

**SALEM COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 4, 2013 – 9 AM**

**COUNTY OLD COURTHOUSE
104 MARKET STREET – 2ND 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
APRIL 7, 2013 – 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: February 7, 2013 Open Minutes.....Appendix I**
 - CORRESPONDENCE - None**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**

 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal**
 - Claims Committee Report.....Verbal**

 - TREASURER**
 - Resolution 14-13 Bills List.....Page 13**

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Page 15**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: June 6, 2013**

SALEM COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 16
Parsippany, NJ 07054
Telephone (201) 881-7632
Fax (201) 881-7633

Date: April 4, 2013
Memo to: Commissioners of the Salem County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Certificate of Insurance Issuance Report** – On page 3 is the monthly Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of January 26, 2013 to March 28, 2013. There were 22 certificates in total issued during this period.

- Motion to Approve the Certificate Report**

- 2013 Property & Casualty Assessments** – First Assessments invoices for 2013 have been mailed out and are due. The second assessment of 30% is due on July 15, 2013 and the third assessment of 30% is due on September 15, 2013. Assessment invoices will be sent at the appropriate time.

- OPRA Request Form** – The CEL Commissions have adopted a uniform OPRA request form that complies with the Open Public Records Act and sets the appropriate fee as per statute. It is recommended that the Commission adopt this form. **(Page 7)**

- Motion to adopt the Open Public Records Act Form Pursuant to N.J.S.A. 47:1A-1 et.seq.**

- NJ Excess Counties Insurance Fund (CELJIF)** - The CEL met on February 28, 2013 and reorganized at their meeting. Commissioner Smith of the Burlington County Insurance Commission was appointed Chairman. Commissioner Mecouch of Cumberland County Insurance Commission was appointed Secretary.

Attached on page 11 and 12 is the summary report of the CEL's meeting.

- 2013 Renewal Information and 2013 Remarketing Information** – The CEL Underwriting Manager advises his office has received most of the information that was requested but some information is still outstanding. Please forward any outstanding information to Missy Williamson at mwilliamson@connerstrong.com.

- ❑ **2013 Excess Insurance and Ancillary Coverage Policies** - The CEL renewal policies will be available electronically through the Conner Strong & Buckelew secure website for those authorized representatives who were designated by their respective member entity. In addition to this, certain Commission professionals are granted access. The login information will remain the same as last year. The CEL Underwriting Manager is in the process of reviewing the policies and will release an e-mail with instructions to access the website when the policies are available.

- ❑ **Insurance Commission Website** – The Commission contracted with DHS Marketing Solution to establish the Commission website to satisfy new state legislation. The layout of the webpage is complete with content being added.

Salem County Insurance Commission Certificate Of Insurance Monthly Report

From 1/26/2013 To 2/28/2013

Holder (H) / Insured Name (I) Coverag	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
SCIC H- Evidence of Insurance AU WC I- Salem County	94 Market Street Salem, NJ 08079	377	Evidence of insurance. All operations usual to County Governmental Entity with respect fo 2008 Chevy # 1GBJG316681186724, 14/16 passenger van.	2/6/2013 GL EX
H- Pittsgrove Township Schools AU WC I- Salem County	1076 Almond Road Pittsgrove, NJ 08318 94 Market Street Salem, NJ 08079	651	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Salem County Tax Board Seminar taking place on the Pittsgrove Township Board of Education. CLD	1/30/2013 GL EX
H- Salem County Cultural & Heritage Commission AU WC I- Salem County	94 Market Street Salem, NJ 08079 94 Market Street Salem, NJ 08079	652	Evidence of insurance. All operations usual to County Governmental Entity. CLD	1/30/2013 GL EX
H- Salem County Department of Health AU WC I- Salem County	98 Market Street Woodstown, NJ 94 Market Street Salem, NJ 08079	654	Evidence of insurance. All operations usual to County Governmental Entity.	1/30/2013 GL EX
H- Salem County Emergency Services AU WC I- Salem County	135 Cemetary Road Woodstown, NJ 08709 94 Market Street Salem, NJ 08079	655	Evidence of insurance. All operations usual to County Governmental Entity. CLD	1/30/2013 GL EX
H- Salem County Fair Grounds Association AU WC I- Salem County	Route 40 Piles Grove, NJ 08098 94 Market Street Salem, NJ 08079	656	Evidence of insurance. All operations usual to County Governmental Entity. CLD	1/30/2013 GL EX
H- Salem County Library Commission AU WC I- Salem County	112 Weat Broadway Salem, NJ 08079 94 Market Street Salem, NJ 08079	658	Evidence of insurance. All operations usual to County Governmental Entity. CLD	1/30/2013 GL EX
H- Salem County Office on Aging AU WC I- Salem County	98 Market St. Salem, NJ 08079 94 Market Street Salem, NJ 08079	659	Evidence of insurance. All operations usual to County Governmental Entity. CLD	1/30/2013 GL EX
H- Salem County Vocational School AU WC I- Salem County	880 Route 45 Woodstown, NJ 08098 94 Market Street Salem, NJ 08079	660	Evidence of insurance. All operations usual to County Governmental Entity as respects to use of facility for RERP Training and FEMA graded exercise. CLD	1/30/2013 GL EX

H- Salem County Vocational Technical School AU WC	P.O. Box 350, Salem-Woodstown Road Woodstown, NJ 08098	661	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity as respects to Inter Local School Based Youth Services Agreement. CLD	
H- Salem County Vocational Technical School AU WC	880 Route 45 Woodstown, NJ 08098	663	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- State Council on the Arts AU WC	PO Box 306; 225 West State Street Trenton, NJ 08625	664	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- State of NJ Dept. of Military & Veterans Affairs-ORP AU WC	P.O. Box 340 Trenton, NJ 08625	665	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- State of NJ Dept. of Military & Veterans Affairs-ORP AU WC	P.O. Box 340 Trenton, NJ 08625	665	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- State of New Jersey Dept of Community Affairs AU WC	Division of Housing & Community PO Box 806 Trenton, NJ 08625-0806	666	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- Salem County Office of Disabled AU WC	98 Market Street Salem, NJ 08079	717	Evidence of insurance. All operations usual to County	1/30/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity involving their activities to various organizations including grants, transport, home visits, forums, displays, etc. etc. etc. Non specific. CLD	
H- Wal-Mart EX MM	709 S. Broadway Pennsville, NJ 08070	736	Evidence of insurance. All operations usual to County	2/11/2013 GL AU
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity as respects to monthly screenings at Wal-Mart.. Salem County Department of Health Clinic has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- County of Gloucester AU WC	Board of Chosen Freeholders It's Department & Agencies et al Administration Building, 2 South Broad Street Woodbury, NJ 08096	747	Evidence of insurance. All operations usual to County	2/22/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079		Governmental Entity. CLD	
H- Monmouth County Vocational AU WC	School District Career Center ATTN: Mr. Tom	750	Evidence of insurance. All operations usual to County	2/26/2013 GL EX

I- Salem County	Sansevero 1000 Kozloski Road Freehold, NJ 07728 94 Market Street Salem, NJ 08079	751	Governmental Entity as respects to NJ HOSA's (CTEP Grant) State Leadership Conference on March 15-17 (snow dates March 22-24), 2013. In attendance will be secondary/postsecondary/collegiate students, advisors, family, industry professionals. CLD
H- Pennsville Township AU WC I- Salem County	90 North Broadway Pennsville, NJ 08070 94 Market Street Salem, NJ 08079	751	Evidence of insurance. All operations usual to County 2/26/2013 GL EX Governmental Entity as respects to the utilization of the municipal firing range by members of the Prosecutor's Office, Sheriff's Office and Correctional Facility, located off of Lehigh Road in Pennsville Township. CLD

Total # of Holders = 20

Salem County Insurance Commission Certificate of Insurance Monthly Report

From 3/1/2013 To 3/28/2013

Holder (H) / Insured Name (I) Coverag	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
SCIC				
H- Robin's Nest, Inc. EX MM	Riverview Family Success Center 157 W. Main Street Penns Grove, NJ 08069	764	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of facilities by the Health Department to provide their services. .Subject to the terms, conditions, limitations and exclusions of the policy.	3/6/2013 GL AU
I- Salem County	94 Market Street Salem, NJ 08079			
H- Salem County Improvement Authority AU WC	Solid Waste Division 199 East Broadway Salem, NJ 08079	778	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Shared Service Agreement Solid Waste Disposal- Public Entity. CLD	3/22/2013 GL EX
I- Salem County	94 Market Street Salem, NJ 08079			

Total # of Holders = 2

- Burlington Co. Com
- Camden Co. Com.
- Cumberland Co. Com.
- Gloucester Co. Com.
- N.J. Counties Excess
- Salem County Com.

PLEASE SELECT ONE FUND PER FORM BY PLACING CHECK MARK
NEXT TO THE JOINT INSURANCE FUND OR COMMISSION
OPEN PUBLIC RECORDS ACT REQUEST FORM
9 Campus Drive, Suite 16
Parsippany, NJ 07054
Phone No: 201-881-7632 Fax No: 201-881-7633
PERMA: Attn: Mary Louise Doner

Important Notice

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

Requestor Information – Please Print	Payment Information
First Name _____ MI _____ Last Name _____ E-mail Address _____ Mailing Address _____ City _____ State _____ Zip _____ Telephone _____ FAX _____ Preferred Delivery: Pick Up _____ US Mail _____ On-Site Inspect _____ Fax _____ E-mail _____ If you are requesting records containing personal information, please circle one: Under penalty of <u>N.J.S.A. 2C:28-3</u> , I certify that I <i>HAVE</i> / <i>HAVE NOT</i> been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States. Signature _____ Date _____	Maximum Authorization Cost \$ _____ Select Payment Method Cash Check Money Order Fees: Letter size pages - \$0.05 per page Legal size pages - \$0.07 per page Other materials (CD, DVD, etc) – actual Delivery: Delivery / postage fees additional depending upon delivery type. Extras: Special service charge dependent upon request.

Record Request Information: Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

AGENCY USE ONLY AGENCY USE ONLY AGENCY USE ONLY

Est. Document Cost _____ Est. Delivery Cost _____ Est. Extras Cost _____ Total Est. Cost _____ Deposit Amount _____ Estimated Balance _____ Deposit Date _____	Disposition Notes Custodian: If any part of request cannot be delivered in seven business days, detail reasons here.	Tracking Information	Final Cost	
	Tracking # _____ Rec'd Date _____ Ready Date _____ Total Pages _____	Total _____ Deposit _____ Balance Due _____ Balance Paid _____	Records Provided	
	In Progress - Open _____ Denied - Closed _____ Filled - Closed _____ Partial - Closed _____	_____ <div style="display: flex; justify-content: space-between;"> Custodian Signature Date </div>		

DEPOSITS

The custodian may require a deposit against costs for reproducing documents sought through an anonymous request whenever the custodian anticipates that the documents requested will cost in excess of \$5 to reproduce.

Where a special service charge is warranted under OPRA, that amount will be communicated to you as required under the statute. You have the opportunity to review and object to the charge prior to it being incurred. If, however, you approve of the fact and amount of the special service charge, you may be required to pay a deposit or pay in full prior to reproduction of the documents.

YOUR REQUEST FOR RECORDS IS DENIED FOR THE FOLLOWING REASON(S):

(To be completed by the Custodian of Records – check the box of the numbered exemption(s) as they apply to the records requested. If multiple records are requested, be specific as to which exemption(s) apply to each record. **Response is due to requestor as soon as possible, but no later than seven business days.**)

N.J.S.A. 47:1A-1.1

- Inter-agency or intra-agency advisory, consultative or deliberative material
- Legislative records
- Law enforcement records:
 - Medical examiner photos
 - Criminal investigatory records (however, N.J.S.A. 47:1A-3.b. lists specific criminal investigatory information which must be disclosed)
 - Victims' records
- Trade secrets and proprietary commercial or financial information
- Any record within the attorney-client privilege
- Administrative or technical information regarding computer hardware, software and networks which, if disclosed would jeopardize computer security
- Emergency or security information or procedures for any buildings or facility which, if disclosed, would jeopardize security of the building or facility or persons therein
- Security measures and surveillance techniques which, if disclosed, would create a risk to the safety or persons, property, electronic data or software
- Information which, if disclosed, would give an advantage to competitors or bidders
- Information generated by or on behalf of public employers or public employees in connection with:
 - Any sexual harassment complaint filed with a public employer
 - Any grievance filed by or against an employee
 - Collective negotiations documents and statements of strategy or negotiating
- Information that is a communication between a public agency and its insurance carrier, administrative service organization or risk management office
- Information that is to be kept confidential pursuant to court order
- Certificate of honorable discharge issued by the United States government (Form DD-214) filed with a public agency
- Social security numbers
- Credit card numbers
- Unlisted telephone numbers
- Drivers' license numbers
- Certain records of higher education institutions:
 - Research records
 - Questions or scores for exam for employment or academics
 - Charitable contribution information
 - Rare book collections gifted for limited access
 - Admission applications
 - Student records, grievances or disciplinary proceedings revealing a students' identification
- Biotechnology trade secrets N.J.S.A. 47:1A-1.2
- Convicts requesting their victims' records N.J.S.A. 47:1A-2.2

- Ongoing investigations of non-law enforcement agencies (must prove disclosure is inimical to the public interest) N.J.S.A. 47:1A-3.a.
- Public defender records N.J.S.A. 47:1A-5.k.
- Upholds exemptions contained in other State or federal statutes and regulations, Executive Orders, Rules of Court, and privileges created by State Constitution, statute, court rule or judicial case law N.J.S.A. 47:1A-9
- Personnel and pension records (however, the following information must be disclosed:
 - An individual's name, title, position, salary, payroll record, length of service, date of separation and the reason for such separation, and the amount and type of any pension received
 - When required to be disclosed by another law, when disclosure is essential to the performance of official duties of a person duly authorized by this State or the US, or when authorized by an individual in interest
 - Data contained in information which disclose conformity with specific experiential, educational or medical qualifications required for government employment or for receipt of a public pension, but not including any detailed medical or psychological information N.J.S.A. 47:1A-10

N.J.S.A. 47:1A-1

- "a public agency has a responsibility and an obligation to safeguard from public access a citizen's personal information with which it has been entrusted when disclosure thereof would violate the citizen's reasonable expectation of privacy."

Burnett v. County of Bergen, 198 N.J. 408 (2009). Without ambiguity, the court held that the privacy provision "is neither a preface nor a preamble." Rather, "the very language expressed in the privacy clause reveals its substantive nature; it does not offer reasons why OPRA was adopted, as preambles typically do; instead, it focuses on the law's implementation." "Specifically, it imposes an obligation on public agencies to protect against disclosure of personal information which would run contrary to reasonable privacy interests."

Executive Order No. 21 (McGreevey 2002)

- Records where inspection, examination or copying would substantially interfere with the State's ability to protect and defend the State and its citizens against acts of sabotage or terrorism, or which, if disclosed, would materially increase the risk or consequences of potential acts of sabotage or terrorism.
- Records exempted from disclosure by State agencies' proposed rules.

Executive Order No. 26 (McGreevey 2002)

- Certain records maintained by the Office of the Governor
- Resumes, applications for employment or other information concerning job applicants while a recruitment search is ongoing
- Records of complaints and investigations undertaken pursuant to the Model Procedures for Internal Complaints Alleging Discrimination, Harassment or Hostile Environments
- Information relating to medical, psychiatric or psychological history, diagnosis, treatment or evaluation
- Information in a personal income or other tax return
- Information describing a natural person's finances, income, assets, liabilities, net worth, bank balances, financial history or activities, or creditworthiness, except as otherwise required by law to be disclosed
- Test questions, scoring keys and other examination data pertaining to the administration of an examination for public employment or licensing
- Records in the possession of another department (including NJ Office of Information Technology or State Archives) when those records are made confidential by regulation or EO 9.

Other Exemption(s) contained in a State statute, resolution of either or both House of the Legislature, regulation, Executive Order, Rules of Court, any federal law, federal regulation or federal order pursuant to N.J.S.A. 47:1A-9.a.

(Please provide detailed information regarding the exemption from disclosure for which you are relying to deny access to government records. If multiple records are requested, be specific as to which exemption(s) apply to each record.)

REQUEST FOR RECORDS UNDER THE COMMON LAW

If, in addition to requesting records under OPRA, you are also requesting the government records under the common law, please check the box below.

A public record under the common law is one required by law to be kept, or necessary to be kept in the discharge of a duty imposed by law, or directed by law to serve as a memorial and evidence of something written, said, or done, or a written memorial made by a public officer

authorized to perform that function, or a writing filed in a public office. The elements essential to constitute a public record are that it be a written memorial, that it be made by a public officer, and that the officer be authorized by law to make it.

Yes, I am also requesting the documents under common law.

If the information requested is a "public record" under common law and the requestor has a legally recognized interest in the subject matter contained in the material, then the material must be disclosed if the individual's right of access outweighs the State's interest in preventing disclosure.

Please set forth your interest in the subject matter contained in the requested material:

Note that any challenge to a denial of a request for records under the common law cannot be made to the Government Records Council, as the Government Records Council only has jurisdiction to adjudicate challenges to denials of OPRA requests. A challenge to the denial of access under the common law can be made by filing an action in Superior Court.

1. All government records are subject to public access under the Open Public Records Act ("OPRA"), unless specifically exempt.
2. A request for access to a government record under OPRA must be in writing, hand-delivered, mailed, transmitted electronically, or otherwise conveyed to the appropriate custodian. N.J.S.A. 47:1A-5.g. The seven (7) business day response time does not commence until the records custodian receives the request form. If you submit the request form to any other officer or employee of the Fund or Commission, that officer or employee must either forward the request to the appropriate custodian, or direct you to the appropriate custodian. N.J.S.A. 47:1A-5.h.
3. Requestors may submit requests anonymously. If you elect not to provide a name, address, or telephone number, or other means of contact, the custodian is not required to respond until you reappear before the custodian seeking a response to the original request.
4. The fees for duplication of a government record in printed form are listed on the front of this form. We will notify you of any special service charges or other additional charges authorized by State law or regulation before processing your request. Payment shall be made by cash, check or money order payable to the Fund or Commission.
5. ***You may be charged a 50% or other deposit when a request for copies exceeds \$25.*** The Fund or Commission custodian will contact you and advise you of any deposit requirements. You agree to pay the balance due upon delivery of the records. Anonymous requests in excess of \$5.00 require a deposit of 100% of estimated fees.
6. Under OPRA, a custodian must deny access to a person who has been convicted of an indictable offense in New Jersey, any other state, or the United States, ***and*** who is seeking government records containing personal information pertaining to the person's victim or the victim's family. This includes anonymous requests for said information.
7. By law, the Fund or Commission must notify you that it grants or denies a request for access to government records within seven (7) business days after the agency custodian of records receives the request. If the record requested is not currently available or is in storage, the custodian will advise you within seven (7) business days after receipt of the request when the record can be made available and the estimated cost for reproduction.
8. You may be denied access to a government record if your request would substantially disrupt agency operations and the custodian is unable to reach a reasonable solution with you.
9. If the Fund or Commission is unable to comply with your request for access to a government record, the custodian will indicate the reasons for denial on the request form or other written correspondence and send you a signed and dated copy.
10. Except as otherwise provided by law or by agreement with the requester, if the agency custodian of records fails to respond to you within seven (7) business days of receiving a request, the failure to respond is a deemed denial of your request.
11. If your request for access to a government record has been denied or unfilled within the seven (7) business days required by law, you have a right to challenge the decision by the Fund or Commission to deny access. At your option, you may either institute a proceeding in the Superior Court of New Jersey or file a complaint with the Government Records Council ("GRC") by completing the Denial of Access Complaint Form. You may contact the GRC by toll-free telephone at 866-850-0511, by mail at PO Box 819, Trenton, NJ, 08625, by e-mail at grc@dca.state.nj.us, or at their web site at www.state.nj.us/grc. The Council can also answer other questions about the law. All questions regarding complaints filed in Superior Court should be directed to the Court Clerk in your County.
12. Information provided on this form may be subject to disclosure under the Open Public Records Act.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 16
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 28, 2013
To: Executive Committee
Salem County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2013 Reorganization: The NJCE conducted its 2013 Reorganization and adopted the respective resolutions to conduct the business of the Fund. In addition, the Board of Fund Commissioners held elections for Chair and Secretary. Below is a listing of the 2013 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2013 Officers

Chairman	Michael Smith	Burlington County Insurance Commission
Secretary	Ken Mecouch	Cumberland County Insurance Commission
	Robert Vanderslice	Salem County Insurance Commission
	Ross Angilella	Camden County Insurance Commission
	Gerald White	Gloucester County Insurance Commission
	Matthew DiRado	Union County
Alternate Commissioner	Anna Marie Wright	Camden County Insurance Commission

Request For Proposals Professional Services: The NJCE released Request for Proposals for Executive Director, Underwriting Manager and Safety Director. Fund Attorney reported that one response was received for each position from the incumbent service vendors and that a sub-committee of commissioners, the Fund Attorney and Fund Treasurer met telephonically to review the responses. The Board adopted Resolution 14-13 which established compensation amounts and appointed PERMA Risk Management Services as Executive Director, Conner Strong & Buckelew as Underwriting Manager and JA Montgomery as Safety Director for a three-year period.

2013 Excess Insurance and Ancillary Coverage Policies: The renewal policies are made available to NJCE members electronically through the Conner Strong & Buckelew secure website for those authorized representatives designated by their respective member entity. The Underwriting Manager is in the process of reviewing the policies and will release an e-mail with instructions to access the website when the policies are available. The policies are expected to be available by April 2013.

Camden County Police Department: As a follow-up to last month's report, the County continues to progress in the development of the new police department. Executive Director reported that patrolling will begin in late April and will quickly ramp up over the next five months. The Camden County Insurance Commission (CCIC) is actively pursuing a separate insurance program for the casualty lines. Upon receipt of the full report from CCIC a sub-committee of the NJCE JIF will meet to review alternatives that may be available through the JIF.

Claims Administrator-WC & GL contact: CompServices recently changed the account service team for reporting of workers' compensation and liability claims. An updated 2013 Claims Reporting Requirements was distributed via email and was enclosed in the agenda for reference.

NJCE JIF Website: As a follow up to last month, the fund office obtained letter quotes from web-hosting vendors and based on overall cost/services has selected Spark Creative Group of Collingswood, NJ. The fund's website is www.njce.org and currently has the minimum required documents posted and will be updated on an as-needed basis.

Financials: Executive Director reported that the Fund's current surplus is \$2.2 million.

Remarketing of the Excess Casualty: Underwriting Manager reported that efforts continue to replace the Meadowbrook Casualty program, which is set to expire at the end of this year. A report on current negotiations was discussed during closed session.

Risk Control: Safety Director's report included a report reflecting the risk control activities from January through March 2013.

Claims Administrator: Executive Director provided a summary report of claims to date.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 25, 2013 at 1:00PM at the Camden County Emergency Training Center.

**SALEM COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 14-13

APRIL 2013

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 2012

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000001			
000001	INSERVCO INSURANCE SERVICE INC	CLAIM ADMIN-OCT-DEC 12-378-101512011413	5,250.00
			5,250.00
000002			
000002	PERMA RISK MANAGEMENT SERVS	EXECUTIVE DIRECTOR - OCT, NOV, DEC 2012	7,151.00
			7,151.00
000003			
000003	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 2012	500.00
			500.00
TOTAL PAYMENTS FY 2012			12,901.00

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000004			
000004	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST INSTALL 2013	434,136.67
			434,136.67
000005			
000005	PERMA RISK MANAGEMENT SERVS	EXECUTIVE DIRECTOR FEE JAN FEB MAR 2013	8,366.25
			8,366.25
000006			
000006	THE ACTUARIAL ADVANTAGE	VOIDED	
000007			
000007	COUNTY OF SALEM	REIMBURSE PAYMENT WEBSITE	2,500.00
			2,500.00
000008			
000008	INSERVCO INSURANCE SERVICE INC	CLAIM ADMIN-JAN-APR-13-378-101512011413	5,250.00
			5,250.00
000009			
000009	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING - JAN FEB MAR 2013	1,875.00
			1,875.00
TOTAL PAYMENTS FY 2013			452,127.92

TOTAL PAYMENTS ALL FUND YEARS \$ 465,028.92

Chairperson

Attest:

Vice Chairperson

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

Treasurer

Date

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 21, 2013

**February - April 2013
RISK CONTROL ACTIVITIES**

JIF MEETINGS ATTENDED / TRAINING PRESENTED

- **February 7:** Attended the SCIC meeting in Salem.
- **February 7:** One session of HazMat Awareness w/HazCom GHS was presented for SCIC at the Emergency Services Center in Woodstown.
- **February 13:** Attended the Executive Safety Committee Meeting in Salem.
- **March 21:** Attended the SCIC Claims Committee and Liability Claim meeting in Salem.

UPCOMING JIF MEETINGS / TRAINING PLANNED

- **March 27:** Plan to attend the SCIC Safety Committee meeting in Salem.
- **April 4:** Plan to attend the SCIC meeting in Salem.
- **April 4:** Training (TBD) is scheduled for SCIC at the Emergency Services Center in Woodstown.
- **April 20:** One session of Defensive Driving (DDC-6) is scheduled for Salem County at the Emergency Services Center in Woodstown.

TRAINING CALENDAR FOR April 2013

4/4/13	Salem - Emergency Services Center	TBD	TBD
4/20/13	Salem - Emergency Services Center	DDC – 6	8:30 – 3:00 pm (w/lunch brk)

CEL VIDEO LIBRARY

No videos were utilized by SCIC during 2012 and 2013.

APPENDIX I – MEETING MINUTES

**SALEM COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES MEETING – February 7, 2013
104 MARKET STREET
SALEM, NJ 9:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Robert Vanderslice	Present
Evern Ford	Present
Katie Coleman	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes Karen A. Read
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ALSO PRESENT:

David Strout, Cettei & Connell
Tom Narolewski, Cettei & Connell
Michael Mulligan, Salem County Counsel
Earl R. Gage, Salem County
Megan Callahan, Inservco
Veronica Prince, Inservco
Glenn Prince, JA Montgomery
Michelle Leighton, Conner Strong & Buckelew
Robyn Walcoff, Conner Strong & Buckelew
Joseph Hrubash, Conner Strong & Buckelew
Diane Sparks, DHS Marketing Solutions

APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 3, 2013

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 3, 2013

Moved:	Commissioner Ford
Second:	Commissioner Coleman
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2012 & 2013 Property & Casualty Assessments: Executive Director reported in accordance with the Commission's By Laws, the assessment bills for 2012 for property and casualty were mailed to member entities. The Fund is finalizing set up of bank accounts and will process payment as soon as possible. Assessment dates for 2013 will be finalized.

Executive Director said we are still in the process of finalizing the bank accounts. Once that is finished the assessment bills will be processed and we will be able to roll into 2013. At that time we will have payment schedule set and forwarded to the County. Payment schedule will be stretched out into three payments for 2013.

Establishing a Claims Committee (Page 3): Executive Director reported the Insurance Commission needs to establish a formal Claims Committee. The Claims Committee has agreed to meet every 3rd Tuesday at 9:30 am. We are requesting approval of the establishment of the Claims Committee, including the Claims Committee representatives.

MOTION TO APPROVE RESOLUTION 11-13, ESTABLISHING A CLAIMS COMMITTEE INCLUDING THE COMMITTEE REPRESENTATIVES

Moved:	Commissioner Ford
Second:	Commissioner Coleman
Vote:	Unanimous

Claims Committee Charter – Executive Director reported the Insurance Commission needs to adopt a Claims Committee Charter that will establish meeting scheduled, assignments and a formal claims charter. The Draft Charter appeared on page 5 of the agenda.

Robyn Walcoff said as discussed at the previous meeting we wanted to put together a claims committee that could discuss the claims in advance to the Commission meetings. We would approve or discuss the payment authority requests and once we have gone over the requests we would like to bring them to the meeting for approval settlement amounts or reserve amounts. David Stout said the Charter was forwarded to all the member of the Executive Committee.

Executive Director said the Claims Committee Meeting schedule was included on the agenda on page 5 which is set for the third Tuesday of each month at 9:30 am. If we have five or less claims we will have the meeting via conference call. In response to Commissioner Ford, Michele Leighton said the meeting would take about 5 minutes per claim. Robyn Walcoff said for the first few meetings we would like to meet in person just to get the claims committee up and running and from there on we could determine based on the amount of claims, if an we could meet via conference call.

MOTION TO APPROVE RESOLUTION 12-13, ESTABLISHING A CLAIMS COMMITTEE CHARTER INCLUDING THE COMMITTEE REPRESENTATIVES

Moved: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

Establishing the 2013 Plan of Risk Management – Executive Director reported the Risk Management Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claim payment authority, etc. Attached in Appendix II of the agenda was the 2013 Plan.

Joseph Hrubash said the Plan of Risk Management is required by the Rules and Regulations of the Commission and it is basically a narrative overview of the limit retention schematics that were provided early on in the formation of the Commission. It covers what perils are insured against in terms of the Commission versus the CEL. It also gives an overview of the limits of coverage by lines of insurance and provides the amount of limits retained by the Commission. In addition to that it goes in the claims handling which includes establishing reserves, and what authority the TPA’s have in terms of being able to pay claims without coming to the Commission, as well as addendums for the uninsured/underinsured motorist coverage.

MOTION TO APPROVE RESOLUTION 13-13, APPROVING THE RISK MANAGEMENT PLAN

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

Certificate of Insurance Issuance Report: Executive Director reported there were 37 certificates of insurance issued during the period of January 1, 2013 through January 25, 2013.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – Executive Director reported the CEL met on January 24, 2013. Attached in the agenda was the summary report of the meeting. The next meeting with the CEL will be on February 28, 2013.

2013 Renewal Information and 2013 Remarketing Information: Executive Director reported the Fund office has sent a request for underwriting information to the Risk Managers. This includes information requested by underwriters to complete the 2013 renewal as well as additional information requested by underwriters for the remarketing of the Meadowbrook program. The CEL Underwriting Manager will be sending out a reminder to the respective members of what is still required. We would appreciate your assistance in getting this information to the CEL Underwriting Manager as soon as possible as it has a direct bearing on program coverage and pricing.

Joseph Hrubash said we are trying to finish up the information needed for the 2013 renewal and as everyone knows Meadowbrook who is the excess carrier is getting out of the public entity business. We are in the process of remarking their part of the program so there is additional information coming with the remarking of the program, which we hope to replace some time during the year but as soon as possible. Having quality information and getting this information back will have a direct bearing on the new coverage and pricing.

2013 Automobile Liability – Uninsured and Underinsured Motorist: Executive Director said Star Insurance Company does not give the option to purchase nor does the policy provide Uninsured/Underinsured Motorist coverage. An acknowledgement form will be provided to the Chairman for signature.

Insurance Commission Website: Executive Director reported the Commission contracted with DHS Marketing Solution to establish the Commission website to satisfy new state legislation. The layout of the webpage is complete with content being added. Executive Director said the website is up and running has a nice look to it and we have started to send documents to be posted on the website. Diane Sparks of DHS said the website address is www.salemcountyinsurancefund.org you can take a look at it and let us know if you would like any changes.

SAFETY COMMITTEE REPORT

Glenn Prince reported the Safety Committee met on January 23, 2013, the Executive Safety Committee meets on February 13, 2013 and the regular Safety Committee meets again on March 22, 2013. Last month we had requests for training and right now as we speak a Haz-Com GHS class is being conducted at the Public Safety Center. We plan on having 50 Salem County employees attend. David Strout reported as discussed at the last safety committee meeting a questionnaire was sent to each department and department head that the committee approved. We will send a copy of the meeting minutes and the questionnaire to the Freeholders for their review. Mr. Strout said people really seemed to be honest and talk about their needs and we will be addressing those going needs going forward.

CLAIM COMMITTEE REPORT

Claims Manager Robyn Walcoff reported our first in person meeting will be on March 19, 2013. Veronica George has brought a payment authority request which will be discussed in Executive

Session. There are also some pre-commission claims that have been ongoing we have been working on these with David Stout and Tom Narolewski.

CEL SAFETY DIRECTOR REPORT

Safety Director reported he conducted a loss control survey on January 8, 2013 at the 5th Street Administrative Complex for safety issues. Most of the issues we located were all contractor related. Safety Director said copy of the report was given to Commissioner Ford and BJ Ayers these items were minor such as fire extinguishers needed to be tagged, decals needed to be placed in certain areas and these are all items the contractors should have taken care of and they are being corrected as we speak..

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO GO INTO CLOSED SESSION

Moved: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

MOTION TO AUTHORIZE PAYMENT AUTHORITY OF \$37,535.88 FOR CLAIM # 3780000007

Moved: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Ford
Second: Commissioner Coleman
Vote: Unanimous

MEETING ADJOURNED: 9:20 AM
NEXT MEETING WILL BE THURSDAY, April 4, 2013 at 9:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary