# MERCER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS JANUARY 10, 2014

MERCER COUNTY ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
4<sup>TH</sup> FLOOR CONFERENCE ROOM
TRENTON, NJ 08650-0068
10:00 AM

### 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 Trenton Times, The Trentonian and the Princeton Packet
- II. Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Commission; and
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk

# MERCER COUNTY INSURANCE COMMISSION AGENDA

## OPEN PUBLIC MEETING: JANUARY 10, 2014 640 S. BROAD STREET TRENTON, NJ 08650-8068 10:00 AM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ ROLL CALL OF COMMISSIONERS
Resolution 1-14 Appointing MCIC Commissioners
OLD BUSINESS NEW BUSINESS PUBLIC COMMENT MEETING ADJOURNMENT NEXT SCHEDULED MEETING: TBD, MERCER COUNTY ADMINISTRATION

BUILDING 640 S. BROAD STREET, TRENTON, NJ 08650 10:00 AM

### MERCER COUNTY INSURANCE COMMISSION

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

Date:		January 10, 2014
Memo to:		Commissioners of the Mercer County Insurance Commission
Fro	om:	PERMA Risk Management Services
Sul	bject:	Executive Director's Report
	Resolutions for the 1/1/14.  Resolution 1-1 Resolution 2-1 Resolution 3-1 Resolution 4-1 Resolution 5-1 Resolution 6-1 Resolution 7-1 Resolution 8-1 Resolution 9-1 Resolution 10-1 Resolution 11-1	Resolutions (Pages 5-16) – Listed below are the necessary Organizational e Mercer County Insurance Commission to operate as a Commission effective  4 Appointing MCIC Commissioners  4 Appointing CEL Commissioner  4 Appointing Treasurer  4 Appointing Commission Attorney  4 Appointing Third Party Administrator  4 Establishing Bank Accounts  4 Designating Authorized Signatures for Commission Bank Accounts  4 Designating Custodian of Records  4 Designating Official Newspapers  14 Appointing Executive Director  14 Appointing Actuary  14 Appointing Risk Management Consultant
	☐ Motion	to approve Resolutions 1-14 through 12-14
	your review and Mercer County In is a narrative on assessments. We	<b>Casualty Budget Introduction</b> – ( <b>Pages 17-20</b> ) Attached on page 17 for discussion is the 2014 proposed Property and Casualty Budget for the surance Commission (MCIC). Also included in the agenda on pages 18-19 the 2014 Budget. Included in the agenda on page 20 are the applicable are suggesting the assessments be paid in three installments of 40% due 6/15/14 and 30% due 9/15/14.
	\$7,517,	to introduce the 2014 Property & Casualty Budget in the amount of 169 and schedule a public hearing on at at the County Administration, 640 South Broad Street, Trenton, NJ 08650
	Insurance Fund has Form for its mer	surance Request Form (Page 21) The New Jersey Counties Excess Joint as set up an email address and developed a Certificate of Insurance Request mbers to request certificates of insurance as the need arises. The email esting certificates of insurance is <a href="mailto:NJCECertRequest@connerstrong.com">NJCECertRequest@connerstrong.com</a> .

Requests can also be made by fax at 856-685-2230. A copy of the Certificate Request Form is attached on page 21. If you need to discuss a specific request or have a question on the procedure to request certificates please contact Cathy Dodd at 973-659-6410 or cdodd@connerstrong.com.

□ 2014 MCIC Meeting Dates - Our next meeting is scheduled for \_\_\_\_\_\_ at \_\_\_\_\_. We are proposing future meetings for the Fund Year 2014 to be held on the fourth Monday of the month. Below are those dates, however, based on previous conversations, we feel it is not necessary to meet every month and would like to discuss the dates at the meeting. The Executive Director will prepare the necessary 2014 Meeting Date Resolution for approval by the Commissioners for the January 27<sup>th</sup> meeting.

February 24, March 24, April 28, May 26, June 23, July 28, August 25, September 22, October 27, November 24, December 22

### **RESOLUTION NO. 1-14**

### MERCER COUNTY INSURANCE COMMISSION

# CERTIFYING THE ELECTION OF CHAIRPERSON AND VICE CHAIRPERSON

**WHEREAS**, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**BE IT RESOLVED** by the MERCER County Insurance Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

	Andrew A. Mair	Chairman
	Elizabeth Scannella	Vice Chairman
	Raissa Walker	Commissioner
year be elected and ADOPTED b	term to expire ond qualified	Chairman and Vice Chairman shall serve for aof the Commission and until their successors shal INSURANCE COMMISSION at a properly noticed
ADOPTED:		
BY:ANDI	REW A. MAIR, CHAIRMAN	<u></u>
ATTEST:		
ELI	ZABETH SCANNELLA, VI	CE CHAIRMAN

### **RESOLUTION NO. 2-14**

### COUNTY INSURANCE COMMISSION OF THE COUNTY OF MERCER APPOINTING A COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2014

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

**WHEREAS**, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

**WHEREAS**, Andrew A. Mair is an employee of the Commission and the Commission having deemed it appropriate to designate Andrew A. Mair as commissioner to the Fund; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission Andrew A. Mair is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2014.

ADOF	TED:	
BY:		
	ANDREW A. MAIR, CHAIRMAN	
ATTE	ATTEST:	
	ELIZABETH SCANNELLA, VICE CHAIRMAN	

### **RESOLUTION NO. 3-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION TREASURER

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the MCIC requires the services of a Treasurer, and

**WHEREAS,** David Miller has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the County Insurance Commission;

**WHEREAS**, the Commission authorizes the appointment of David Miller as MCIC Treasurer for the term commencing upon adoption of the within resolution through 2014 MCIC Reorganization; and

**BE IT FURTHER RESOLVED** that David Miller shall receive no compensation to serve as Treasurer to the MCIC.

**ADOPTED** by THE MERCER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 10, 2014.

ADO	TIED.
BY:_	
	ANDREW A. MAIR, CHAIRMAN
ATT]	EST:
	ELIZABETH SCANNELLA. VICE CHAIRMAN

ADODTED.

#### **RESOLUTION NO. 4-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION ATTORNEY

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the MCIC requires the services of an Attorney, and

**WHEREAS,** Arthur Sypek, Jr. has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of Arthur Sypek, Jr. as MCIC Attorney for the term commencing upon adoption of the within resolution through 2014 MCIC Reorganization; and

**BE IT FURTHER RESOLVED** that Arthur Sypek, Jr. shall receive no compensation to serve as Commission Attorney to the MCIC.

**ADOPTED** by THE MERCER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 10, 2014.

ADOPTED:	
BY:_	
	ANDREW A. MAIR, CHAIRMAN
ATT]	EST:
	ELIZABETH SCANNELLA. VICE CHAIRMAN

. . . . . . . . . . . .

#### **RESOLUTION NO. 5-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION THIRD PARTY ADMINISTRATOR

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS**, the MCIC has previously advertised and published an RFP for the position of Third Party Administrator and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the MCIC the following	18
appointment award is hereby made for the years	

**BE IT FURTHER RESOLVED** by the Commissioners that the MCIC is hereby authorized to execute a contract between the MCIC and Inservco Insurance Services, Inc. with terms and conditions as required by the MCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said MCIC, Inservco Insurance Services, Inc. acting as a "servicing organization" as defined in the MCIC's rules and regulations shall execute said contract prepared by the MCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of MCIC.

ADO	PTED:
BY:	
	ANDREW A. MAIR, CHAIRMAN
ATT	EST:
	ELIZABETH SCANNELLA, VICE CHAIRMAN

### **RESOLUTION NO. 6-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**BE IT RESOLVED** that <u>TD Bank</u> is hereby designated as the depository for assets of the Fund or any other Bank with a location in Mercer County subject to the Governmental Unit Deposit Protection Act, "GUDPA".

ADO	PIED:
BY:_	
	ANDREW A. MAIR, CHAIRMAN
ATT	EST:
	ELIZABETH SCANNELLA, VICE CHAIRMAN

#### **RESOLUTION NO. 7-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

**BE IT RESOLVED** by the MERCER County Insurance Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at <u>least two (2)</u> of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least <u>three signatures</u> shall be required; and

BE IT FURTHER RESOLVED that the funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

Andrew A. Mair	Chairman	
Elizabeth Scannella	Vice Chairman	
Raissa Walker	Commissioner	
David Miller	Treasurer	
<b>ADOPTED</b> by THE MERCER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 10, 2014.		
ADOPTED:		
BY:ANDREW A. MAIR, CHAIRMAN		
ATTEST:		
ELIZABETH SCANNELLA	A, VICE CHAIRMAN	

#### **RESOLUTION NO. 8-14**

# MERCER COUNTY INSURANCE COMMISSION APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE COMMISSION FOR THE YEAR 2014

**WHEREAS**, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the MCIC has deemed it necessary and appropriate to formally organize for the 2014 commission year; and

**NOW THEREFORE** be it resolved by the MERCER County Insurance Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the MCIC, at its office located at 9 Campus Drive, Suite 16, NJ 07054 for the year 2014 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the MCIC.

**BE IT FURTHER RESOLVED** that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the MCIC.

**ADOPTED** by THE MERCER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 10, 2014.

ADOI	IED.
BY:	
	ANDREW A. MAIR, CHAIRMAN
ATTE	ST:
	ELIZABETH SCANNELLA, VICE CHAIRMAN

ADOPTED.

#### **RESOLUTION NO. 9-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the MCIC has deemed it necessary and appropriate to formally organize for the 2014 commission year; and

**BE IT RESOLVED** by the MERCER County Insurance Commission, (hereinafter the MCIC) the <u>Trenton Times</u>, the <u>Trentonian</u>, and the <u>Princeton Packet</u> are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers.

**BE IT FURTHER RESOLVED** that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2014 re-organization of the MCIC.

**BE IT FURTHER RESOLVED** that in the case of special meetings or emergency meetings, the Executive Director of the MCIC shall give notice of said meetings to the Trenton Times, the Trentonian, and the Princeton Packet.

**ADOPTED** by THE MERCER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 10, 2014.

BY:_	
	ANDREW A. MAIR, CHAIRMAN
ATTE	ST:
	ELIZABETH SCANNELLA. VICE CHAIRMAN

ADOPTED:

#### **RESOLUTION NO. 10-14**

### MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION EXECUTIVE DIRECTOR

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS,** the MCIC has previously advertised and published an RFP for the position of Executive Director and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW THEREFORE BE I	T RESOLVED by	the Commissioners	of the MCIC	the following
appointment award is hereby	y made for the year	s		

**BE IT FURTHER RESOLVED** by the Commissioners that the MCIC is hereby authorized to execute a contract between the MCIC and PERMA RISK MANAGEMENT SERVICES with terms and conditions as required by the MCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said MCIC, PERMA RISK MANAGEMENT SERVICES. acting as a "servicing organization" as defined in the MCIC's rules and regulations shall execute said contract prepared by the MCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of MCIC

ADO	PTED:
BY:	
_	ANDREW A. MAIR, CHAIRMAN
ATT]	EST:
	ELIZARETH SCANNELLA VICE CHAIRMAN

#### **RESOLUTION NO. 11-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION ACTUARY

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS**, the MCIC has previously advertised and published an RFP for the position of Actuary and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the MCIC the following	18
appointment award is hereby made for the years	

**BE IT FURTHER RESOLVED** by the Commissioners that the MCIC is hereby authorized to execute a contract between the MCIC and The Actuarial Advantage with terms and conditions as required by the MCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said MCIC, The Actuarial Advantage acting as a "servicing organization" as defined in the MCIC's rules and regulations shall execute said contract prepared by the MCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of MCIC

ADO	PTED:
BY:_	
	ANDREW A. MAIR, CHAIRMAN
ATTI	EST:
	ELIZADETH SCANNELLA VICE CHAIDMAN

#### **RESOLUTION NO. 12-14**

# MERCER COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION RISK MANAGER CONSULTANT

WHEREAS, the MERCER COUNTY INSURANCE COMMISSION (hereinafter "MCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS**, the MCIC has previously advertised and published an RFP for the position of Actuary and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the MCIC the follow	ving
appointment award is hereby made for the years	

**BE IT FURTHER RESOLVED** by the Commissioners that the MCIC is hereby authorized to execute a contract between the MCIC and Borden Perlman Salisbury & Kelly with terms and conditions as required by the MCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said MCIC, Borden Perlman Salisbury & Kelly acting as a "servicing organization" as defined in the MCIC's rules and regulations shall execute said contract prepared by the MCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of MCIC.

ADO	PTED:
BY:	
_	ANDREW A. MAIR, CHAIRMAN
ATT]	EST:
	ELIZABETH SCANNELLA, VICE CHAIRMAN

	2014 CERTIFIED BUDGET		
	APPROPRIATIONS	CERTIFIED ASSESSMENTS	Revised
	I. Claims and Excess Insurance		
	Claims		
1	Property	45,000	45,00
2	Liability	95,000	95,00
3	Auto	125,000	125,00
4	Workers' Comp.	4,350,000	4,350,00
5			
6	Subtotal - Claims	4,615,000	4,615,00
7	Premiums		
9	CEL JIF	1,745,841	1,745,84
13			
14	SubTotal Premiums	1,745,841	1,745,84
15	Total Loss Fund	6,360,841	6,360,84
16			
17	II. Expenses, Fees & Contingency		
18			
19	Claims Adjustment	230,750	230,7
20	Safety Director	112,500	112,50
21	General Expense		-
22	Exec. Director	146,241	146,24
23	Actuary	24,914	24,9:
24	Auditor	18,608	18,60
25	Attomey	18,237	18,23
26	Treasurer	8,214	8,2
27			
28			
29	Misc. Expense & Contingency	29,248	29,2
30	· ·		
31	Total Fund Exp & Contingency	588,712	588,7
	Risk Managers	130,439	130,4
33			,
34			
35	CEL JIF Ancilliary Coverage		
36	POL/EPL	110,091	110,09
37	XS POL/EPL		-
38	Excess Liability	282,086	282,0
39	Crime Policy	9,500	9,50
40	Medical Malpractice	35,500	35,50
41	Pollution Liabilty		-
42	Employed Lawyers Liab	_	_
43	p.0,00 Lan,010 Lab		
70	Total FUND Disbursements	7,517,169	7,517,10

# Mercer County Insurance Commission 2014 Budget Introduction

Enclosed is the 2014 Mercer County Insurance Commission Budget for discussion and introduction by the Commissioners. The budget includes projections of expenses in the following four areas:

- 1. Claims
- 2. Excess Premiums
- 3. Expenses
- **4.** Ancillary Coverage Fully Insured Programs

Items 1 through 3 collectively comprise the Commission's self insured program and item 4 is the jointly purchased, insured programs.

#### 1. Claims

The Actuary, Actuarial Advantage, has projected loss funds in the amount of \$4,615,000 shown in line 6, (lines 1-4). The 2014 Loss Funds accounts for 61% of the budget.

#### 2. Excess Premiums

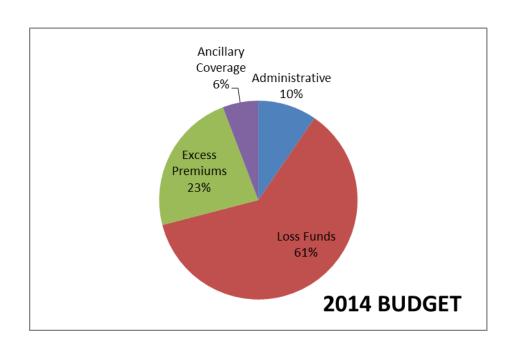
This includes the CEL JIF claim loss funds as certified by the NJ CEL Actuary, expenses and excess insurance premiums in the amount of \$1,745,841 which is reflected on line 14 of the Budget for the Mercer County Insurance Commission. The excess insurance premiums accounts for 23% of the budget.

#### 3. Expenses

The expense portion of the budget is reflected on lines 19-32. The total expenses are \$719,151 (lines 31 & 32) which includes the Risk Manager fee of \$130,439. The Expenses account for 10% of the budget.

### 4. Ancillary Coverage

The budget amount for the ancillary coverages is \$437,177 and includes premiums for POL/EPL, Excess Liability, Crime and Medical Malpractice Insurance. The premium for these coverages is reflected on lines 36, 38, 39, and 40 of the budget. The ancillary coverages represent 6% of the budget.



	MERCER COUNTY INSURANCE COMMI	ISSION							
	2014 CERTIFIED ASSESSMENTS								
		Assessments b	y Line						
Member ID	Member Name	Property	Liability	Auto	Workers' Comp.	NJC	E&C	RMC	Total
NJC023	Mercer County	45,000	95,000	125,000	4,350,000	2,183,018	588,712	130,439	7,517,169
	Grand Totals:	45,000.00	95,000.00	125,000.00	4,350,000.00	2,183,017.83	588,712.00	130,439.00	7,517,168.83

# COUNTY OF MERCER CERTIFICATE REQUEST FORM

Name Member Entity	Date of Request:
County of Mercer	Requested By (individual from member Entity):
	Telephone #:
	Facsimile #:
	Email Address:
Name of <u>Outside</u> Organization Requesting Certificate:	
Address of the <u>Outside</u> Organization:	
Address of the Outside Organization:  COVERAGES AND LIMITS REQUESTED	(standard coverages and limits are pre-selected)

ANY ADDITIONAL INFORMATION NECESSARY TO ISSUE THIS CERTIFICATE SHOU<u>LD BE ATTACHED TO THIS FORM.</u>

NOTE: PLEASE ALLOW THREE (3) BUSINESS DAYS FOR PROCESSING

E Mail to:
NJCECertRequest@connerstrong.com

Or

Fax to:

856-685-2230 Attn: NJCE Certificate Request Unit Conner Strong