

**SALEM COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
JUNE 2, 2016 – 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 and the Elmer Times**
- 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 2, 2016 – 9:00 AM  
104 MARKET STREET  
SALEM, NJ 08079**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 7, 2016 Open Minutes.....Appendix I  
April 7, 2016 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 15-16 Bills List.....Page 17
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report ..... Page 18
  
- CLAIMS SERVICE – Inservco Insurance Services**
  - Monthly Savings Report..... Page 22

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**

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- MEETING ADJOURNMENT**
    - NEXT SCHEDULED MEETING: AUGUST 4, 2016**

**SALEM COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: June 2, 2016  
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 **Page 3** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 17, 2016 to May 25, 2016. There were 4 certificate of insurance issued during this period.

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

❑ **NJ Excess Counties Insurance Fund (CELJIF)** – 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 4& 5**.

❑ **NJ Excess Counties Insurance Fund (CELJIF) Proposed Bylaw Amendment (Pages 6-12)** – The CELJIF also held a public meeting on May 5, 2016 to review a proposed bylaw amendment which would allow a Joint Insurance Fund whose members are solely County autonomous agencies to become a member of the CELJIF. The Executive Committee of the CELJIF Board adopted the amendment.

The CELJIF is asking each Member County to place this matter on their next Freeholder Meeting Agenda for review and action. For your reference, attached on pages 11-12 is a sample resolution approving the amendment to the by-laws. Once action is taken by the governing body the CELJIF should be notified in writing of the decision.

❑ **Financial Fast Track** – Included on **Page 13 & 14** of the agenda are the Financial Fast Tracks for the Salem County Insurance Fund Commission for February and March. As of March 31, 2016 the Commission has a deficit of \$669,345.

❑ **NJ CEL Property and Casualty Financial Fast Track** - Included in the agenda on **Page 15** is the NJ CEL Financial Fast Track Report as of March 31, 2016. The CEL has a surplus of **\$6,016,257**.

- ❑ **Claims Tracking Report (Page 16)** – The claims tracking report is on page 16 of the agenda. The Claims Activity Report tracks open claims; 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 and Risk Manager to collect the data.



**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  
Salem County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**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 30<sup>th</sup>.

**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  
Mercer County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**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

P.O. BOX 2191 ★ ADMINISTRATION BUILDING ★ TOMS RIVER, NEW JERSEY 08754-2191

**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.**

(SAMPLE)

**RESOLUTION APPROVING AMENDMENT TO BY-LAWS OF THE NEW JERSEY  
COUNTIES EXCESS JOINT INSURANCE FUND**

WHEREAS, pursuant to Resolution No. \_\_\_\_\_, adopted on \_\_\_\_\_, the Board of Chosen Freeholders of the County of \_\_\_\_\_ (the "County"), authorized membership in the New Jersey Counties Excess Joint Insurance Fund, (the "Fund"), approved and adopted by-laws, and appointed commissioners as permitted by N.J.S.A. 40A:10-36 et seq.; and

WHEREAS, the by-laws of the Fund contain a provision for amendments to the by-laws which require filing written notice of the proposed amendment with the Fund Secretary, sending written notice to the Fund Commissioners, holding a public hearing by the Fund Commissioners on the proposed amendment, adopting the amendment by the governing bodies of three-fourths (3/4) of the Fund's members within six (6) months of the public hearing on the amendment, and approval by the Commissioners of the Departments of Banking and Insurance and Community Affairs; and

WHEREAS, the Fund complied with all notice provisions and held a public hearing on May 5, 2016 to amend Article II Membership, Membership Applications, as follows: *Joint Insurance Funds whose members are exclusive members of a local unit under the control and finance of the governing body of a County are permitted to apply to the Fund for membership*, and to clarify section 3c that "County" refers to *member* County; and

WHEREAS, the County approves and adopts the amendment to by-laws of the Fund, a copy of which is attached to the original hereof; now, therefore,

BE IT RESOLVED by the \_\_\_\_\_ County Board of Chosen Freeholders that it does hereby approve and adopt the by-laws amendment of the New Jersey Counties Excess

Joint Insurance Fund, (the "Fund"), a copy of which is attached to the original hereof, subject to compliance with all applicable laws, rules and regulations; and

BE IT FURTHER RESOLVED that a certified copy of this Resolution be sent to the Executive Director for the Fund to provide written notice to the Fund Secretary that the County of \_\_\_\_\_ has approved the by-laws amendment pursuant to the Amendment of By-Laws provision; and

BE IT FURTHER RESOLVED, the Executive Director for the Fund be and is hereby authorized to deliver a copy of the within Resolution to the Commissioners of the Departments of Banking and Insurance and Community Affairs upon receipt of adopting resolutions from three fourths (3/4) of the governing bodies of the Fund's members within six (6) months of the public hearing on the amendment and to notify the Fund when approval of the amendment is received from said Departments.

SALEM COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 29, 2016				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	124,915	249,830	4,674,419	4,924,249
2. CLAIM EXPENSES				
Paid Claims	28,349	127,243	1,624,539	1,751,781
Case Reserves	44,630	(17,465)	783,031	765,567
IBNR	48,307	102,872	311,208	414,080
Discounted Claim Value	(325)	3,324	(28,566)	(25,242)
<b>TOTAL CLAIMS</b>	<b>120,960</b>	<b>215,974</b>	<b>2,690,212</b>	<b>2,906,186</b>
3. EXPENSES				
Excess Premiums	56,340	112,681	2,468,465	2,581,145
Administrative	7,065	14,130	244,877	259,006
<b>TOTAL EXPENSES</b>	<b>63,405</b>	<b>126,810</b>	<b>2,713,341</b>	<b>2,840,152</b>
4. UNDERWRITING PROFIT (1-2-3)	(59,450)	(92,955)	(729,134)	(822,088)
5. INVESTMENT INCOME	0	1	12	14
6. PROFIT (4 + 5)	(59,450)	(92,953)	(729,121)	(822,075)
7. CEL APPROPRIATION CANCELLATION	0	0	1,259	1,259
8. DIVIDEND INCOME	0	0	0	0
9. INVESTMENT IN JOINT VENTURE	5,512	13,725	52,542	66,267
<b>10. SURPLUS (6 + 7 + 8)</b>	<b>(53,938)</b>	<b>(79,228)</b>	<b>(675,320)</b>	<b>(754,549)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2012	(5,907)	(5,192)	(157,203)	(162,395)
2013	(1,413)	(3,806)	(311,360)	(315,166)
2014	(68,341)	(91,891)	(161,412)	(253,303)
2015	14,762	1,561	(45,346)	(43,784)
2016	6,961	20,099		20,099
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(53,938)</b>	<b>(79,228)</b>	<b>(675,320)</b>	<b>(754,549)</b>
<b>TOTAL CASH</b>				
				<b>155,741</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2012</b>				
Paid Claims	466	466	221,076	221,542
Case Reserves	2,944	2,944	44,555	47,499
IBNR	(23)	(164)	4,682	4,519
Discounted Claim Value	(109)	(104)	(1,837)	(1,941)
<b>TOTAL FY 2012 CLAIMS</b>	<b>3,278</b>	<b>3,142</b>	<b>268,477</b>	<b>271,619</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,267	3,011	647,665	650,676
Case Reserves	(357)	2,391	368,137	370,528
IBNR	(302)	(907)	60,462	59,555
Discounted Claim Value	19	(54)	(10,474)	(10,528)
<b>TOTAL FY 2013 CLAIMS</b>	<b>1,627</b>	<b>4,441</b>	<b>1,065,789</b>	<b>1,070,231</b>
<b>FUND YEAR 2014</b>				
Paid Claims	5,254	7,887	483,447	491,334
Case Reserves	64,210	82,886	140,737	223,624
IBNR	(387)	(871)	96,817	95,945
Discounted Claim Value	348	3,174	(6,351)	(3,177)
<b>TOTAL FY 2014 CLAIMS</b>	<b>69,426</b>	<b>93,076</b>	<b>714,651</b>	<b>807,727</b>
<b>FUND YEAR 2015</b>				
Paid Claims	13,349	108,715	272,351	381,066
Case Reserves	(29,944)	(120,323)	229,602	109,279
IBNR	892	6,093	149,247	155,340
Discounted Claim Value	777	3,075	(9,905)	(6,830)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(14,926)</b>	<b>(2,440)</b>	<b>641,295</b>	<b>638,855</b>
<b>FUND YEAR 2016</b>				
Paid Claims	7,013	7,163		7,163
Case Reserves	7,776	14,637		14,637
IBNR	48,128	98,721		98,721
Discounted Claim Value	(1,361)	(2,767)		(2,767)
<b>TOTAL FY 2016 CLAIMS</b>	<b>61,556</b>	<b>117,754</b>	<b>0</b>	<b>117,754</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>120,960</b>	<b>215,974</b>	<b>2,690,212</b>	<b>2,906,186</b>

SALEM 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	124,915	374,745	4,674,419	5,049,164
2. CLAIM EXPENSES				
Paid Claims	30,538	157,780	1,624,539	1,782,319
Case Reserves	(37,953)	(55,418)	783,031	727,613
IBNR	(19,434)	83,437	311,208	394,645
Discounted Claim Value	(3,694)	(370)	(28,566)	(28,936)
<b>TOTAL CLAIMS</b>	<b>(30,544)</b>	<b>185,430</b>	<b>2,690,212</b>	<b>2,875,642</b>
3. EXPENSES				
Excess Premiums	56,340	169,021	2,468,465	2,637,486
Administrative	7,065	21,195	244,877	266,071
<b>TOTAL EXPENSES</b>	<b>63,405</b>	<b>190,215</b>	<b>2,713,341</b>	<b>2,903,557</b>
4. UNDERWRITING PROFIT (1-2-3)	92,054	(901)	(729,134)	(730,035)
5. INVESTMENT INCOME	0	1	12	14
6. PROFIT (4 + 5)	92,054	(899)	(729,121)	(730,021)
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	(6,850)	6,875	52,542	59,417
11. SURPLUS (6 + 7 + 8)	85,204	5,976	(675,320)	(669,345)
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2012	777	(4,415)	(157,203)	(161,618)
2013	9,559	5,753	(311,360)	(305,607)
2014	22,743	(69,148)	(161,412)	(230,560)
2015	4,919	6,480	(45,346)	(38,866)
2016	47,207	67,306		67,306
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>85,204</b>	<b>5,976</b>	<b>(675,320)</b>	<b>(669,345)</b>
<b>TOTAL CASH</b>				
				125,204
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2012</b>				
Paid Claims	1,996	2,462	221,076	223,538
Case Reserves	(1,996)	948	44,555	45,503
IBNR	(246)	(410)	4,682	4,272
Discounted Claim Value	89	(15)	(1,837)	(1,852)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(158)</b>	<b>2,985</b>	<b>268,477</b>	<b>271,462</b>
<b>FUND YEAR 2013</b>				
Paid Claims	1,398	4,409	647,665	652,073
Case Reserves	(1,398)	993	368,137	369,130
IBNR	(8,495)	(9,402)	60,462	51,060
Discounted Claim Value	460	406	(10,474)	(10,068)
<b>TOTAL FY 2013 CLAIMS</b>	<b>(8,035)</b>	<b>(3,594)</b>	<b>1,065,789</b>	<b>1,062,195</b>
<b>FUND YEAR 2014</b>				
Paid Claims	1,774	9,661	483,447	493,109
Case Reserves	(8,329)	74,558	140,737	215,295
IBNR	(10,348)	(11,219)	96,817	85,598
Discounted Claim Value	(4,915)	(1,741)	(6,351)	(8,092)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(21,817)</b>	<b>71,259</b>	<b>714,651</b>	<b>785,910</b>
<b>FUND YEAR 2015</b>				
Paid Claims	22,341	131,056	272,351	403,407
Case Reserves	(20,440)	(140,763)	229,602	88,839
IBNR	(7,086)	(993)	149,247	148,254
Discounted Claim Value	791	3,866	(9,905)	(6,039)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(4,394)</b>	<b>(6,834)</b>	<b>641,295</b>	<b>634,461</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,029	10,192		10,192
Case Reserves	(5,791)	8,846		8,846
IBNR	6,740	105,462		105,462
Discounted Claim Value	(118)	(2,885)		(2,885)
<b>TOTAL FY 2016 CLAIMS</b>	<b>3,860</b>	<b>121,615</b>	<b>0</b>	<b>121,615</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(30,544)</b>	<b>185,430</b>	<b>2,690,212</b>	<b>2,875,642</b>

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)
<b>TOTAL CLAIMS</b>	<b>(104,033)</b>	<b>1,004,852</b>	<b>12,041,128</b>	<b>13,045,980</b>
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
<b>TOTAL EXPENSES</b>	<b>2,264,513</b>	<b>4,179,420</b>	<b>57,708,877</b>	<b>61,888,297</b>
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
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
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
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(381,435)</b>	<b>152,085</b>	<b>5,864,172</b>	<b>6,016,257</b>
<b>TOTAL CASH</b>				<b>15,001,315</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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)
<b>TOTAL FY 2010 CLAIMS</b>	<b>5,479</b>	<b>(4,664)</b>	<b>478,992</b>	<b>474,328</b>
<b>FUND YEAR 2011</b>				
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)
<b>TOTAL FY 2011 CLAIMS</b>	<b>181</b>	<b>223,253</b>	<b>988,363</b>	<b>1,211,616</b>
<b>FUND YEAR 2012</b>				
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)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(106,584)</b>	<b>248,450</b>	<b>2,409,934</b>	<b>2,658,384</b>
<b>FUND YEAR 2013</b>				
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)
<b>TOTAL FY 2013 CLAIMS</b>	<b>(58,948)</b>	<b>(82,626)</b>	<b>2,074,007</b>	<b>1,991,381</b>
<b>FUND YEAR 2014</b>				
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)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(118,882)</b>	<b>(270,525)</b>	<b>2,680,255</b>	<b>2,409,731</b>
<b>FUND YEAR 2015</b>				
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)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(69,608)</b>	<b>51,778</b>	<b>3,409,576</b>	<b>3,461,355</b>
<b>FUND YEAR 2016</b>				
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)
<b>TOTAL FY 2016 CLAIMS</b>	<b>244,329</b>	<b>839,185</b>	<b>0</b>	<b>839,185</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(104,033)</b>	<b>1,004,852</b>	<b>12,041,128</b>	<b>13,045,980</b>

**Salem County Insurance Commission**  
**CLAIM ACTIVITY REPORT**

AS OF April 30, 2016

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	0	0	0	3	0	3
April-16	0	0	0	3	0	3
<b>NET CHGE</b>	0	0	0	0	0	0
Limited Reserves						<b>\$2,667</b>
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$0	\$0	\$8,000	\$0	\$8,000
April-16	\$0	\$0	\$0	\$8,000	\$0	\$8,000
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Ltd Incurred</b>	\$0	\$45,689	\$0	\$93,356	\$0	\$139,045
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	0	4	5	11	2	22
April-16	0	4	5	13	2	24
<b>NET CHGE</b>	0	0	0	2	0	2
Limited Reserves						<b>\$14,920</b>
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$278,088	\$30,000	\$42,002	\$2,000	\$352,090
April-16	\$0	\$278,088	\$30,000	\$48,002	\$2,000	\$358,090
<b>NET CHGE</b>	\$0	\$0	\$0	\$6,000	\$0	\$6,000
<b>Ltd Incurred</b>	\$313	\$297,148	\$32,128	\$49,757	\$2,000	\$381,347
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	0	0	0	1	0	1
April-16	0	0	0	1	0	1
<b>NET CHGE</b>	0	0	0	0	0	0
Limited Reserves						<b>\$200</b>
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$0	\$0	\$0	\$100	\$0	\$100
April-16	\$0	\$0	\$0	\$200	\$0	\$200
<b>NET CHGE</b>	\$0	\$0	\$0	\$100	\$0	\$100
<b>Ltd Incurred</b>	\$0	\$3,558	\$4,002	\$200	\$0	\$7,759
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	2	6	8	4	5	25
April-16	2	6	8	3	8	27
<b>NET CHGE</b>	0	0	0	-1	3	2
Limited Reserves						<b>\$12,754</b>
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$45,503	\$91,042	\$185,296	\$38,737	\$6,846	\$367,423
April-16	\$45,503	\$90,315	\$170,883	\$27,530	\$10,130	\$344,362
<b>NET CHGE</b>	\$0	(\$727)	(\$14,412)	(\$11,207)	\$3,284	(\$23,062)
<b>Ltd Incurred</b>	\$268,728	\$674,792	\$657,862	\$389,137	\$24,475	\$2,014,994
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2012	2013	2014	2015	2016	TOTAL
March-16	2	10	13	19	7	51
April-16	2	10	13	20	10	55
<b>NET CHGE</b>	0	0	0	1	3	4
Limited Reserves						<b>\$12,921</b>
Year	2012	2013	2014	2015	2016	TOTAL
March-16	\$45,503	\$369,130	\$215,296	\$88,839	\$8,846	\$727,614
April-16	\$45,503	\$368,404	\$200,883	\$83,732	\$12,130	\$710,652
<b>NET CHGE</b>	\$0	(\$727)	(\$14,412)	(\$5,107)	\$3,284	(\$16,962)
<b>Ltd Incurred</b>	\$269,041	\$1,021,187	\$693,992	\$532,449	\$26,475	\$2,543,145

**RESOLUTION NO. 15 -16**

**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 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000152</b>			
000152	NEW JERSEY COUNTIES EXCESS JIF	NJCE- FINAL 2015 ASSESSMENT BILL	37.88
			<b>37.88</b>
		TOTAL PAYMENTS FY 2015	37.88

**FUND YEAR 2016**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000153</b>			
000153	PERMA RISK MANAGEMENT SERVS	POSTAGE FEE 04/2016	2.08
000153	PERMA RISK MANAGEMENT SERVS	EXECUTIVE DIRECTOR FEE 2ND QTR 2016	8,878.25
			<b>8,880.33</b>
<b>000154</b>			
000154	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 2ND QTR 2016	1,989.75
			<b>1,989.75</b>
<b>000155</b>			
000155	AJM INSURANCE MANAGEMENT	RMC FEE 2ND QTR 2016 - SALEM COUNTY	2,500.00
		TOTAL PAYMENTS FY 2016	13,370.08

**TOTAL PAYMENTS ALL FUND YEARS \$ 13,407.96**

\_\_\_\_\_  
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 20, 2016

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**April – June 2016  
RISK CONTROL ACTIVITIES**

**MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED**

- **April 7:** Attended the SCIC meeting in Salem.

**UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **June 2:** Plan to attend the SCIC meeting in Salem.
- **June 21:** Plan to attend the SCIC Safety Committee meeting via conference call.

**SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Comprehensive Playground Inspection Program – April 5

**CEL VIDEO LIBRARY USAGE**

<b><u>2016</u></b>	
<b><u>MONTH</u></b>	<b><u># of Videos</u></b>
April	3
May (as of 5/20)	0

### **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 (included). 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 two other resources;

1. J.A. Montgomery 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

<b>Recreation Department Playground Safety Checklist</b>				
Location Surveyed:			Inspection Date:            /            / 20	
Name of Inspector:			Title:	
#	Needs Work	O 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 and is not compacted or overgrown with vegetation
2				Surface material extends a minimum use zone of 6 foot in all directions for all equipment.
3				Surface material has adequate drainage Tripping hazards such as roots, rocks, etc.
4				Surface material has not been kicked out from under swings, front of slide, etc.
5				Surface material free of trip hazards such as roots, rocks, etc.
6				Vandalism (broken glass, trash, graffiti, etc.)
7				Signs are present and legible – Rules, Hours and Age
8				Benches, picnic tables, 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				Dead tree limbs have been removed.
11				Fencing is not damaged; exposed sharp edges, end caps missing, etc.
12				Anchors / feet 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
18				Exposed ends of columns and tubing are covered by plugs or caps
19				Paint is not chipped or peeling ( if installed before 1962 lead paint is possible)
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
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.
29				Merry-go rounds are no greater than 9" above surface, include speed limiter, and in good shape
30				Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests
<b>Ancillary Activities or Equipment</b>				
33				Sand play is located in shaded area, inspected & raked weekly to remove debris.
34				Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.

J. A. Montgomery Risk Control  
April 2014

**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

May 02, 2016

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, 2016

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 Managed Care Option, Inc.**

**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
Jan-16	\$133,873	\$67,261	\$144,013	\$66,612	50%	14	11	3	79%	0	\$13,322
Feb-16	\$132,956	\$70,174	\$132,961	\$62,782	47%	10	9	1	90%	0	\$12,556
Mar-16	\$9,435	\$6,886	\$10,371	\$2,549	27%	21	19	2	90%	1	\$510
Apr-16	\$70,921	\$10,269	\$29,912	\$60,652	86%	26	23	3	88%	0	\$12,130
<b>Total 2016</b>	\$347,185	\$154,590	\$317,256	\$192,595	55%	71	62	9	87%	1	\$38,519
<b>Total to Date</b>	\$1,556,966	\$712,134	\$1,345,621	\$844,831	54%	797	639	158	80%	2	\$168,359

***APPENDIX I – MEETING MINUTES***

**SALEM COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES MEETING – APRIL 7, 2016  
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
Jessica Bishop	Present
Katie Coleman	Present

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Thomas Narolweski, AJM Insurance Management  
Michael Mulligan, Salem County  
Keith Platt, Inservco  
Veronica George, Inservco  
Ashley Nelms, Inservco  
Glenn Prince, JA Montgomery  
Danielle Batchelor, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** OPEN SESSION OF FEBRUARY 4, 2016

**MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 4, 2016**

Moved:	Commissioner Bishop
Second:	Commissioner Vanderslice
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR REPORT:**

**Certificate of Insurance Issuance Report:** Executive Director reported the Certificate of Insurance Issuance Report was included in the agenda from the CEL listing those certificates issued

for the period of January 29, 2016 to March 16, 2016. There were 3 certificates of insurance issued during this period

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

Moved:	Commissioner Vanderslice
Second:	Commissioner Bishop
Vote:	Unanimous

**NJ Excess Counties Insurance fund (CELJIF)** - The CEL held their Re-Organization Meeting on February 25, 2016. A summary report appears on Pages 3 & 4. The next meeting of the CEL is scheduled for Tuesday, April 26, 2016.

**Financial Fast Track** – Included on Page 5 & 6 of the agenda are the Financial Fast Tracks for the Salem County Insurance fund Commission for December and January. As of January 31, 2016 the Commission has a deficit of \$700,611. Executive Director said the Commission had a few fluctuations on reserves for 2014 and 2015. It is certainly not old news that 2012, 2013 and 2014 were not great years, 2015 was better and we are off to a fairly good start this year so hopefully these two years will help us recover a little from the not so good years.

**NJ CEL Property & Casualty Financial Fast Track** – Executive Director said included in the agenda on Page 7 was the NJ CEL Financial Fast Track Report as of January 31, 2016. The CEL has a surplus of \$6,222,795.

**Claims Tracking Report (Page 8)** - The claims tracking report was on page 45 of the agenda. The Claims Activity Report tracks open claims; the Executive Director reviewed the report and said we had four claims that closed in the time period of January and February it looks as though a majority of those claims were general liability claims and workers' comp the net total is minus four.

**2016 Excess Insurance and Ancillary Coverage Policies** - The CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the PERMA office for assistance. Risk Manager Tom Narolewski said they have received the login information.

### **SAFETY COMMITTEE REPORT**

Glenn Prince reported the Safety Committee met on January 29, 2016 a variety of topics were discussed including training for 2016. We are waiting on a confirmation on our next meeting date and when we receive that we will send out a meeting invite to everyone to participate.

## **CLAIM COMMITTEE REPORT**

Claims Manager Danielle Batchelor reported the Claims Committee met last month on March 15 to discuss one Payment Authority Request which we have for presentation today in executive session.

## **TREASURER**

**REPORT:** Treasurer Katie Coleman reported there are five bills to pay included in Resolution 14-16 in the amount of \$412,196.05.

**MOTION TO APPROVE RESOLUTION 14-16 PAYMENT OF BILLS AS AMENDED IN THE AMOUNT OF \$412,196.05.**

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

## **CEL SAFETY DIRECTOR REPORT**

Safety Director reviewed the report included in the agenda. Mr. Prince said on March 8<sup>th</sup> he and Risk Manager Tom Narolewski met with representatives from the corrections facility to try and encourage them to apply for a grant through the BRITT Safety Grant with our excess carrier. Mr. Prince said through their efforts they were able to get some quotes for body worn cameras in the facility and they have been awarded a grant for \$10,000 from the excess carrier.

## **CLAIMS SERVICE:**

Ms. George reviewed the MCO Report that was included in the agenda.

## **MOTION TO GO INTO CLOSED SESSION**

Moved:	Commissioner Bishop
Second:	Commissioner Vanderslice
Vote:	Unanimous

## **MOTION TO GO INTO OPEN SESSION**

Moved:	Commissioner Bishop
Second:	Commissioner Coleman
Vote:	Unanimous

## **MOTION TO APPROVE THE PAYMENT AUTHORIZATION REQUEST**

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

**OLD BUSINESS:** None

**NEW BUSINESS:** Commissioner Coleman said they have reached settlements on two cases; the Foreman case for \$19,000 and the Jones case for \$49,000. In response to the Executive Director, Attorney Mulligan said both are General Liability jail claims. Commissioner Coleman requested a motion to approve the settlements.

## **MOTION TO APPROVE THE GENERAL LIABILITY SETTLEMENTS FOR THE FOREMAN AND JONES CASES**

Motion: Commissioner Bishop  
Second: Commissioner Coleman  
Vote: Unanimous

**PUBLIC COMMENT:** Commissioner Bishop said their offices have moved from the second floor of 94 Market Street to the 110 5<sup>th</sup> Street Complex, Suite 400.

Keith Platt of Inservco said they will provide SARs for the two general liability settlements approved today.

## **MOTION TO ADJOURN:**

Motion: Commissioner Coleman  
Second: Commissioner Bishop  
Vote: Unanimous

**MEETING ADJOURNED: 9:38 AM**

**NEXT MEETING WILL BE THURSDAY, June 2, 2016 at 9:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary