

**SALEM COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
JUNE 1, 2017 – 9 AM**

**COUNTY OLD COURTHOUSE  
104 MARKET STREET – 2<sup>ND</sup> FLOOR  
SALEM, NJ 08079**

**To attend the meeting via teleconference please dial 1-866-921-5493  
and enter passcode 7269691#**

**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 South Jersey News**
- II. Filing advance written notice of this meeting with the Commissioners of the SALEM COUNTY INSURANCE FUND COMMISSION; and**
- III. Posting notice on the Public Bulletin Board in the Salem County Courthouse and the Salem County Administration Building and filing it with the County Clerk**

**SALEM COUNTY INSURANCE FUND COMMISSION  
AGENDA - OPEN PUBLIC MEETING  
JUNE 1, 2017 – 9:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 6, 2017 Open Minutes.....Appendix I  
April 6, 2017 Closed Minutes.....To Be Distributed**
  
- CORRESPONDENCE - None**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
  
- COMMITTEE REPORTS**
  - Safety Committee Report.....Verbal**
  - Claims Committee Report.....Verbal**
  
- TREASURER – Katie Coleman**
  - Resolution 15-17 Bills List.....Page 13**
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report ..... Page 15**
  
- CLAIMS SERVICE – Inservco Insurance Services**
  - Monthly Savings Report..... Page 19**
  
- EXECUTIVE SESSION**
  
- Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**
  
- Motion to Return to Open Session**
- Motion to Approve PARS**
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

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- MEETING ADJOURNMENT**
  - NEXT SCHEDULED MEETING: August 3, 2017**

**SALEM COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: June 1, 2017  
Memo to: Commissioners of the Salem County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**Certificate of Insurance Issuance Report:** Attached on **Pages 2&3** are the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of March 1, 2017 to April 30, 2017. There were 4 certificate of insurance issued during this period.

**Motion to approve the Certificate of Insurance reports.**

**Appoint Commission Secretary** – There is a need to appoint a new Secretary for the Fund.

**Motion to Appoint Andrea Sosnowik as Commission Secretary**

**NJ Excess Counties Insurance Fund (CELJIF)** – The CELJIF met on April 27, 2017. A summary report of the meeting is included in the agenda on **pages 4 & 5**. The next meeting of the Fund is scheduled for June 22<sup>nd</sup>.

The newly formed Coverage Committee met on May 1<sup>st</sup> to discuss a variety of topics. Included in the agenda on **pages 6-8** is a copy of the agenda.

**Financial Fast Track** – Included on **Pages 9 & 10** of the agenda is the Financial Fast Track for the Salem County Insurance Fund Commission as of February 28, 2017 and March 31, 2017.

**NJ CEL Property and Casualty Financial Fast Track** – Included in the agenda on **Page 11** is a copy of the NJ CEL Financial Fast Track Report as of **March 31, 2017**. The report indicates the Fund has a surplus of **\$7,466,328**.

**Claims Tracking Report** – The claims tracking report is on **Page 12** of the agenda. The Claims Activity Report tracks open claims; the Executive Director will review the report with the Commission.

**Salem County Insurance Commission  
Certificate Of Insurance Monthly Report**

*Wednesday, April 05, 2017*

From 3/1/2017 To 3/31/2017

| Holder (H) / Insured Name (I)                                   | Holder / Insured Address   | Holder Code | Description of Operations   | Issue Date | Coverage   |
|---|--|-------------|---|------------|--|
| <b>SCIC</b>   |  |             |   |            |  |
| H- Salem Community College<br>I- Salem County                   | 460 Hollywood Road Carneys Point, NJ 08069<br>110 Fifth Street, Suite 400 Salem, NJ 08079  | 866         | Evidence of insurance. All operations usual to County Governmental Entity as respects Music Around the County concert, Pennsylvania Youth Performers Orchestra in Davidow Theatre, April 23rd from 1pm to 5pm. (SEE PAGE 2) A3D | 3/29/2017  | GL EX AU WC  |
|   |  |             | Company E: XS Worker Compensation<br>XS Employers Liability<br>Policy Term 1/1/17 to 1/1/18 Policy # SP4056379  |            | Statutory x \$1,000,000<br>\$5,000,000 x \$1,000,000 |
| H- NJ Department of Environmental Protection<br>I- Salem County | Office of Water Resources Mgmt Coordination<br>401 East State St., Floor 3, PO Box 420<br>Mail Code 401-02A Trenton, NJ 08625<br>110 Fifth Street, Suite 400 Salem, NJ 08079 | 1915        | Evidence of insurance. All operations usual to County Governmental Entity. (SEE PAGE 2) A3D   | 3/10/2017  | GL EX AU WC  |
|   |  |             | Company E: XS Worker Compensation<br>XS Employers Liability<br>Policy Term 1/1/17 to 1/1/18 Policy # SP4056379  |            | Statutory x \$1,000,000<br>\$5,000,000 x \$1,000,000 |

**Total # of Holders = 2**

**Salem County Insurance Commission  
Certificate Of Insurance Monthly Report**

*Wednesday, May 03, 2017*

From 4/1/2017 To 4/30/2017

| Holder (H) / Insured Name (I)                   | Holder / Insured Address  | Holder Code | Description of Operations  | Issue Date | Coverage    |
|---|---|-------------|--|------------|-------------|
| <u>SCIC</u><br>H- NJ Transit<br>I- Salem County | 1 Penn Plaza East Newark, NJ 07105<br>110 Fifth Street, Suite 400 Salem, NJ 08079 | 415         | Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to leased vehicles.  | 4/6/2017   | GL EX AU WC |
| H- Salem County Triad<br>I- Salem County        | 94 Market Street Salem, NJ 08079<br>110 Fifth Street, Suite 400 Salem, NJ 08079   | 1948        | Evidence of insurance. All operations usual to County Governmental Entity as respects to borrowing tents from Pittsgrove Twp. for outdoor Triad luncheon on June 14, 2017. (see page 2).<br><br>Company E: XS Worker Compensation Statutory x \$1,000,000<br>XS Employers Liability \$5,000,000 x \$1,000,000<br>Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 | 4/26/2017  | GL EX AU WC |

**Total # of Holders = 2**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** February 23, 2017  
**To:** Executive Committee  
Salem County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Professional Contracts**

**Litigation Management:** Fund Attorney reported a sub-committee met on April 21, 2017 to review responses to a Request for Proposals for Litigation Management. Fund Attorney noted only one response was received from the incumbent firm; committee’s recommendation was to continue to contract for these services as they have greatly assisted in mitigating complex litigation. 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 submitted hourly fee proposal.

**Auditor Quotations:** Executive Director reported the fund office solicited quotations from Auditing firms for the position of Auditor to conduct the December 31, 2016 Audit; two responses were received from Bowman & Company LLP for a proposed fee of \$13,750 and Lerch, Vinci & Higgins for a proposed fee of \$13,000. Executive Director noted the firms were similar in terms of qualifications and experience with governmental entities. The Board of Fund Commissioners awarded the contract for services to Bowman & Company LLP based on the submitted fee to conduct the December 31, 2016 Audit.

**2017 Financial Disclosures:** Board members should have received notification to begin the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. The Local Finance Board has indicated the deadline to file is April 30<sup>th</sup>, but they expect to delay enforcement of the deadline until May 30, 2017.

**Financial Fast Track:** The Financial Fast Track as of February 28, 2017 reflected a statutory surplus of \$8.4 million.

**Underwriting Manager:** Underwriting Manager submitted a memorandum which noted that National Casualty, the Fund’s Excess Liability carrier will not be underwriting public entity business at the end of the policy term. Underwriting Manager reported a replacement carrier can be secured for the 2018 renewal as there is no shortage in the current market. The Board of Fund Commissioners accepted the Underwriting Manager’s recommendation to finish the current policy term with National Casualty and seek a replacement for 2018 renewal.

Underwriting Manager submitted a second memorandum regarding the exclusion of coverage at the NJCE level for stand alone County members for Workers' Compensation - SL&H and Jones Act and General Liability – Subsidence, Sexual Abuse/Molestation, Owned Watercraft, Garagekeepers and Owned Watercraft 35'. Underwriting Manager summarized the coverages in brief and made the recommendation to extend coverage to the stand alone County members and confirmed there would be no budgetary impact.

The Board of Fund Commissioners accepted the Underwriting Manager's recommendation to extend coverages and amend the 2017 Risk Management Plan; a copy would be included in the next agenda for information only.

Lastly, Underwriting Manager reported the NJCE first Coverage Committee meeting is scheduled for May 1, 2017. Committee is comprised of Fund Commissioners, Fund Administrators, Risk Managers and the Underwriting Team. Commissioners Kelly, White and Kessler have volunteered to serve on the committee; local member risk managers have been invited to participate as well.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from February thru May 2018 and Safety Director Bulletins. Safety Director reported that members should anticipate an announcement on Law Enforcement Supervisor Training, which will be conducted by Retired Chief Hummel.

**Claims Administration Services Request for Proposals (RFP):** Fund Attorney reported the contract with the Fund's Claims Administrator is set to expire in August and the RFP has been prepared; proposals are due in Camden County Division of Purchasing by Wednesday May 31<sup>st</sup> at 11:00AM in order to present results at the June meeting. Fund Attorney requested at least three Fund Commissioners to comprise a review committee; Commissioner Kessler volunteered and other interested Fund Commissioners were asked to contact the Fund Attorney.

**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 June 22, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.



**DATE:** May 1, 2017

**PLACE:** Conner Strong & Buckelew – Marlton Office  
40 Lake Center Executive Drive  
401 Route 73 North  
Marlton, NJ 08053  
*(Video Conference Available at CS&B Parsippany,  
Toms River and Philadelphia offices)*

**TELECONFERENCE:** Phone #: (512) 489-3100  
Code: 2136778

**TIME:** 2:00 P.M.

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## Action Items

### 1. Goals for 2017 and the 2018 Renewal

As we approach the mid-year mark for our policy term, the insurance marketing begins.

#### **Discussion**

Develop an action plan of items to accomplish for the remainder of 2017, as well as goals for the 2018 renewal.

### 2. Cyber Bulletin

With the increased frequency and severity of cyber-attacks, the members' will become subjects of such attacks. Since cyber exposures and coverage is such a new area, it is important to properly inform members what resources they have under the Cyber insurance policies and what steps they need to take when a breach happens.

#### **Discussion**

Discuss the information to be included in the Cyber bulletin and any further steps needed for the members.

### 3. Marinas and Airports

There are numerous member-owned or –operated marinas and airports around the state. Currently, coverage is purchased outside of the NJCE.

#### **Discussion**

The committee should discuss the want, need and benefits of adding such coverage into the NJCE.



## Discussion Items

### 1. Cyber (as a peril)

We are all getting more familiar with Cyber policies as a “coverage”; however, Cyber is truly a “peril”, not a coverage.

#### **Discussion**

Discuss why cyber is a peril and begin to identify how cyber as a peril could/is affecting the members.

### 2. Drones

Coverage for drones is provided in our casualty program and non-owned aircraft program. The uses for drones continues to expand in numerous directions.

#### **Discussion**

Discuss current/future uses for drones within the membership and discuss how to best manage for the membership going forward.

### 3. NJCE Manuscript Policy

As the NJCE JIF’s self-insured retentions continue to expand, as well as discussions of adding other coverages, the NJCE should consider a manuscript policy for the self-insured layer.

#### **Discussion**

Discuss the pros and cons for implementing a manuscript policy, and a plan for implementation.

### 4. Trending Cyber Attacks

Governmental entities continue to move up the lists of targeted sectors and cyber-related claims continue to grow in frequency, severity and complexity.

#### **Discussion**

The committee should discuss current trends in the market, as well as specifics to the NJCE members. Additionally, the committee should begin to plan on actions to take for cyber risk control.

### 5. Transportation Network Companies

Transportation network companies (i.e. Uber, Lyft, etc.) continue to rapidly expand in use and footprint.

#### **Discussion**

The committee should discuss current activity with transportation network companies within the members’ territories, as well as any actions to be taken.





## Informational Items

### 1. Valuation of Historic Buildings / Vacant Buildings (Property)

The NJCE Underwriting Manager has previously determined there is a need to establish clear valuation methods for historic and vacant buildings. Arising out of the Underwriting Manager's meeting with Zurich, Zurich has agreed to consider special valuation language and a clear reporting framework for historic and vacant buildings.



| SALEM COUNTY INSURANCE COMMISSION      |                |                |                  |                  |
|--|----------------|----------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT            |                |                |                  |                  |
| AS OF February 28, 2017                |                |                |                  |                  |
| ALL YEARS COMBINED                     |                |                |                  |                  |
|  | THIS MONTH     | YTD CHANGE     | PRIOR YEAR END   | FUND BALANCE     |
| 1. UNDERWRITING INCOME                 | 124,222        | 248,443        | 6,175,098        | 6,423,541        |
| 2. CLAIM EXPENSES                      |                |                |                  |                  |
| Paid Claims                            | 30,474         | 92,692         | 2,055,838        | 2,148,530        |
| Case Reserves                          | (35,939)       | (91,552)       | 1,282,814        | 1,191,262        |
| IBNR                                   | 66,488         | 128,287        | 458,467          | 586,754          |
| Discounted Claim Value                 | (1,541)        | (3,448)        | (47,387)         | (50,834)         |
| <b>TOTAL CLAIMS</b>                    | <b>59,482</b>  | <b>125,980</b> | <b>3,749,733</b> | <b>3,875,713</b> |
| 3. EXPENSES                            |                |                |                  |                  |
| Excess Premiums                        | 56,544         | 113,088        | 3,146,285        | 3,259,373        |
| Administrative                         | 7,052          | 14,063         | 331,712          | 345,774          |
| <b>TOTAL EXPENSES</b>                  | <b>63,596</b>  | <b>127,151</b> | <b>3,477,997</b> | <b>3,605,148</b> |
| 4. UNDERWRITING PROFIT (1-2-3)         | 1,144          | (4,688)        | (1,052,632)      | (1,057,320)      |
| 5. INVESTMENT INCOME                   | 2              | 5              | 21               | 26               |
| 6. PROFIT (4 + 5)                      | 1,146          | (4,683)        | (1,052,611)      | (1,057,294)      |
| 7. CEL APPROPRIATION CANCELLATION      | 0              | 0              | 1,259            | 1,259            |
| 8. DIVIDEND INCOME                     | 0              | 0              | 0                | 0                |
| 9. DIVIDEND EXPENSE                    | 0              | 0              | 0                | 0                |
| 10. INVESTMENT IN JOINT VENTURE        | (4,652)        | (3,423)        | 84,511           | 81,089           |
| <b>11. SURPLUS (6 + 7 + 8)</b>         | <b>(3,507)</b> | <b>(8,106)</b> | <b>(966,840)</b> | <b>(974,946)</b> |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                |                |                  |                  |
| 2012                                   | 2              | 18             | (161,808)        | (161,790)        |
| 2013                                   | 10             | 25             | (392,759)        | (392,734)        |
| 2014                                   | (86)           | (80)           | (208,312)        | (208,392)        |
| 2015                                   | 4              | 12             | (552,833)        | (552,821)        |
| 2016                                   | 365            | 24             | 348,872          | 348,896          |
| 2017                                   | (3,802)        | (8,105)        |                  | (8,105)          |
| <b>TOTAL SURPLUS (DEFICITS)</b>        | <b>(3,507)</b> | <b>(8,106)</b> | <b>(966,840)</b> | <b>(974,946)</b> |
| <b>TOTAL CASH</b>                      |                |                |                  | <b>501,561</b>   |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>     |                |                |                  |                  |
| <b>FUND YEAR 2012</b>                  |                |                |                  |                  |
| Paid Claims                            | 1,133          | 1,133          | 226,909          | 228,041          |
| Case Reserves                          | (1,133)        | (1,133)        | 44,813           | 43,680           |
| IBNR                                   | 0              | 0              | 3,592            | 3,592            |
| Discounted Claim Value                 | 0              | 0              | (1,786)          | (1,786)          |
| <b>TOTAL FY 2012 CLAIMS</b>            | <b>0</b>       | <b>0</b>       | <b>273,527</b>   | <b>273,527</b>   |
| <b>FUND YEAR 2013</b>                  |                |                |                  |                  |
| Paid Claims                            | 421            | 1,483          | 784,234          | 785,718          |
| Case Reserves                          | (421)          | (1,483)        | 355,192          | 353,709          |
| IBNR                                   | 0              | 0              | 19,837           | 19,837           |
| Discounted Claim Value                 | 0              | 0              | (11,630)         | (11,630)         |
| <b>TOTAL FY 2013 CLAIMS</b>            | <b>0</b>       | <b>0</b>       | <b>1,147,633</b> | <b>1,147,633</b> |
| <b>FUND YEAR 2014</b>                  |                |                |                  |                  |
| Paid Claims                            | 1,383          | 44,462         | 513,021          | 557,483          |
| Case Reserves                          | (2,273)        | (56,775)       | 227,070          | 170,295          |
| IBNR                                   | 890            | 12,314         | 33,910           | 46,224           |
| Discounted Claim Value                 | 0              | 0              | (7,564)          | (7,564)          |
| <b>TOTAL FY 2014 CLAIMS</b>            | <b>0</b>       | <b>0</b>       | <b>766,437</b>   | <b>766,437</b>   |
| <b>FUND YEAR 2015</b>                  |                |                |                  |                  |
| Paid Claims                            | 318            | 2,533          | 411,730          | 414,262          |
| Case Reserves                          | (589)          | (2,772)        | 520,015          | 517,242          |
| IBNR                                   | 271            | 240            | 232,797          | 233,037          |
| Discounted Claim Value                 | 0              | 0              | (17,672)         | (17,672)         |
| <b>TOTAL FY 2015 CLAIMS</b>            | <b>0</b>       | <b>(0)</b>     | <b>1,146,869</b> | <b>1,146,869</b> |
| <b>FUND YEAR 2016</b>                  |                |                |                  |                  |
| Paid Claims                            | 23,413         | 39,275         | 119,944          | 159,219          |
| Case Reserves                          | (30,080)       | (37,295)       | 135,725          | 98,430           |
| IBNR                                   | 6,667          | (1,981)        | 168,332          | 166,351          |
| Discounted Claim Value                 | 0              | 0              | (8,734)          | (8,734)          |
| <b>TOTAL FY 2016 CLAIMS</b>            | <b>0</b>       | <b>0</b>       | <b>415,266</b>   | <b>415,266</b>   |
| <b>FUND YEAR 2017</b>                  |                |                |                  |                  |
| Paid Claims                            | 3,807          | 3,807          |                  | 3,807            |
| Case Reserves                          | (1,444)        | 7,906          |                  | 7,906            |
| IBNR                                   | 58,660         | 117,714        |                  | 117,714          |
| Discounted Claim Value                 | (1,541)        | (3,448)        |                  | (3,448)          |
| <b>TOTAL FY 2017 CLAIMS</b>            | <b>59,482</b>  | <b>125,980</b> | <b>0</b>         | <b>125,980</b>   |
| <b>COMBINED TOTAL CLAIMS</b>           | <b>59,482</b>  | <b>125,980</b> | <b>3,749,733</b> | <b>3,875,713</b> |

| SALEM COUNTY INSURANCE COMMISSION      |                 |                 |                  |                  |
|--|-----------------|-----------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT            |                 |                 |                  |                  |
| AS OF March 31, 2017                   |                 |                 |                  |                  |
| ALL YEARS COMBINED                     |                 |                 |                  |                  |
|  | THIS MONTH      | YTD CHANGE      | PRIOR YEAR END   | FUND BALANCE     |
| 1. UNDERWRITING INCOME                 | 124,222         | 372,665         | 6,175,098        | 6,547,763        |
| 2. CLAIM EXPENSES                      |                 |                 |                  |                  |
| Paid Claims                            | 19,154          | 111,847         | 2,055,838        | 2,167,685        |
| Case Reserves                          | 24,368          | (67,184)        | 1,282,814        | 1,215,631        |
| IBNR                                   | (73,950)        | 54,337          | 458,467          | 512,804          |
| Discounted Claim Value                 | 4,260           | 812             | (47,387)         | (46,575)         |
| <b>TOTAL CLAIMS</b>                    | <b>(26,168)</b> | <b>99,812</b>   | <b>3,749,733</b> | <b>3,849,545</b> |
| 3. EXPENSES                            |                 |                 |                  |                  |
| Excess Premiums                        | 56,544          | 169,632         | 3,146,285        | 3,315,918        |
| Administrative                         | 7,011           | 21,074          | 331,712          | 352,785          |
| <b>TOTAL EXPENSES</b>                  | <b>63,555</b>   | <b>190,706</b>  | <b>3,477,997</b> | <b>3,668,703</b> |
| 4. UNDERWRITING PROFIT (1-2-3)         | 86,834          | 82,147          | (1,052,632)      | (970,485)        |
| 5. INVESTMENT INCOME                   | 2               | 6               | 21               | 28               |
| 6. PROFIT (4 + 5)                      | 86,836          | 82,153          | (1,052,611)      | (970,457)        |
| 7. CEL APPROPRIATION CANCELLATION      | 0               | 0               | 1,259            | 1,259            |
| 8. DIVIDEND INCOME                     | 0               | 0               | 0                | 0                |
| 9. DIVIDEND EXPENSE                    | 0               | 0               | 0                | 0                |
| 10. INVESTMENT IN JOINT VENTURE        | (7,014)         | (10,437)        | 84,511           | 74,074           |
| <b>11. SURPLUS (6 + 7 + 8)</b>         | <b>79,822</b>   | <b>71,716</b>   | <b>(966,840)</b> | <b>(895,124)</b> |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                 |                 |                  |                  |
| 2012                                   | (2,509)         | (2,491)         | (161,808)        | (164,299)        |
| 2013                                   | (3,070)         | (3,045)         | (392,759)        | (395,804)        |
| 2014                                   | 22,453          | 22,373          | (208,312)        | (185,939)        |
| 2015                                   | 14,897          | 14,909          | (552,833)        | (537,924)        |
| 2016                                   | 26,745          | 26,769          | 348,872          | 375,641          |
| 2017                                   | 21,307          | 13,202          |                  | 13,202           |
| <b>TOTAL SURPLUS (DEFICITS)</b>        | <b>79,822</b>   | <b>71,716</b>   | <b>(966,840)</b> | <b>(895,124)</b> |
| <b>TOTAL CASH</b>                      |                 |                 |                  | <b>482,408</b>   |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>     |                 |                 |                  |                  |
| <b>FUND YEAR 2012</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 1,008           | 2,141           | 226,909          | 229,050          |
| Case Reserves                          | (1,008)         | (2,141)         | 44,813           | 42,672           |
| IBNR                                   | 0               | 0               | 3,592            | 3,592            |
| Discounted Claim Value                 | 84              | 84              | (1,786)          | (1,703)          |
| <b>TOTAL FY 2012 CLAIMS</b>            | <b>84</b>       | <b>84</b>       | <b>273,527</b>   | <b>273,611</b>   |
| <b>FUND YEAR 2013</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 1,420           | 2,903           | 784,234          | 787,137          |
| Case Reserves                          | (1,420)         | (2,903)         | 355,192          | 352,289          |
| IBNR                                   | 0               | 0               | 19,837           | 19,837           |
| Discounted Claim Value                 | 171             | 171             | (11,630)         | (11,459)         |
| <b>TOTAL FY 2013 CLAIMS</b>            | <b>171</b>      | <b>171</b>      | <b>1,147,633</b> | <b>1,147,804</b> |
| <b>FUND YEAR 2014</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 1,832           | 46,294          | 513,021          | 559,315          |
| Case Reserves                          | (840)           | (57,615)        | 227,070          | 169,455          |
| IBNR                                   | (25,992)        | (13,679)        | 33,910           | 20,231           |
| Discounted Claim Value                 | 2,226           | 2,226           | (7,564)          | (5,338)          |
| <b>TOTAL FY 2014 CLAIMS</b>            | <b>(22,774)</b> | <b>(22,774)</b> | <b>766,437</b>   | <b>743,663</b>   |
| <b>FUND YEAR 2015</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 340             | 2,872           | 411,730          | 414,602          |
| Case Reserves                          | 16,804          | 14,031          | 520,015          | 534,046          |
| IBNR                                   | (33,143)        | (32,903)        | 232,797          | 199,894          |
| Discounted Claim Value                 | 757             | 757             | (17,672)         | (16,915)         |
| <b>TOTAL FY 2015 CLAIMS</b>            | <b>(15,243)</b> | <b>(15,243)</b> | <b>1,146,869</b> | <b>1,131,626</b> |
| <b>FUND YEAR 2016</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 12,678          | 51,953          | 119,944          | 171,897          |
| Case Reserves                          | (6,052)         | (43,347)        | 135,725          | 92,378           |
| IBNR                                   | (36,626)        | (38,607)        | 168,332          | 129,725          |
| Discounted Claim Value                 | 2,278           | 2,278           | (8,734)          | (6,456)          |
| <b>TOTAL FY 2016 CLAIMS</b>            | <b>(27,722)</b> | <b>(27,722)</b> | <b>415,266</b>   | <b>387,544</b>   |
| <b>FUND YEAR 2017</b>                  |                 |                 |                  |                  |
| Paid Claims                            | 1,877           | 5,684           |                  | 5,684            |
| Case Reserves                          | 16,884          | 24,790          |                  | 24,790           |
| IBNR                                   | 21,811          | 139,525         |                  | 139,525          |
| Discounted Claim Value                 | (1,256)         | (4,704)         |                  | (4,704)          |
| <b>TOTAL FY 2017 CLAIMS</b>            | <b>39,316</b>   | <b>165,296</b>  | <b>0</b>         | <b>165,296</b>   |
| <b>COMBINED TOTAL CLAIMS</b>           | <b>(26,168)</b> | <b>99,812</b>   | <b>3,749,733</b> | <b>3,849,545</b> |

| NEW JERSEY COUNTIES EXCESS JIF         |           |           |            |             |  |
|--|-----------|-----------|------------|-------------|--|
| FINANCIAL FAST TRACK REPORT            |           |           |            |             |  |
| AS OF March 31, 2017                   |           |           |            |             |  |
| ALL YEARS COMBINED                     |           |           |            |             |  |
|  | THIS      | YTD       | PRIOR      | FUND        |  |
|  | MONTH     | CHANGE    | YEAR END   | BALANCE     |  |
| 1. UNDERWRITING INCOME                 | 1,746,446 | 5,239,339 | 97,465,900 | 102,705,240 |  |
| 2. CLAIM EXPENSES                      |           |           |            |             |  |
| Paid Claims                            | 12,555    | 140,142   | 2,721,199  | 2,861,341   |  |
| Case Reserves                          | 392,487   | 1,413,073 | 2,624,454  | 4,037,527   |  |
| IBNR                                   | 597,810   | 324,929   | 9,575,203  | 9,900,132   |  |
| Discounted Claim Value                 | (40,165)  | (101,688) | (715,004)  | (816,691)   |  |
| TOTAL CLAIMS                           | 962,687   | 1,776,456 | 14,205,852 | 15,982,308  |  |
| 3. EXPENSES                            |           |           |            |             |  |
| Excess Premiums                        | 1,308,257 | 3,924,770 | 67,102,915 | 71,027,685  |  |
| Administrative                         | 133,268   | 398,736   | 7,162,449  | 7,561,185   |  |
| TOTAL EXPENSES                         | 1,441,525 | 4,323,506 | 74,265,364 | 78,588,870  |  |
| 4. UNDERWRITING PROFIT (1-2-3)         | (657,766) | (860,622) | 8,994,684  | 8,134,062   |  |
| 5. INVESTMENT INCOME                   | 3,711     | 10,598    | 229,221    | 239,819     |  |
| 6. PROFIT (4+5)                        | (654,055) | (850,024) | 9,223,904  | 8,373,880   |  |
| 7. Dividend                            | 0         | 0         | 300,000    | 300,000     |  |
| 8. Cancelled Appropriations            | 0         | 0         | 607,551    | 607,551     |  |
| 9. SURPLUS (6-7-8)                     | (654,055) | (850,024) | 8,316,353  | 7,466,329   |  |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |           |           |            |             |  |
| 2010                                   | 10,166    | 10,520    | 722,132    | 732,652     |  |
| 2011                                   | 29,176    | 29,761    | 921,187    | 950,948     |  |
| 2012                                   | (419,238) | (416,076) | 554,609    | 138,533     |  |
| 2013                                   | (113,453) | (112,483) | 1,277,188  | 1,164,705   |  |
| 2014                                   | (41,493)  | (51,854)  | 2,048,737  | 1,996,883   |  |
| 2015                                   | (48,057)  | (46,577)  | 989,944    | 943,366     |  |
| 2016                                   | (68,689)  | (67,136)  | 1,802,556  | 1,735,421   |  |
| 2017                                   | (2,467)   | (196,180) |            | (196,180)   |  |
| TOTAL SURPLUS (DEFICITS)               | (654,055) | (850,024) | 8,316,353  | 7,466,328   |  |
| TOTAL CASH                             |           |           |            | 17,268,676  |  |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>     |           |           |            |             |  |
| <b>FUND YEAR 2010</b>                  |           |           |            |             |  |
| Paid Claims                            | 0         | 0         | 164,355    | 164,355     |  |
| Case Reserves                          | 0         | 0         | 1          | 1           |  |
| IBNR                                   | (10,000)  | (10,000)  | 164,999    | 154,999     |  |
| Discounted Claim Value                 | 15        | 15        | (2,805)    | (2,790)     |  |
| TOTAL FY 2010 CLAIMS                   | (9,985)   | (9,985)   | 326,550    | 316,565     |  |
| <b>FUND YEAR 2011</b>                  |           |           |            |             |  |
| Paid Claims                            | 2,960     | 10,360    | 396,667    | 407,027     |  |
| Case Reserves                          | (2,960)   | (38,135)  | 407,372    | 369,237     |  |
| IBNR                                   | (30,000)  | (2,225)   | 380,961    | 378,736     |  |
| Discounted Claim Value                 | 1,131     | 1,131     | (39,146)   | (38,015)    |  |
| TOTAL FY 2011 CLAIMS                   | (28,869)  | (28,869)  | 1,145,854  | 1,116,985   |  |
| <b>FUND YEAR 2012</b>                  |           |           |            |             |  |
| Paid Claims                            | 253,333   | 264,218   | 1,132,971  | 1,397,188   |  |
| Case Reserves                          | (3,116)   | 233,496   | 430,462    | 663,958     |  |
| IBNR                                   | 179,783   | (70,216)  | 844,069    | 773,853     |  |
| Discounted Claim Value                 | (10,409)  | (10,409)  | (69,604)   | (80,013)    |  |
| TOTAL FY 2012 CLAIMS                   | 419,591   | 417,089   | 2,337,897  | 2,754,986   |  |
| <b>FUND YEAR 2013</b>                  |           |           |            |             |  |
| Paid Claims                            | (250,000) | (278,204) | 516,427    | 238,223     |  |
| Case Reserves                          | 403,627   | 473,411   | 623,730    | 1,097,141   |  |
| IBNR                                   | (13,627)  | (55,207)  | 1,009,843  | 954,636     |  |
| Discounted Claim Value                 | (26,024)  | (26,024)  | (86,001)   | (112,026)   |  |
| TOTAL FY 2013 CLAIMS                   | 113,976   | 113,976   | 2,063,999  | 2,177,974   |  |
| <b>FUND YEAR 2014</b>                  |           |           |            |             |  |
| Paid Claims                            | 5,261     | 141,159   | 268,119    | 409,279     |  |
| Case Reserves                          | (4,076)   | 24,322    | 141,719    | 166,041     |  |
| IBNR                                   | 33,815    | (118,835) | 1,750,161  | 1,631,326   |  |
| Discounted Claim Value                 | 7,160     | 7,160     | (101,570)  | (94,409)    |  |
| TOTAL FY 2014 CLAIMS                   | 42,160    | 53,806    | 2,058,430  | 2,112,237   |  |
| <b>FUND YEAR 2015</b>                  |           |           |            |             |  |
| Paid Claims                            | 0         | 481       | 242,661    | 243,142     |  |
| Case Reserves                          | 0         | 222,078   | 1,021,082  | 1,243,160   |  |
| IBNR                                   | 50,000    | (172,559) | 2,311,258  | 2,138,699   |  |
| Discounted Claim Value                 | (1,163)   | (1,163)   | (204,420)  | (205,583)   |  |
| TOTAL FY 2015 CLAIMS                   | 48,837    | 48,837    | 3,370,580  | 3,419,417   |  |
| <b>FUND YEAR 2016</b>                  |           |           |            |             |  |
| Paid Claims                            | 0         | 0         | 0          | 0           |  |
| Case Reserves                          | 4         | 250,020   | 88         | 250,108     |  |
| IBNR                                   | 70,996    | (179,020) | 3,113,912  | 2,934,892   |  |
| Discounted Claim Value                 | (1,462)   | (1,462)   | (211,458)  | (212,920)   |  |
| TOTAL FY 2016 CLAIMS                   | 69,538    | 69,538    | 2,902,542  | 2,972,080   |  |
| <b>FUND YEAR 2017</b>                  |           |           |            |             |  |
| Paid Claims                            | 1,001     | 2,128     |            | 2,128       |  |
| Case Reserves                          | (992)     | 247,881   |            | 247,881     |  |
| IBNR                                   | 316,843   | 932,991   |            | 932,991     |  |
| Discounted Claim Value                 | (9,412)   | (70,935)  |            | (70,935)    |  |
| TOTAL FY 2017 CLAIMS                   | 307,440   | 1,112,065 | 0          | 1,112,065   |  |
| COMBINED TOTAL CLAIMS                  | 962,687   | 1,776,456 | 14,205,852 | 15,982,308  |  |

**Salem County Insurance Commission  
CLAIM ACTIVITY REPORT**

| AS OF April 30, 2017                     |  |           |             |           |           |           |          |             |
|--|--|-----------|-------------|-----------|-----------|-----------|----------|-------------|
| <b>COVERAGE LINE - PROPERTY</b>          |  |           |             |           |           |           |          |             |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |  |           |             |           |           |           |          |             |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | 0         | 0           | 0         | 0         | 0         | 2        | 2           |
| April-17                                 |  | 0         | 0           | 0         | 0         | 0         | 2        | 2           |
| NET CHGE                                 |  | 0         | 0           | 0         | 0         | 0         | 0        | 0           |
| Limited Reserves                         |  |           |             |           |           |           |          | \$4,000     |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | \$8,500  | \$8,500     |
| April-17                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | \$8,000  | \$8,000     |
| NET CHGE                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | (\$500)  | (\$500)     |
| Ltd Incurred                             |  | \$0       | \$45,689    | \$0       | \$81,542  | \$0       | \$8,000  | \$135,231   |
| <b>COVERAGE LINE - GENERAL LIABILITY</b> |  |           |             |           |           |           |          |             |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |  |           |             |           |           |           |          |             |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | 0         | 1           | 3         | 11        | 4         | 0        | 19          |
| April-17                                 |  | 0         | 1           | 3         | 12        | 4         | 4        | 24          |
| NET CHGE                                 |  | 0         | 0           | 0         | 1         | 0         | 4        | 5           |
| Limited Reserves                         |  |           |             |           |           |           |          | \$30,967    |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | \$0       | \$123,189   | \$65,000  | \$428,000 | \$23,500  | \$0      | \$639,689   |
| April-17                                 |  | \$0       | \$173,189   | \$65,000  | \$472,170 | \$23,500  | \$9,350  | \$743,209   |
| NET CHGE                                 |  | \$0       | \$50,000    | \$0       | \$44,170  | \$0       | \$9,350  | \$103,520   |
| Ltd Incurred                             |  | \$313     | \$295,710   | \$67,128  | \$474,748 | \$23,500  | \$9,350  | \$870,750   |
| <b>COVERAGE LINE - AUTO LIABILITY</b>    |  |           |             |           |           |           |          |             |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |  |           |             |           |           |           |          |             |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | 0         | 0           | 0         | 0         | 0         | 1        | 1           |
| April-17                                 |  | 0         | 0           | 0         | 0         | 0         | 1        | 1           |
| NET CHGE                                 |  | 0         | 0           | 0         | 0         | 0         | 0        | 0           |
| Limited Reserves                         |  |           |             |           |           |           |          | \$231       |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | \$231    | \$231       |
| April-17                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | \$231    | \$231       |
| NET CHGE                                 |  | \$0       | \$0         | \$0       | \$0       | \$0       | \$0      | \$0         |
| Ltd Incurred                             |  | \$0       | \$3,558     | \$4,002   | \$0       | \$0       | \$231    | \$7,791     |
| <b>COVERAGE LINE - WORKERS COMP.</b>     |  |           |             |           |           |           |          |             |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |  |           |             |           |           |           |          |             |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | 2         | 5           | 5         | 5         | 2         | 5        | 24          |
| April-17                                 |  | 2         | 5           | 4         | 5         | 2         | 5        | 23          |
| NET CHGE                                 |  | 0         | 0           | -1        | 0         | 0         | 0        | -1          |
| Limited Reserves                         |  |           |             |           |           |           |          | \$24,648    |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | \$42,672  | \$229,101   | \$104,456 | \$106,046 | \$68,878  | \$16,059 | \$567,211   |
| April-17                                 |  | \$42,672  | \$228,876   | \$102,697 | \$106,046 | \$66,755  | \$19,860 | \$566,905   |
| NET CHGE                                 |  | \$0       | (\$225)     | (\$1,759) | \$0       | (\$2,123) | \$3,801  | (\$306)     |
| Ltd Incurred                             |  | \$271,408 | \$844,453   | \$656,838 | \$437,321 | \$241,229 | \$29,946 | \$2,481,195 |
| <b>TOTAL ALL LINES COMBINED</b>          |  |           |             |           |           |           |          |             |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |  |           |             |           |           |           |          |             |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | 2         | 6           | 8         | 16        | 6         | 8        | 46          |
| April-17                                 |  | 2         | 6           | 7         | 17        | 6         | 12       | 50          |
| NET CHGE                                 |  | 0         | 0           | -1        | 1         | 0         | 4        | 4           |
| Limited Reserves                         |  |           |             |           |           |           |          | \$26,367    |
| Year                                     |  | 2012      | 2013        | 2014      | 2015      | 2016      | 2017     | TOTAL       |
| March-17                                 |  | \$42,672  | \$352,289   | \$169,456 | \$534,046 | \$92,378  | \$24,790 | \$1,215,631 |
| April-17                                 |  | \$42,672  | \$402,064   | \$167,697 | \$578,216 | \$90,255  | \$37,441 | \$1,318,345 |
| NET CHGE                                 |  | \$0       | \$49,775    | (\$1,759) | \$44,170  | (\$2,123) | \$12,651 | \$102,714   |
| Ltd Incurred                             |  | \$271,722 | \$1,189,410 | \$727,967 | \$993,611 | \$264,729 | \$47,527 | \$3,494,966 |

**RESOLUTION NO. 15-17**

**SALEM COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

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

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

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

FUND YEAR 2016

| <u>CheckNumber</u>     | <u>VendorName</u>                 | <u>Comment</u>                           | <u>InvoiceAmount</u> |
|------------------------|-----------------------------------|--|----------------------|
| <b>000180</b>          |                                   |  |                      |
| 000180                 | LAW OFFICES OF THOMAS WAGNER, LLC | PROFESSIONAL LEGAL SRVS - 12/16 - F-2694 | 3,300.00             |
|                        |                                   |  | <b>3,300.00</b>      |
| <b>000181</b>          |                                   |  |                      |
| 000181                 | BOWMAN & COMPANY LLP              | AUDITOR FEE 3/9/17 FOR FY 2016           | 3,000.00             |
|                        |                                   |  | <b>3,000.00</b>      |
| TOTAL PAYMENTS FY 2016 |                                   |  | 6,300.00             |

FUND YEAR 2017

| <u>CheckNumber</u> | <u>VendorName</u>                | <u>Comment</u>                           | <u>InvoiceAmount</u> |
|--------------------|----------------------------------|--|----------------------|
| <b>000182</b>      |                                  |  |                      |
| 000182             | LAW OFFICES OF THOMAS WAGNER LLC | PROFESSIONAL LEGAL SRVS - 04/17 - F-2694 | 262.50               |
| 000182             | LAW OFFICES OF THOMAS WAGNER LLC | PROFESSIONAL LEGAL SRVS - 03/17 - F-2694 | 6,521.82             |
| 000182             | LAW OFFICES OF THOMAS WAGNER LLC | PROFESSIONAL LEGAL SRVS - 01/17 - F-2694 | 5,440.00             |
| 000182             | LAW OFFICES OF THOMAS WAGNER LLC | PROFESSIONAL LEGAL SRVS - 02/17 - F-2694 | 5,415.58             |
|                    |                                  |  | <b>17,639.90</b>     |
| <b>000183</b>      |                                  |  |                      |
| 000183             | CENTER FOR FORENSIC STUDIES      | PROFESSIONAL SRVS - O'LEARY MATTER 2/17  | 3,831.75             |
|                    |                                  |  | <b>3,831.75</b>      |
| <b>000184</b>      |                                  |  |                      |
| 000184             | ELITE LITIGATION SERVICES        | PROFESSIONAL SRVS O'LEARY MATTER 1/17    | 1,047.65             |
|                    |                                  |  | <b>1,047.65</b>      |
| <b>000185</b>      |                                  |  |                      |
| 000185             | RICHARD G. KIEKBUSCH, PH.D       | PROFESS SRVS O'LEARY MATTER JAN-FEB17    | 10,818.59            |
|                    |                                  |  | <b>10,818.59</b>     |
| <b>000186</b>      |                                  |  |                      |
| 000186             | INSERVCO INSURANCE SERVICE INC   | CLAIMS ADMIN - 4/15/17-7/14/17           | 5,675.00             |
|                    |                                  |  | <b>5,675.00</b>      |
| <b>000187</b>      |                                  |  |                      |
| 000187             | PERMA RISK MANAGEMENT SERVS      | POSTAGE FEE 04/2017                      | 1.61                 |
| 000187             | PERMA RISK MANAGEMENT SERVS      | EXECUTIVE DIRECTOR - 2ND QTR 2017        | 8,878.25             |
| 000187             | PERMA RISK MANAGEMENT SERVS      | POSTAGE FEE 01/2017                      | 2.03                 |
|                    |                                  |  | <b>8,881.89</b>      |
| <b>000188</b>      |                                  |  |                      |
| 000188             | THE ACTUARIAL ADVANTAGE          | ACTUARIAL CONSULTING FEE 2ND QTR 2017    | 1,989.75             |
|                    |                                  |  | <b>1,989.75</b>      |

000189  
000189

AJM INSURANCE MANAGEMENT

RMC FEE 2ND QTR 2017

2,500.00

**2,500.00**

TOTAL PAYMENTS FY 2017

52,384.53

**TOTAL PAYMENTS ALL FUND YEARS \$ 58,684.53**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** May 22, 2017

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**April – June 2017  
RISK CONTROL ACTIVITIES**

|   |   |   |
|---|---|---|
| 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 |
|---|---|---|

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

- **April 6:** Attended the SCIC meeting in Salem.
- **April 18:** Attended the SCIC Claims Committee meeting via conference call.

**UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **June 1:** Plan to attend the SCIC meeting in Salem.
- **June 20:** Plan to attend the SCIC Claims Committee meeting via conference call.

**CEL VIDEO LIBRARY USAGE**

- No videos utilized in 2017.

**SAFETY DIRECTOR BULLETINS**

- Comprehensive Playground Inspection Program – April 3.

## **Comprehensive Playground Inspection Programs**

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

### **Annual Audit**

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

### **Periodic (weekly to monthly) Inspections**

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

### **Daily Inspections**

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

1. J.A. Montgomery Risk Control offers a Playground Safety Inspector class.
2. Your Safety Consultant is ready to assist with any aspect of your program.

*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.*

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected **[INSERT FREQUENCY]** by **[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]**. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it **[HOW - write it down where, call it in to who, etc.]**. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to **[WHO]**. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call **[WHO – department and / or the police on their non-emergency number]**.

Do you have any questions?

*This lesson plan is intended for general information purposes. 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.*

## Recreation Department Playground Safety Checklist

| Location Surveyed:                                |            |        |     | Inspection Date:                    /                    / 201  |  |
|---|------------|--------|-----|---|--|
| Name of Inspector:                                |            |        |     | Title:  |  |
| #   | Needs Work | O<br>K | N/A | CONDITION: Write line #'s & comments on back for all "Needs Work" listings, and notify management to initiate required corrective action                                  |  |
| <b>General Condition of Grounds and Equipment</b> |            |        |     |   |  |
| 1   |            |        |     | Surfacing material is at adequate depth, (min 9"); not compacted or overgrown with vegetation   |  |
| 2   |            |        |     | Surface material (Use Zone) extends a minimum of 6 feet in all directions from all equipment.   |  |
| 3   |            |        |     | Surface material has adequate drainage & no tripping hazards such as roots, rocks, etc.   |  |
| 4   |            |        |     | Surface material has not been kicked out from under swings, front of slide, etc.  |  |
| 5   |            |        |     | Area free of vandalism (broken glass, trash, graffiti, etc.)  |  |
| 6   |            |        |     | Signs are present and legible – Rules, Hours & Age appropriate, supervision Suggested?  |  |
| 7   |            |        |     | Freezing weather, Hot surface & bike helmet warning signs posted?   |  |
| 8   |            |        |     | Benches, picnic tables, trees, etc. are not located in the Use Zones of play equipment  |  |
| 9   |            |        |     | Overhead wires or tree branches cleared to above 84 inches over play equipment.   |  |
| 10  |            |        |     | Overhanging dead tree limbs have been removed.  |  |
| 11  |            |        |     | Fencing is not damaged; have exposed sharp edges, any post caps missing, etc.   |  |
| 12  |            |        |     | Anchors / foots are not broken, exposed, cracked, or loose in the ground  |  |
| 13  |            |        |     | Platforms and railings are not cracked, bent, warping, rusting, etc.  |  |
| 14  |            |        |     | Steps, rungs, and platforms are in good condition and free of damage or excessive rust.   |  |
| 15  |            |        |     | Steps, rungs, and platforms do not allow accumulation of water or debris  |  |
| 16  |            |        |     | Hardware – Bolts & nuts are not loose, rusted, or extend more than 2 threads.   |  |
| 17  |            |        |     | Hardware is tamper resistant & compatible with the OEM (Original Equipment Manufacture)?  |  |
| 18  |            |        |     | Exposed ends of columns and tubing are covered by plugs or caps   |  |
| 19  |            |        |     | Paint is not chipped or peeling (If installed before 1978 lead paint is possible- should test)  |  |
| 20  |            |        |     | Wood is not cracked, heavily splintered, or otherwise deteriorated.   |  |
| <b>Specific Equipment</b>                         |            |        |     |   |  |
| 21  |            |        |     | Swings – surface material extended twice the height to the front and rear of swings   |  |
| 22  |            |        |     | Swings – no missing, damaged or loose swing seats; heavy seats with sharp edges or corners  |  |
| 23  |            |        |     | Swings - "S" hooks closed to maximum of width of a dime; (0.04")  |  |
| 24  |            |        |     | Swings – no worn bearings, hangers or chains. Bearings are lubricated.  |  |
| 25  |            |        |     | Slides are not cracked, bent, or otherwise damaged.   |  |
| 26  |            |        |     | Rigid climbers are smooth, not cracked, bent, or otherwise damaged.   |  |
| 27  |            |        |     | Flexible climbers do not present choke hazard. Ropes secured top and bottom.  |  |
| 28  |            |        |     | Rockers are in good condition. "D" shape handles?   |  |
| 29  |            |        |     | Merry-go rounds: 1) bottom of deck is not greater than 9" above surfacing, 2) include a speed limiter, & 3) has hand holds, 4) no open spaces in deck- essentially round? |  |
| 30  |            |        |     | Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests?  |  |
| <b>Ancillary Activities or Equipment</b>          |            |        |     |   |  |
| 31  |            |        |     | Sand play is located in shaded area, inspected & raked weekly to remove debris.   |  |
| 32  |            |        |     | Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.   |  |

Keep all inspection reports for the life of the equipment

J. A. Montgomery Risk Control April 2016

F I R S T  
**MCO**

***First Managed Care Option***

2740 Route 10., Suite 304, Morris Plains, NJ 07950

Tel: (973)257-5200 Fax: (973)257-2288

April 03, 2017

Staci Ulp

Inservco  
3150 Brunswick Pike

LAWRENCEVILLE, NJ 08648

Re: Monthly Reports

Dear Staci Ulp:

Enclosed please find the monthly reports for **SALEM COUNTY INS FUND**, which include the following:

- Savings Report for March, 2017

There were no appeals processed during the month of March

If you have any questions, or if I can be of additional assistance, please contact me at 973-257-5246.

Sincerely,

Tom Mooney  
President

Enclosure

CC: Veronica George, Inservco

Roby Walcoff, SALEM COUNTY INS FUND

Nancy Fowlkes, Inservco

Karen Read, SALEM COUNTY INS FUND



**First MCO Bill Review Services**  
**SALEM COUNTY INS FUND**  
**Medical Savings by Month**  
**NJ**

| Month of Reprice Service | Provider Billed Amount | First MCO Repriced | U & C / Fee Schedule | Savings   | % of Savings | # of Bills | In Network | Out Of Network | % PPO Penetration | # of Appeals | FMCO Fee  |
|--------------------------|------------------------|--------------------|----------------------|-----------|--------------|------------|------------|----------------|-------------------|--------------|-----------|
| <b>Total 2013</b>        | \$358,432              | \$148,272          | \$244,402            | \$210,160 | 59%          | 238        | 188        | 50             | 79%               | 0            | \$42,032  |
| <b>Total 2014</b>        | \$559,839              | \$242,972          | \$459,691            | \$316,867 | 57%          | 279        | 226        | 53             | 81%               | 0            | \$62,318  |
| <b>Total 2015</b>        | \$291,510              | \$166,300          | \$324,272            | \$125,210 | 43%          | 209        | 163        | 46             | 78%               | 1            | \$25,490  |
| <b>Total 2016</b>        | \$509,117              | \$213,989          | \$421,284            | \$295,128 | 58%          | 161        | 136        | 25             | 84%               | 4            | \$53,332  |
| Jan-17                   | \$8,783                | \$5,843            | \$9,665              | \$2,940   | 33%          | 11         | 5          | 6              | 45%               | 0            | \$351     |
| Feb-17                   | \$28,469               | \$17,670           | \$24,614             | \$10,799  | 38%          | 16         | 13         | 3              | 81%               | 0            | \$2,130   |
| Mar-17                   | \$2,166                | \$1,322            | \$3,544              | \$844     | 39%          | 7          | 6          | 1              | 86%               | 0            | \$169     |
| <b>Total 2017</b>        | \$39,418               | \$24,836           | \$37,824             | \$14,582  | 37%          | 34         | 24         | 10             | 71%               | 0            | \$2,649   |
| <b>Total to Date</b>     | \$1,758,316            | \$796,369          | \$1,487,473          | \$961,947 | 55%          | 921        | 737        | 184            | 80%               | 5            | \$185,821 |

Report Run Date:04/03/2017

SCI



F I R S T

**MCO**

**First Managed Care Option**

**SALEM COUNTY INS FUND / Inservco**

**Savings Report for NJ**

For the Period of: 03/01/2017 to 03/31/2017

| Patient Name   | Account Claim # | Provider Name   | DOS Period | Invoice / EOR Number | Inv./ EOR Date | No Of Lines | Provider Charge   | Provider Allowance | U & C Fee         | Network Savings | FMCO Fee        |
|--|-----------------|---|------------|----------------------|----------------|-------------|-------------------|--------------------|-------------------|-----------------|-----------------|
| <b>Employer Name: SALEM COUNTY INSURANCE FUND COMMISSION</b> |                 |   |            |                      |                |             |                   |                    |                   |                 |                 |
| CARR, DOUGLAS  | 3780000309      | US Regional II  | 02/02/2016 | 2324837900           | 03/10/2017     | 1           | \$95.00           | \$89.87            | \$136.98          | \$5.13          | \$1.03          |
| DITEODORO, DENISE  | 3780000255      | Crozer Chester Med Ctr - Springfiel                   | 06/25/2015 | 2270154501           | 03/20/2017     | 2           | \$0.00            | \$189.27           | \$1,299.00        | (\$189.27)      | (\$37.85)       |
| ECRET, DONALD  | 3780000359      | Terence W. Murphy MD PA                               | 01/24/2017 | 2326055100           | 03/17/2017     | 1           | \$1,250.00        | \$500.00           | \$1,250.00        | \$750.00        | \$150.00        |
| MCINTOSH, FRITZ  | 3780000358      | Premier Orthopaedic Associates of Southern New Jersey | 02/22/2017 | 2326075700           | 03/17/2017     | 1           | \$350.00          | \$135.00           | \$223.04          | \$215.00        | \$43.00         |
| SMITH, JOHN  | 3780000378      | US Regional II  | 02/27/2017 | 2325263100           | 03/14/2017     | 1           | \$157.00          | \$136.10           | \$222.93          | \$20.90         | \$4.18          |
| SMITH, JOHN  | 3780000378      | US Regional II  | 02/17/2017 | 2325304700           | 03/15/2017     | 1           | \$157.00          | \$136.10           | \$222.93          | \$20.90         | \$4.18          |
| SMITH, JOHN  | 3780000378      | US Regional II  | 03/06/2017 | 2327562100           | 03/24/2017     | 1           | \$157.00          | \$136.10           | \$222.93          | \$20.90         | \$4.18          |
| <b>Employer Totals:</b>                                      |                 |   |            |                      |                | <b>8</b>    | <b>\$2,166.00</b> | <b>\$1,322.44</b>  | <b>\$3,577.79</b> | <b>\$843.56</b> | <b>\$168.72</b> |
| <b>NJ Jurisdiction Totals:</b>                               |                 |   |            |                      |                | <b>8</b>    | <b>\$2,166.00</b> | <b>\$1,322.44</b>  | <b>\$3,577.79</b> | <b>\$843.56</b> | <b>\$168.72</b> |

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**F I R S T**

**MCO**

***First Managed Care Option***

SALEM COUNTY INS FUND / Inservco

Account Savings Summary

For the Period of: 03/01/2017 to 03/31/2017

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| Lines Processed | Provider Charge   | Provider Allowance | U & C Fee         | Network Savings | Total Reduction Amount | FMCO Fee        |
|-----------------|-------------------|--------------------|-------------------|-----------------|------------------------|-----------------|
| <u>8</u>        | <u>\$2,166.00</u> | <u>\$1,322.44</u>  | <u>\$3,577.79</u> | <u>\$843.56</u> | <u>\$843.56</u>        | <u>\$168.72</u> |

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***First Managed Care Option***

2740 Route 10,, Suite 304, Morris Plains, NJ 07950

Tel: (973)257-5200 Fax: (973)257-2288

May 01, 2017

Staci Ulp

Inservco  
3150 Brunswick Pike

LAWRENCEVILLE, NJ 08648

Re: Monthly Reports

Dear Staci Ulp:

Enclosed please find the monthly reports for **SALEM COUNTY INS FUND**, which include the following:

- Savings Report for April, 2017

There were no appeals processed during the month of April

If you have any questions, or if I can be of additional assistance, please contact me at 973-257-5246.

Sincerely,

Tom Mooney  
President

Enclosure

CC : Veronica George, Inservco  
Roby Walcoff, SALEM COUNTY INS FUND  
Nancy Fowlkes, Inservco  
Karen Read, SALEM COUNTY INS FUND



**First MCO Bill Review Services**  
**SALEM COUNTY INS FUND**  
**Medical Savings by Month**  
**NJ**

| Month of Reprice Service | Provider Billed Amount | First MCO Repriced | U & C / Fee Schedule | Savings          | % of Savings | # of Bills | In Network | Out Of Network | % PPO Penetration | # of Appeals | FMCO Fee         |
|--------------------------|------------------------|--------------------|----------------------|------------------|--------------|------------|------------|----------------|-------------------|--------------|------------------|
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| <b>Total 2014</b>        | \$559,839              | \$242,972          | \$459,691            | \$316,867        | 57%          | 279        | 226        | 53             | 81%               | 0            | \$62,318         |
| <b>Total 2015</b>        | \$291,510              | \$166,300          | \$324,272            | \$125,210        | 43%          | 209        | 163        | 46             | 78%               | 1            | \$25,490         |
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| Feb-17                   | \$28,469               | \$17,670           | \$24,614             | \$10,799         | 38%          | 16         | 13         | 3              | 81%               | 0            | \$2,130          |
| Mar-17                   | \$2,166                | \$1,322            | \$3,544              | \$844            | 39%          | 7          | 6          | 1              | 86%               | 0            | \$169            |
| Apr-17                   | \$9,794                | \$4,804            | \$8,242              | \$4,990          | 51%          | 5          | 5          | 0              | 100%              | 0            | \$855            |
| <b>Total 2017</b>        | <b>\$49,212</b>        | <b>\$29,639</b>    | <b>\$46,066</b>      | <b>\$19,573</b>  | <b>40%</b>   | <b>39</b>  | <b>29</b>  | <b>10</b>      | <b>74%</b>        | <b>0</b>     | <b>\$3,504</b>   |
| <b>Total to Date</b>     | <b>\$1,768,110</b>     | <b>\$801,173</b>   | <b>\$1,495,715</b>   | <b>\$966,937</b> | <b>55%</b>   | <b>926</b> | <b>742</b> | <b>184</b>     | <b>80%</b>        | <b>5</b>     | <b>\$186,676</b> |



F I R S T

**MCO**

***First Managed Care Option***

**SALEM COUNTY INS FUND / Inservco**

**Savings Report for NJ**

For the Period of: 04/01/2017 to 04/30/2017

| Patient Name   | Account Claim # | Provider Name   | DOS Period | Invoice / EOR Number | Inv / EOR Date | No Of Lines | Provider Charge   | Provider Allowance | U & C Fee         | Network Savings   | FMCO Fee        |
|--|-----------------|---|------------|----------------------|----------------|-------------|-------------------|--------------------|-------------------|-------------------|-----------------|
| <b>Employer Name: SALEM COUNTY INSURANCE FUND COMMISSION</b> |                 |   |            |                      |                |             |                   |                    |                   |                   |                 |
| ECRET, DONALD  | 3780000359      | Reconstructive Orthopedics, PA                        | 03/22/2017 | 2332256700           | 04/14/2017     | 1           | \$300.00          | \$110.10           | \$221.10          | \$189.90          | \$37.98         |
| MCINTOSH, FRITZ  | 3780000358      | Premier Orthopaedic Associates of Southern New Jersey | 03/22/2017 | 2333780200           | 04/20/2017     | 2           | \$1,775.00        | \$890.58           | \$1,648.04        | \$884.42          | \$176.88        |
| MCINTOSH, FRITZ  | 3780000358      | RA Pain Services, PA                                  | 11/18/2016 | 2333759600           | 04/20/2017     | 2           | \$2,150.00        | \$239.21           | \$1,012.32        | \$1,910.79        | \$239.21        |
| PRESTON, DEBORAH   | 3780000205      | Fenwick Emergency Physicians                          | 01/12/2015 | 2329712600           | 04/04/2017     | 2           | \$1,168.00        | \$510.21           | \$678.62          | \$657.79          | \$131.55        |
| SCHAEFFER, AMANDA  | 3780000384      | Memorial Hospital of Salem County                     | 03/10/2017 | 2329417000           | 04/02/2017     | 3           | \$3,605.00        | \$2,703.75         | \$801.20          | \$901.25          | \$180.25        |
| SMITH, JOHN  | 3780000378      | Premier Orthopaedic Associates of Southern New Jersey | 03/08/2017 | 2333969300           | 04/21/2017     | 1           | \$796.00          | \$350.00           | \$510.10          | \$446.00          | \$89.20         |
| <b>Employer Totals:</b>                                      |                 |   |            |                      |                | <b>11</b>   | <b>\$9,794.00</b> | <b>\$4,803.85</b>  | <b>\$4,869.38</b> | <b>\$4,990.15</b> | <b>\$855.07</b> |
| <b>NJ Jurisdiction Totals:</b>                               |                 |   |            |                      |                | <b>11</b>   | <b>\$9,794.00</b> | <b>\$4,803.85</b>  | <b>\$4,869.38</b> | <b>\$4,990.15</b> | <b>\$855.07</b> |

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F I R S T

**MCO**

***First Managed Care Option***

SALEM COUNTY INS FUND / Inservco

Account Savings Summary

For the Period of: 04/01/2017 to 04/30/2017

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| Lines Processed | Provider Charge   | Provider Allowance | U & C Fee         | Network Savings   | Total Reduction Amount | FMCO Fee        |
|-----------------|-------------------|--------------------|-------------------|-------------------|------------------------|-----------------|
| <u>11</u>       | <u>\$9,794.00</u> | <u>\$4,803.85</u>  | <u>\$4,869.38</u> | <u>\$4,990.15</u> | <u>\$4,990.15</u>      | <u>\$855.07</u> |

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***APPENDIX I – MEETING MINUTES***

**SALEM COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES MEETING – FEBRUARY 2, 2017  
104 MARKET STREET  
SALEM, NJ 9:00 AM**

Meeting called to order by Chairman Vanderslice. Open Public Meetings notice read into record.

**ROLL CALL OF COMMISSIONERS:**

|                    |         |
|--------------------|---------|
| Robert Vanderslice | Present |
| Katie Coleman      | Present |
| Jessica Bishop     | Present |

**FUND PROFESSIONALS PRESENT:**

|                    |  |
|--------------------|--|
| Executive Director | PERMA Risk Management Services<br><b>Bradford Stokes</b><br><b>Karen A. Read</b> |
|--------------------|--|

**ALSO PRESENT:**

Thomas Narolweski, AJM Insurance Management  
Michael Mulligan, Salem County  
Keith Platt, Inservco  
Veronica George, Inservco (*telephonically*)  
Amy Zeiders, Inservco  
Glenn Prince, JA Montgomery  
Danielle Batchelor, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** OPEN SESSION OF FEBRUARY 2, 2017

**MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 2, 2017**

|         |                          |
|---------|--------------------------|
| Moved:  | Commissioner Coleman     |
| Second: | Commissioner Vanderslice |
| Vote:   | Unanimous                |

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR REPORT:**

**Certificate of Insurance Issuance Report:** Attached on page 3 is the Certificate of Insurance Report from the CEL listing those certificates issued for the period of February 1, 2017 to February 28, 2017. There was 1 certificate of insurance issued for that period. In Appendix III the Renewal

Certificate of Insurance Report was attached for the time period of December 1, 2016 through January 31, 2017. There were 62 certificates issued during that time period.

**MOTION TO APPROVE THE CERTIFICATE OF ISSUANCE REPORTS**

Moved: Commissioner Vanderslice  
Second: Commissioner Coleman  
Vote: Unanimous

**NJ Excess Counties Insurance Fund (CELJIF)** - The CEL held its Reorganization Meeting on February 23, 2017 and adopted the respective reorganization resolutions. Ross Angilella was elected as Chairman and John Kelly was elected a Secretary. The Board of Commissioners appointed Wilmington Trust to provide Asset Manager Services. A resolution was adopted to offer membership to the County of Monmouth. Executive Director said Monmouth County decided to stay put, the pricing was close but they decided to stay with their current coverage. A coverage Committee was formed and Commissioners Kelly, White and Kessler volunteered to serve on the Committee.

A summary report of the meeting is included in the agenda on Pages 4-6. The CEL is scheduled to meet again on April 27, 2017 at the DiPiero Center in Blackwood.

**Financial Fast Track** – Included on Pages 7 & 8 of the agenda are the Financial Fast Track for the Salem County Insurance Fund Commission as of December 31, 2016 and January 31, 2017. The Commission has a deficit of \$971,438. Executive Director said 2016 continues to trend fairly well in the positive of \$348,000. Executive Director said of course the 2016 claims are still maturing but 2016 has held it's own.

**NJ CEL Property & Casualty Financial Fast Track** – Executive Director said included in the agenda on Page 9 is a copy the NJ CEL Financial Fast Track Report as of January 31, 2017. The report indicates the CEL has a surplus of \$8,384,712.

**Claims Tracking Report (Page 10)** - The claims tracking report is on page 10 of the agenda. The Claims Activity Report tracks open claims; the Executive Director will review the report with the Commission. Executive Director said we have three less open claims from the prior month.

**Bulletin NJCE 17-01 (Pages 11-15)** – On Page 11 is the first coverage bulletin issued by the NJCE Underwriting Manager regarding Unmanned Aircraft (“Drones”). On pages 12-15 is the FAA’s summary for the use of drones. The Underwriting office will be issuing other bulletins on various topics in the coming months.

**2017 – 2018 Limit Schematics (Appendix II)** - Included in Appendix II is a copy of the 2017-2018 Limit Schematics for the Salem County Insurance Fund Commission. A copy of the schematics will also be available on the Conner Strong & Buckelew website within the next few weeks. Executive Director said this information will also be available on the website.

**CEL TPA** – Included in the agenda on Page 16 is a copy of a letter from AmeriHealth with a

revised service Team announcement. Effective march 1, 2017 Amanda Metzger will be handling the CEL account taking over for Tom Watkins. Below is Amanda's contact information:

Mandee Metzger  
Client Administrator  
215-587-1773  
[Amanda.Metzger@ahcasualty.com](mailto:Amanda.Metzger@ahcasualty.com)

### **SAFETY COMMITTEE REPORT**

Glenn Prince reviewed the Safety Committee Report. Mr. Prince reported the Safety Committee last met on February 28, 2017 and is awaiting a confirmation date for the next quarterly Safety Committee meeting.

### **CLAIM COMMITTEE REPORT**

Claims Manager Danielle Batchelor reported the las Claims Committee met on March 21<sup>st</sup> and there will be one Payment Authority Request and 2 Settlement Authority requests to discuss in executive session. Our next meeting is scheduled for April 18<sup>th</sup>.

### **TREASURER**

**REPORT:** Treasurer Katie Coleman reviewed the April Bill List totaling \$412,857.02.

**MOTION TO APPROVE RESOLUTION 14-17 PAYMENT OF BILLS AS AMENDED IN THE AMOUNT OF \$412,857.02.**

|         |                          |
|---------|--------------------------|
| Moved:  | Commissioner Coleman     |
| Second: | Commissioner Vanderslice |
| Vote:   | 3 Ayes, 0 Nays           |

### **CEL SAFETY DIRECTOR REPORT**

Safety Director reviewed the report included in the agenda. Mr. Prince said they met last month at the 911 Center for the BRIT demonstration of the online training program which is a more effective way to issue training without losing the employee for the entire day. The program contains regulatory compliance training which can be completed on their desktop.

### **CLAIMS SERVICE:**

Ms. George reviewed the First MCO Report.

**MOTION TO GO INTO CLOSED SESSION**

Moved: Commissioner Coleman  
Second: Commissioner Bishop  
Vote: Unanimous

**MOTION TO GO INTO OPEN SESSION**

Moved: Commissioner Bishop  
Second: Commissioner Coleman  
Vote: Unanimous

**MOTION TO APPROVE THE PAYMENT AND SETTLEMENT  
AUTHORIZATION REQUESTS**

Moved: Commissioner Bishop  
Second: Commissioner Coleman  
Vote: 3 Ayes, 0 Nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN:**

Motion: Commissioner Bishop  
Second: Commissioner Coleman  
Vote: Unanimous

**MEETING ADJOURNED: 9:24 AM**

**NEXT MEETING WILL BE THURSDAY, June 1, 2017 at 9:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary