

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, SEPTEMBER 24, 2020  
10:30 AM**

**MEETING BEING HELD TELEPHONICALLY**

**CALL IN NUMBER: 312-626-6799  
Meeting ID: 533 283 2714**

The Camden County Insurance Commission will conduct its September 24, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

**CAMDEN COUNTY INSURANCE COMMISSION AGENDA**  
**OPEN PUBLIC MEETING: July 23, 2020**  
**10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** July 23, 2020 Open Minutes.....Appendix I  
July 23, 2020 Closed Minutes ..... sent via e-mail
  
- ☐ **CORRESPONDENCE – NONE**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director's Report.....Pages 2-13
  
- ☐ **TREASURER – David McPeak**
  - Resolution **44-20** July Supplement Bill List .....Page 14
  - Resolution **45-20** August Bill List .....Page 15
  - Resolution **46-20** September Bill List .....Page 16
  - June Monthly Treasurer Reports ..... Pages 17-18
  
- ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
- ☐ **CLAIMS SERVICE - PERMA ..... Verbal**
  
- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
  - Medical Savings Report - 2020 .....Page 19
  - Medical Savings Report - 2019 .....Page 20
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report..... Pages 21-25
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
  
- ☐ **CLOSED SESSION- PARS/SARS**
  - Resolution **47-20** Closed Session .....Page 26
  - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- ☐ **APPROVAL OF PARS/SARS**
  

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- ☐ **MEETING ADJOURNMENT**
  - ☐ **NEXT SCHEDULED MEETING: October 22, 2020, 10:30 AM**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: September 24, 2020

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2019 Audit Report as of December 31, 2019 (Pages 4-6)** - The Auditor's Report as of December 31, 2019 has been sent under separate cover to the Fund Commissioners & Commission Treasurer. The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP will present the audit. We will be seeking approval of the 2019 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 43-20, Certification of Annual Audit Report for Period ending December 31, 2019 along with the Group Affidavit Form.

☐ **Motion to approve Resolution 43-20 Certification of Annual Audit Report for Period Ending December 31, 2019**

- ☐ **NJ Excess Counties Insurance Fund (NJCE)** The NJCE met prior to our meeting and Executive Director will provide a verbal report of the meeting.
- ☐ **Certificate of Insurance Issuance Report (Page 7)** – Attached on page 7 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of August. There were 5 certificate of insurances issued during August.

☐ **Motion to approve certificate of insurance report**

- ☐ **CCIC Financial Fast Track (Pages 8-10)** – Included in the agenda on pages 8-10 is a copy of the Financial Fast Track Report as of **June 30, 2020**. The report indicates the Commission has a surplus of **\$28,250,113**. Line 10 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's share of the equity in the NJCE. CCIC's current equity in the NJCE is **\$4,534,658**. **The total cash amount is \$36,357,838.**
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report as of **June 30, 2020**. The report indicates the Fund has a surplus of **\$16,528,933**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$3,607,551**. **The total cash amount is \$25,355.956.**

- ❑ **2020 Property & Casualty Assessments** – The third and final assessment bills for 2020 were e-mailed to member entities on August 26, 2020. Payments were due on September 15, 2020. If you have not already done so, checks should be payable to the Camden County Insurance Commission and sent to the Treasurer, David McPeak.
- ❑ **2021 Renewal – Underwriting Data Collection** – The Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. We ask that any outstanding items be completed within the next few days. We want to thank everyone involved in uploading the renewal information into the Origami System.
- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9<sup>th</sup> Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020. The workshop will be approximately 2.5 to 3 hours.

Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. We ask you to save the date and more information will follow.

- ❑ **2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30<sup>th</sup> and November 11<sup>th</sup>.
- ❑ **2020 MEL & MRHIF & NJCE Educational Seminar:** This annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled indefinitely.
- ❑ **NJCE 10<sup>TH</sup> Year Anniversary:** 2020 marks the 10<sup>th</sup> anniversary since the Fund's inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

**RESOLUTION NO. 43-20**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2019**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

**WHEREAS**, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance

Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF COMMISSIONERS of the Camden County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 24, 2020.

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Ross Angilella, Chairman

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

**of the**

**CAMDEN COUNTY INSURANCE COMMISSION**

We members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2019.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS – RECOMMENDATIONS**

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(L.S.) Ross Angilella

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(L.S.) Anna Marie Wright

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(L.S.)

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STEVE WILLIAMS  
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

**Important:** This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

# **Camden County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

From 8/1/2020 To 9/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evidence of Insurance  I - County of Camden, Division Of Insurance		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	8/4/2020  #2567077	GL AU EX WC OTH
H - Evidence of Insurance  I - County of Camden, Division Of Insurance		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Metro police vehicle . All operations usual to County Governmental Entity.	8/13/2020  #2573970	GL AU EX WC OTH
H - Epic US, LLC  I - County of Camden, Division Of Insurance	Crown Properties Attn: Heather Crosby 15 Watts Street, 5th Floor New York, NY 10013	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 Evidence of Insurance with respects to Camden County Immunization Program on November 20 and November 21, 2020 for use of the parking lot at 101 Woodcres Road, Cherry Hill, NJ 08003	8/27/2020  #2578954	GL AU EX WC OTH
H - Camden County College  I - County of Camden, Division Of Insurance	420 N. Woodbury - Turnersville Road Blackwood, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 RE: MRC Training Evidence of insurance. All operations usual to County Governmental Entity as respects to use of facilities for the MRC Training.	8/31/2020  #2579806	GL AU EX WC OTH
H - Camden County College  I - County of Camden, Division Of Insurance	200 College Drive Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021; Policy #: SP4059717 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the CIM auditorium on Sept 2, 2020 at 10am & Sept 3, 2020 7pm.	8/31/2020  #2579807	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				



CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF June 30, 2020						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,318,923	7,913,537	132,882,980	140,796,518
2.	CLAIM EXPENSES					
	Paid Claims		283,226	2,042,170	29,743,898	31,786,068
	Case Reserves		240,036	(304,319)	7,308,683	7,004,365
	IBNR		(1,161,540)	360,132	10,464,215	10,824,347
	Discounted Claim Value		43,594	(34,259)	(394,867)	(429,126)
	<b>TOTAL CLAIMS</b>		<b>(594,683)</b>	<b>2,063,725</b>	<b>47,121,929</b>	<b>49,185,654</b>
3.	EXPENSES					
	Excess Premiums		587,654	3,525,927	54,905,135	58,431,062
	Administrative		59,632	364,797	6,194,023	6,558,820
	<b>TOTAL EXPENSES</b>		<b>647,286</b>	<b>3,890,724</b>	<b>61,099,158</b>	<b>64,989,882</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>		<b>1,266,320</b>	<b>1,959,088</b>	<b>24,661,893</b>	<b>26,620,981</b>
5.	INVESTMENT INCOME		14,270	119,684	762,274	881,958
6.	<b>PROFIT (4 + 5)</b>		<b>1,280,590</b>	<b>2,078,773</b>	<b>25,424,166</b>	<b>27,502,939</b>
7.	CEL APPROPRIATION CANCELLATION		0	0	212,516	212,516
8.	DIVIDEND INCOME		0	0	1,214,840	1,214,840
9.	DIVIDEND EXPENSE		0	(1,500,000)	(3,714,840)	(5,214,840)
10.	INVESTMENT IN JOINT VENTURE		0	154,115	4,380,543	4,534,658
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>		<b>1,280,590</b>	<b>732,888</b>	<b>27,517,225</b>	<b>28,250,113</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010		3,349	18,446	(186,401)	(167,955)
	2011		4,089	(64,490)	494,350	429,860
	2012		(2,326)	(457,390)	1,220,703	763,312
	2013		(455)	(294,419)	3,571,854	3,277,436
	2014		(12,266)	(628,181)	5,626,820	4,998,639
	2015		41,237	127,592	6,287,501	6,415,093
	2016		56,294	(155,415)	5,229,998	5,074,583
	2017		311,849	595,968	5,158,616	5,754,584
	2018		159,311	560,685	540,974	1,101,659
	2019		680,246	514,244	(427,191)	87,053
	2020		39,260	515,849		515,849
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>1,280,590</b>	<b>732,888</b>	<b>27,517,224</b>	<b>28,250,111</b>
<b>TOTAL CASH</b>						<b>36,357,838</b>

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,318,923	7,913,537	132,882,980	140,796,518
2.	CLAIM EXPENSES					
		Paid Claims	283,226	2,042,170	29,743,898	31,786,068
		Case Reserves	240,036	(304,319)	7,308,683	7,004,365
		IBNR	(1,161,540)	360,132	10,464,215	10,824,347
		Discounted Claim Value	43,594	(34,259)	(394,867)	(429,126)
	TOTAL CLAIMS		(594,683)	2,063,725	47,121,929	49,185,654
3.	EXPENSES					
		Excess Premiums	587,654	3,525,927	54,905,135	58,431,062
		Administrative	59,632	364,797	6,194,023	6,558,820
	TOTAL EXPENSES		647,286	3,890,724	61,099,158	64,989,882
4.	UNDERWRITING PROFIT (1-2-3)		1,266,320	1,959,088	24,661,893	26,620,981
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
		Paid Claims	403	773	2,724,830	2,725,603
		Case Reserves	(783)	(873)	39,369	38,496
		IBNR	0	0	0	0
		Discounted Claim Value	(2,876)	(12,397)	(49)	(12,447)
	TOTAL FY 2010 CLAIMS		(3,256)	(12,497)	2,764,150	2,751,653
FUND YEAR 2011						
		Paid Claims	1,609	13,154	2,108,732	2,121,886
		Case Reserves	(1,609)	(12,654)	135,596	122,942
		IBNR	0	0	1,210	1,210
		Discounted Claim Value	(4,006)	(20,587)	(775)	(21,362)
	TOTAL FY 2011 CLAIMS		(4,006)	(20,087)	2,244,762	2,224,675
FUND YEAR 2012						
		Paid Claims	918	32,366	1,745,947	1,778,314
		Case Reserves	(918)	(56,020)	86,260	30,240
		IBNR	(301)	301	4,421	4,722
		Discounted Claim Value	3,212	(2,151)	(1,203)	(3,354)
	TOTAL FY 2012 CLAIMS		2,911	(25,504)	1,835,426	1,809,922
FUND YEAR 2013						
		Paid Claims	671	7,737	3,688,200	3,695,938
		Case Reserves	(671)	(9,359)	122,068	112,709
		IBNR	4,087	6,941	14,956	21,898
		Discounted Claim Value	(2,881)	(7,778)	(2,334)	(10,113)
	TOTAL FY 2013 CLAIMS		1,206	(2,459)	3,822,890	3,820,431
FUND YEAR 2014						
		Paid Claims	2,374	17,858	5,291,130	5,308,988
		Case Reserves	(2,371)	(4,931)	114,306	109,375
		IBNR	14,890	(393)	51,807	51,414
		Discounted Claim Value	(1,287)	(2,877)	(2,572)	(5,450)
	TOTAL FY 2014 CLAIMS		13,606	9,657	5,454,670	5,464,327
FUND YEAR 2015						
		Paid Claims	4,493	100,325	3,216,395	3,316,720
		Case Reserves	(10,532)	(126,000)	574,655	448,655
		IBNR	(33,182)	(56,862)	134,260	77,397
		Discounted Claim Value	29	(462)	(13,965)	(14,428)
	TOTAL FY 2015 CLAIMS		(39,193)	(82,999)	3,911,344	3,828,345

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	21,902	491,238	4,021,296	4,512,534	
	Case Reserves	6,400	(329,696)	895,094	565,398	
	IBNR	(81,796)	(81,782)	423,176	341,394	
	Discounted Claim Value	(1,297)	(976)	(23,758)	(24,734)	
TOTAL FY 2016 CLAIMS		(54,791)	78,784	5,315,808	5,394,592	
FUND YEAR 2017						
	Paid Claims	46,462	169,032	2,660,394	2,829,426	
	Case Reserves	(55,368)	(210,781)	892,905	682,124	
	IBNR	(305,345)	(566,519)	1,324,299	757,781	
	Discounted Claim Value	5,026	9,982	(39,420)	(29,438)	
TOTAL FY 2017 CLAIMS		(309,224)	(598,286)	4,838,178	4,239,892	
FUND YEAR 2018						
	Paid Claims	98,211	520,018	3,128,114	3,648,132	
	Case Reserves	378,422	(40,091)	2,078,089	2,037,998	
	IBNR	(646,635)	(1,026,371)	3,103,796	2,077,424	
	Discounted Claim Value	12,014	31,202	(115,446)	(84,244)	
TOTAL FY 2018 CLAIMS		(157,988)	(515,242)	8,194,553	7,679,311	
FUND YEAR 2019						
	Paid Claims	124,875	650,502	1,158,860	1,809,362	
	Case Reserves	(185,695)	18,023	2,370,341	2,388,364	
	IBNR	(645,200)	(1,118,708)	5,406,291	4,287,583	
	Discounted Claim Value	28,483	38,060	(195,344)	(157,284)	
TOTAL FY 2019 CLAIMS		(677,538)	(412,122)	8,740,148	8,328,026	
FUND YEAR 2020						
	Paid Claims	(18,692)	39,164		39,164	
	Case Reserves	113,161	468,065		468,065	
	IBNR	531,944	3,203,524		3,203,524	
	Discounted Claim Value	7,178	(66,274)		(66,274)	
TOTAL FY 2020 CLAIMS		633,590	3,644,479	0	3,644,479	
COMBINED TOTAL CLAIMS		(594,683)	2,063,725	47,121,929	49,185,654	

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,084,585	12,507,510	163,505,481	176,012,991
2.	CLAIM EXPENSES					
		Paid Claims	19,615	993,524	4,975,775	5,969,298
		Case Reserves	224,556	1,391,319	5,846,623	7,237,942
		IBNR	328,310	1,324,603	9,810,443	11,135,046
		Discounted Claim Value	(50,328)	(223,345)	(1,471,830)	(1,695,175)
	TOTAL CLAIMS		522,153	3,486,100	19,161,011	22,647,111
3.	EXPENSES					
		Excess Premiums	1,271,354	7,628,123	113,746,590	121,374,714
		Administrative	157,987	961,578	12,402,903	13,364,481
	TOTAL EXPENSES		1,429,341	8,589,701	126,149,494	134,739,195
4.	UNDERWRITING PROFIT (1-2-3)		133,091	431,709	18,194,976	18,626,685
5.	INVESTMENT INCOME		11,524	389,314	1,120,484	1,509,799
6.	PROFIT (4+5)		144,614	821,023	19,315,460	20,136,484
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		144,614	821,023	15,707,909	16,528,933
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		231	8,516	543,904	552,420
	2011		300	127,891	836,289	964,180
	2012		494	20,072	1,013,486	1,033,558
	2013		675	(156,349)	1,438,925	1,282,576
	2014		1,187	(129,082)	2,887,430	2,758,348
	2015		1,260	139,063	1,229,755	1,368,817
	2016		1,531	(394,418)	3,388,065	2,993,647
	2017		1,622	(99,406)	1,257,423	1,158,016
	2018		1,557	148,413	2,119,126	2,267,539
	2019		1,657	376,969	993,507	1,370,476
	2020		134,100	779,355		779,355
TOTAL SURPLUS (DEFICITS)			144,614	821,023	15,707,909	16,528,932
TOTAL CASH						25,355,956

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	1,061	10,466	11,527
	Discounted Claim Value	0	(77)	(983)	(1,060)
TOTAL FY 2011 CLAIMS		0	985	181,322	182,306
FUND YEAR 2011					
	Paid Claims	2,850	103,553	519,228	622,781
	Case Reserves	(2,850)	(205,090)	214,527	9,437
	IBNR	0	(35,954)	46,091	10,137
	Discounted Claim Value	0	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS		0	(114,989)	754,916	639,927
FUND YEAR 2012					
	Paid Claims	332	2,866	1,551,733	1,554,599
	Case Reserves	8,868	7,132	75,090	82,221
	IBNR	(9,200)	(11,768)	64,097	52,329
	Discounted Claim Value	0	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS		0	(1,495)	1,678,116	1,676,621
FUND YEAR 2013					
	Paid Claims	(57,217)	198,798	646,873	845,672
	Case Reserves	(50,996)	(54,812)	644,280	589,468
	IBNR	108,213	45,050	105,073	150,123
	Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS		0	184,703	1,319,585	1,504,288
FUND YEAR 2014					
	Paid Claims	1,902	7,022	442,532	449,553
	Case Reserves	5,098	181,100	332,716	513,816
	IBNR	(7,000)	3,458	178,256	181,714
	Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS		0	171,619	910,633	1,082,252
FUND YEAR 2015					
	Paid Claims	6,313	72,312	763,735	836,048
	Case Reserves	(6,313)	77,195	1,897,750	1,974,945
	IBNR	0	(256,717)	511,194	254,477
	Discounted Claim Value	0	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS		0	(93,046)	3,000,129	2,907,082

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	62	3,504	320,211	323,715
	Case Reserves	(62)	557,620	647,770	1,205,390
	IBNR	0	(98,326)	305,258	206,931
	Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS		0	442,040	1,203,578	1,645,617
FUND YEAR 2017					
	Paid Claims	601	(1,031)	68,152	67,121
	Case Reserves	97,601	301,194	1,525,070	1,826,264
	IBNR	(98,201)	(131,900)	2,088,218	1,956,317
	Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS		0	155,375	3,389,312	3,544,686
FUND YEAR 2018					
	Paid Claims	64,610	77,555	243,786	321,341
	Case Reserves	5,772	61,215	161,698	222,913
	IBNR	(70,382)	(243,701)	2,419,495	2,175,794
	Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS		0	(94,603)	2,534,370	2,439,768
FUND YEAR 2019					
	Paid Claims	162	302,926	247,685	550,610
	Case Reserves	149,838	58,064	347,722	405,786
	IBNR	(150,000)	(747,767)	4,082,295	3,334,528
	Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS		0	(317,278)	4,189,050	3,871,772
FUND YEAR 2020					
	Paid Claims	0	226,018		226,018
	Case Reserves	17,602	407,702		407,702
	IBNR	554,879	2,801,167		2,801,167
	Discounted Claim Value	(50,328)	(282,098)		(282,098)
TOTAL FY 2020 CLAIMS		522,153	3,152,790	0	3,152,790
COMBINED TOTAL CLAIMS		522,153	3,486,100	19,161,011	22,647,111
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 44-20

July Supplement 2020

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

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

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

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000814			
000814	PATRICK M CORNELY	PC V CC 7.24.20	75,000.00
			<b>75,000.00</b>
		<b>Total Payments FY 2020</b>	<b>75,000.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$75,000.00</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 45-20

August 2020

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

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

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

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓000815			
✓000815	BROWN & CONNERY, LLP	LEGAL SERVICES 7/20	20.00
✓000815	BROWN & CONNERY, LLP	LEGAL SERVICES 7/20	80.00
✓000815	BROWN & CONNERY, LLP	LEGAL SERVICES 7/20	3,288.00
✓000815	BROWN & CONNERY, LLP	LEGAL SERVICES 8/20	1,463.00
			<b>4,851.00</b>
✓000816			
✓000816	AUTOMATED TRANSCRIPTION SERVICES	LEGAL SERVICES 7/20	556.92
			<b>556.92</b>
✓000817			
✓000817	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 8/20	12,176.84
✓000817	COMPSERVICES, INC.	ADMIN FEE - WC 8/20	20,247.33
			<b>32,424.17</b>
✓000818			
✓000818	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	5.00
✓000818	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 8/20	15,475.92
			<b>15,480.92</b>
✓000819			
✓000819	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/20 - PD	466.91
✓000819	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	270.01
			<b>736.92</b>
✓000820			
✓000820	MGL PRINTING SOLUTIONS	ADMIN ACCT CHCK ORDER 7/20	208.00
			<b>208.00</b>
✓000821			
✓000821	SPARK CREATIVE GROUP LLC	SITE UPDATES - MAY - JULY 2020	105.00
			<b>105.00</b>
		<b>Total Payments FY 2020</b>	<b>54,362.93</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$54,362.93</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer



# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 46-20

September 2020

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills: now, therefore,  
**BE IT RESOLVED** that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

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

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000831			
000831	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 12.31.2019	14,462.00
			<b>14,462.00</b>
		<b>Total Payments FY 2019</b>	<b>14,462.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000822			
000822	BROWN & CONNERY, LLP	LEGAL SERVICES 9/20	40.00
000822	BROWN & CONNERY, LLP	LEGAL SERVICES 8/20	1,113.00
			<b>1,153.00</b>
000823			
000823	SELECTIVE INSURANCE COMPANY	FLD1806957 RENEWAL-FLOOD 10/20-10/21	28,792.00
			<b>28,792.00</b>
000824			
000824	SELECTIVE INSURANCE COMPANY	FLD1806962-RENEWAL-FLOOD 10/20-10/21	20,753.00
			<b>20,753.00</b>
000825			
000825	SELECTIVE INSURANCE COMPANY	FLD1806969 RENEWAL-FLOOD 10/20-10/21	23,730.00
			<b>23,730.00</b>
000826			
000826	SELECTIVE INSURANCE COMPANY	FLD1806970 RENEWAL-FLOOD 10/20-10/21	18,201.00
			<b>18,201.00</b>
000827			
000827	MADDEN & MADDEN	CLIENT ID: 65200-005M 8/20	3,543.00
			<b>3,543.00</b>
000828			
000828	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 9/20	12,176.84
000828	COMPSERVICES, INC.	ADMIN FEE FOR WC 9/20	20,247.33
			<b>32,424.17</b>
000829			
000829	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	4.00
000829	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 9/20	15,475.92
			<b>15,479.92</b>
000830			
000830	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 9/20 - PD	466.91
000830	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	270.01
			<b>736.92</b>
		<b>Total Payments FY 2020</b>	<b>144,813.01</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$159,275.01</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
CURRENT FUND YEAR	2020					
Description:		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$32,261,940.45	31851239.3	58635.76	263232.78	55777.36	33055.25
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$14,270.39	\$14,033.22	\$48.05	\$107.59	\$23.29	\$58.24
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$14,270.39	\$14,033.22	\$48.05	\$107.59	\$23.29	\$58.24
9 Deposits - Purchases	\$4,822,171.28	\$4,619,618.79	\$132,224.94	\$4,034.60	\$56,615.90	\$9,677.05
10 (Withdrawals - Sales)	-\$817,504.21	-\$450,559.22	-\$173,760.51	-\$33,599.59	-\$135,640.47	-\$23,944.42
Ending Cash & Investment Balance	\$36,357,837.87	\$36,034,332.09	\$17,148.24	\$233,775.38	-\$48,986.66	\$121,568.82
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$202,099.60	\$47,461.49	\$72,195.03	\$7,075.05	\$63,121.08	\$12,246.95
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$36,559,094.47	\$36,081,793.58	\$89,343.27	\$240,850.43	\$13,291.42	\$133,815.77
		\$4,473,883.05	-\$42,049.92	-\$22,170.58	-\$34,660.81	\$96,373.69

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
<b>Current Fund Year: 2020</b>								
<b>Month Ending: June</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	2,070,758.34	9,132,270.85	216,268.39	20,030,018.55	(788,698.20)	(51,499.72)	1,729,782.21	32,338,900.42
RECEIPTS								
Assessments	138,916.11	239,929.69	43,580.52	1,020,867.94	2,510,299.11	246,419.47	0.00	4,200,012.83
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	391.77	4,915.16	1,596.60	6,754.67	9.15	598.19	4.88	14,270.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	391.77	4,915.16	1,596.60	6,754.67	9.15	598.19	4.88	14,270.42
Other *	0.00	0.00	0.00	250,090.42	0.00	167,845.94	0.00	417,936.36
TOTAL	139,307.88	244,844.85	45,177.12	1,277,713.03	2,510,308.26	414,863.60	4.88	4,632,219.61
EXPENSES								
Claims Transfers	13,194.00	39,157.91	3,497.50	298,027.66	0.00	0.00	0.00	353,877.07
Expenses	0.00	0.00	0.00	2,940.00	0.00	248,031.73	0.00	250,971.73
Other *	0.00	0.00	0.00	8,433.32	0.00	0.00	0.00	8,433.32
TOTAL	13,194.00	39,157.91	3,497.50	309,400.98	0.00	248,031.73	0.00	613,282.12
END BALANCE	2,196,872.22	9,337,957.79	257,948.01	20,998,330.60	1,721,610.06	115,332.15	1,729,787.09	36,357,837.91



**MEDICAL SAVINGS REPORT BY MONTH**  
**CAMDEN COUNTY INSURANCE COMMISSION**

2020								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$255,130.00	\$152,370.00	\$40,205.00	\$61,545.00	73.60%	\$12,309.00	\$49,236.00	97.70%
February	\$217,365.00	\$171,964.00	\$85,572.00	\$89,396.00	50.20%	\$17,879.20	\$71,516.80	94.30%
March	\$379,194.00	\$340,049.00	\$154,538.00	\$185,667.00	54.60%	\$37,133.40	\$148,533.60	98.20%
April	\$252,454.00	\$202,026.00	\$98,794.00	\$103,233.00	51.10%	\$20,646.60	\$82,586.40	96%
May	\$22,461.00	\$21,912.00	\$9,574.00	\$12,190.00	56.30%	\$2,438.00	\$9,752.00	100.00%
June	\$63,168.00	\$57,948.00	\$27,078.00	\$34,846.00	60.00%	\$6,969.20	\$27,876.00	98.00%
July	\$186,855.00	\$182,562.00	\$84,659.00	\$97,903.00	53.60%	\$19,580.60	\$78,322.40	98.90%
August	\$63,459.00	\$61,269.00	\$19,437.00	\$41,832.00	68.30%	\$8,366.40	\$33,465.60	92.90%
September								
October								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>1234</b>						



**MEDICAL SAVINGS REPORT BY MONTH  
CAMDEN COUNTY INSURANCE COMMISSION**

2019								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$71,705.00	\$67,600.00	\$30,283.00	\$37,345.00	55.20%	\$7,469.00	\$29,876.00	92.60%
February	\$46,400.00	\$44,762.00	\$20,446.00	\$24,315.00	54.30%	\$4,863.00	\$19,452.00	97.40%
March	\$99,435.00	\$91,410.00	\$38,786.00	\$52,624.00	57.60%	\$10,524.80	\$42,099.20	98.40%
April	\$333,423.00	\$313,728.00	\$139,597.00	\$169,003.00	55.50%	\$33,800.00	\$135,203.00	98%
May	\$179,342.00	\$150,287.00	\$79,786.00	\$77,500.00	51.60%	\$15,500.00	\$62,000.00	98.00%
June	\$142,668.00	\$136,607.00	\$57,431.00	\$79,175.00	58.00%	\$15,835.00	\$63,340.00	98.20%
July	\$156,832.00	\$153,124.00	\$72,536.00	\$80,589.00	52.60%	\$16,117.80	\$64,471.20	99.70%
August	\$369,319.00	\$239,270.00	\$128,395.00	\$110,875.00	46.30%	\$22,175.00	\$88,700.00	98.90%
September	\$254,247.00	\$250,926.00	\$123,684.00	\$127,242.00	50.70%	\$25,448.40	\$101,793.60	98.50%
October	\$139,345.00	\$129,793.00	\$71,857.00	\$57,934.00	44.60%	\$11,586.80	\$46,347.20	97.30%
November	\$138,072.00	\$132,054.00	\$76,505.00	\$55,548.00	42.10%	\$11,109.60	\$44,438.40	98.90%
December	\$131,681.00	\$118,269.00	\$52,871.00	\$59,348.00	55.30%	\$11,869.60	\$47,478.40	98%
<b>Totals:</b>	<b>\$2,062,469.00</b>	<b>\$1,827,830.00</b>	<b>\$892,177.00</b>	<b>\$931,498.00</b>	<b>52.00%</b>	<b>\$186,299.00</b>	<b>\$745,199.00</b>	<b>97.70%</b>
<b>Total Bills Received</b>		<b>2311</b>						

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** September 24, 2020

Paul Shives, Vice President Public Sector Director <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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### CCIC SERVICE TEAM

July - September 2020  
RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 23:** Attended the CCIC meeting via teleconference.
- **August 4:** Attended the CCIC Claims Committee meeting via teleconference.
- **August 19:** Attended the CCIC Safety Committee meeting via teleconference.
- **September 1:** Attended the CCIC Claims Committee meeting via teleconference.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 16:** Plan to attend the CCIC Safety Committee meeting via teleconference.
- **September 24:** Plan to attend the CCIC meeting via teleconference.

#### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF – Safety Director Message - 2021 Training Announcement (please see attached) – August 14.

## ***NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS***

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The September – October Live Training Webinar schedule and registration links are attached.

## ***NJCE MEDIA LIBRARY***

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

CCIC Usage:

- No Videos were utilized in 2020.

## ***NJCE ONLINE STREAMING VIDEO SERVICE***

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

## September/October Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/18/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
9/18/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/21/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/21/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
9/21/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/22/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Bloodborne Pathogens (BBP)-Evening</a>	7:00 - 8:00 pm
9/23/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/23/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
9/24/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/24/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
9/24/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
9/24/20	<a href="#">Mower Safety</a>	3:00 - 4:00 pm
9/25/20	<a href="#">CDL-Divers Safety Regulations</a>	8:30 - 10:30 am
9/25/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/25/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
9/28/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/28/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/29/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/29/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/29/20	<a href="#">Confined Space Entry for Supervisors</a>	12:30 - 3:30 pm
9/29/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/29/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/30/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm



Date	Webinar Topic	Time
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 – 8:00 pm
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 – 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm

#### **\*10/15/20 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 1, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.
- If you have any questions please contact Glenn Prince ([gprince@jamontgomery.com](mailto:gprince@jamontgomery.com)).

#### **About Zoom Training:**

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
  - Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
  - Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
  - Please [click here](#) for informative Zoom operation details.
  - Group Training procedures:
    - Please have one person register for the safety training webinar.
    - Please complete the Group sign in sheet (link to sign in sheet below) and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.
- <https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

#### **Questions?**

- NJCE members call Natalie Dougherty at (856) 552-4738

**RESOLUTION NO. 47-20**

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

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

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

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

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

**CONTRACTS:**

**LITIGATION: 2287, 3906, 2555, 2507, 2272, 1728, 8654, 7884, 8535, 7039, 0207 & 0654**

**PERSONNEL:**

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

**ADOPTED September 24, 2020:**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 23, 2020  
VIA TELECONFERENCE – 2:00 PM**

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Stephen Andrick</b> <b>Linda Page</b> <b>Paulette Kelly</b>
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Qual Lynx  
**Joe Lisciandri**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura Paffenroth</b>
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Treasurer	<b>David McPeak (absent)</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
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**ALSO, PRESENT:**

Joshua Friedman, Camden County  
Ceil Murphy, Camden County College  
Joseph Hrubash, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

## **APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 25, 2020**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 1 Abstention

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee met on June 15<sup>th</sup> via Zoom, it's going very well. Mr. Prince thanked Josh Friedman for promoting the meeting and getting as many members as we can to attend. Mr. Prince advised the Safety Committee is scheduled to meet again on August 19<sup>th</sup>, via zoom, at 2:00PM. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the claims committee met on July 7<sup>th</sup> and reviewed the PARS to be reviewed today in closed session. Ms. Conicella then concluded her report.

### **EXECUTIVE DIRECTOR:**

**NJ Excess Counties Insurance Fund (NJCE)** – The Executive Director advised NJCE met on June 25, 2020. A summary report of the meeting was included in the agenda. The NJCE is scheduled to meet again on September 24, 2020.

**Certificate of Insurance Issuance Reports** – The Executive Director report included a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. A few of those were polling places throughout the county. There were 13 certificate of insurances issued during June.

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

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

**CCIC Financial Fast Track** – The Executive Director report included a copy of the Financial Fast Track Report as of May 31, 2020. The report indicates the Commission has a surplus of \$26,978,686. It is showing a \$1.3 million deficit, however that was because of a dividend that was distributed, \$1.5 million, so that is good news.

Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$4,543,821. The total cash amount is \$32,338,900.

**NJCE Property and Casualty Financial Fast Track** - The Executive Director report included a copy of the NJCE Financial Fast Track Report as of May 31, 2020. The report indicates the Fund has a surplus of \$16,382,595, which is about a \$135,000 increase over the prior month.

Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is \$30,379,953.

**2021 Renewal – Underwriting Data Collection** – The Executive Director advised the data collection process for the 2021 renewal is upon us and in order to provide the relevant information to the underwriters. Last year was the initial launch of Origami, the online platform where members’ exposure data was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is working with Origami to facilitate an easier process for members to complete applications for the ancillary coverages. More information will follow shortly.

**Encore Seminar “Facing and Embracing Crisis for your Municipality”** – The Executive Director reported a few weeks ago the marketing manager held a seminar. Due to the popularity of the webinar, the MEL’s Marketing Manager, Princeton Strategic Communications, will hold a live encore webinar on crisis management for MEL membership on August 4<sup>th</sup> at 10:30. The 2-hour program features a specialized panel of experts who will cover topics such as how to develop a crisis communications plan for your municipality and how to face the public and the media in a crisis situation. This is a MEL sponsored program and they are inviting members of the NJCE. Information on the webinar was included in the agenda.

**NJCE 10<sup>th</sup> Year Anniversary** – The Executive Director advised, as previously discussed, this year marks the 10<sup>th</sup> anniversary of the Fund’s inception, which began with Camden & Gloucester Counties and has grown to ten members and 19 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue. Please save the date of October 19, 2020 at noon pending additional directives issued by the Governor’s office.

**NJCE Best Practices Workshop** – The Executive Director advised the NJCE has set up a task force to address the feasibility of holding the seminar in 2020.

**2020 New Jersey Association of Counties Conference** - The Executive Director reported this annual conference originally scheduled for May has been rescheduled for October 27<sup>th</sup> – October 29<sup>th</sup>, and as far as he is aware, still on.

**2020 MEL MRHIF & NJCE Educational Seminar** - The Executive Director reported this annual seminar originally scheduled for May 1<sup>st</sup> was cancelled and will possibly be rescheduled for a date later in the year or possibly scheduled as a webinar.

**August Commission Meeting** – The Executive Director reminded the Commission will not be meeting in August. The Commission previously passed Resolution 17-20 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next meeting is scheduled for September 24, 2020 at 10:30 AM.

The Executive Director then asked if there were any questions, hoped everyone enjoys the rest of their summer and then concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Chairman Angilella advised the Bills List was included in the agenda. He asked if there were any questions and then made a motion to approve the Bills Lists.

**MOTION TO APPROVE RESOLUTION 35-20 JUNE SUPPLEMENTAL BILLS LIST.  
IN THE AMOUNT OF \$ 19,826.00.**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

**MOTION TO APPROVE RESOLUTION 36-20 JULY SUPPLEMENTAL BILLS LIST.  
IN THE AMOUNT OF \$ 2,101,172.72.**

Motion	Commissioner Wright
Second:	Chairman Angilella
Vote:	3 Ayes, 0 Nays

Chairman Angilella advised the Treasurer's Reports were included in the agenda and advised if there were no questions, they would move on.

**ATTORNEY:** Mrs. Paffenroth advised she had nothing to report.

**CLAIM SERVICE:** Ms. Conicella reported an overview of the COVID-19 claims. The NJCE has approximately 600 exposure cases, most coming from corrections facilities, one or two general liability cases and the most recent cases are coming out of Camden County.

Ms. Conicella advised they are also starting the planning for the Best Practices Workshop and asked if anyone wanted to be involved in the planning of that to please reach out.

Chairman Angilella asked if there were any Covid claims coming out of the Camden County Correctional Facility.

Mr. Friedman advised they haven't seen a correctional facility case in the past couple of weeks. The County has had a couple of metro claims, but the jail has been very good since the middle of the pandemic, when about 4 or 5 of them came in. He advised he had not seen any jail Covid cases lately, but he would double check.

Chairman Angilella advised there had been corrections officers and metro officers that have gotten sick. He believes there may even have been a few 9-1-1 cases. Not one case of Covid has penetrated the jail, to his knowledge, if anyone knows otherwise he would like to be informed.

Mr. Friedman advised he knew of no covid cases exposed in the jail.

Ms. Conicella then concluded her report.



**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for June which was included in the agenda. Ms. Hall advised the total billed for June was \$63,168.00 and the total paid was \$27,078.00 with a gross savings of \$38,846.00 or 60%. Ms. Hall advised the net savings was \$27,876.00 and network utilization was 98%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince advised the June - August Risk Control Activity Report was included in the agenda packet. The Webinar Training Schedule Topics List through August 26<sup>th</sup> was included, as the in person training program has been suspended until further notice. If any department wishes to attend, please visit the website njce.org to register. Mr. Prince advised if anyone had questions to please give him a call. Also included in the agenda was the flyer for the Protecting Children from Abuse Webinar. Mr. Prince advised the webinar was being held the next day, he knows it's short notice, but there will be more seminars held for this topic and when those dates are available, he will advise the Commission. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

Chairman Angilella asked how they would know if there was someone with a question.

The Executive Director advised the phone number and meeting id were published in the newspaper and are on the website.

Chairman Angilella advised that answered his question.

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

Seeing no members of the public wishing to speak Chairman Angilella moved a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**CLOSED SESSION:** Chairman Angilella read Resolution 37-20, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

## **MOTION TO APPROVE RESOLUTION 37-20 FOR CLOSED SESSION**

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

## **MOTION TO RETURN TO OPEN**

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

## **MOTION TO APPROVE THE FOLLOWING PARS/SARS**

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
2241	\$ 85,150.77	PAR
2415	\$ 84,247.48	PAR
8674	\$ 84,582.88	PAR/SAR
2528	\$ 41,017.04	PAR
3851	\$ 101,475.45	PAR
2131	\$ 66,409.90	PAR/SAR
6452	\$ 211,910.73	PAR/SAR
0826	\$ 56,674.08	PAR
6436	\$ 165,355.00	PAR/SAR
0568	\$ 23,000.00	PAR/SAR

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

Chairman Angilella advised the next meeting is scheduled for September 24, 2020 at 10:30 AM.

## **MOTION TO ADJOURN:**

Motion Chairman Angilella  
Second: Commissioner Williams  
Vote: 3 Ayes, 0 Nays

## **MEETING ADJOURNED: 2:48 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary