechanic Area</u> The garage floor, near the ice machine presents a slip, trip and fall hazard as it has been left unrepaired after a previous construction operation.
	2-2012	I	O	8/1/2012	<u>Garage / Mechanic Area</u> A bench grinder in the garage area was observed to be missing a point of operation guard as required by 29 CFR 1910.215 (a) (2).
	3-2012	I	O	8/1/2012	<u>Garage / Mechanic Area</u> An electrical panel was observed to be missing a panel cover.
	4-2012	I	O	8/1/2012	<u>Garage/Mechanic Area</u> All of the electrical panels within the facility failed to display the appropriate ARC Flash / PPE protection decals.
	1-2016	I	O	3/30/2016	<u>Garage/Mechanic Area</u> It is recommended that a sign indicating the mandatory use of PPE be installed in the area of the bench grinder in the garage area as required by 29 CFR 1910.145(C)(3).
	2-2016	I	O	3/30/2016	<u>Garage/Mechanic Area</u> It is recommended that the area of the wash eye wash station be cleared to comply with the requirements of ANSI Z358.1.

Town	Sug #	Type	Status	Date of Survey Date Completed	Location
<u>Type</u>		<u>Type</u>		<u>Type</u>	<u>Status</u>
U- Urgent		C -Critical		1 - Requires immediate attention	O - Open
I -Important		D -Desirable		2- Should be addressed before next loss control survey	C - Completed
PI - Prog. Improvement				3 - Are desirable improvements	
R - Regulatory				N/A - Not Applicable	
N/A - Not Applicable					
<u>Survey Date</u>					
The date the survey was conducted.					
<u>Status Date</u>					
The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.					
Total Count of SFI = 11					

SUGGESTIONS FOR IMPROVEMENT STATUS

Camden County Insurance Commission – NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt. This form applies to the survey conducted on _____.

J.A. MONTGOMERY RISK CONTROL

Please Fax Completed Form to Natalie Dougherty at 856-552-4739

Ms. Dougherty will scan and email all forms upon receipt to:

Louis DiAngelo @ ldiangelo@camdencounty.com

**SUGGESTION(S) COMPLETED:
(Indicate by Number)**

**OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:
(Indicate by Number and Date of Estimated Completion)**

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ Title _____

Agency _____ Date _____