

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JANUARY 28, 2021  
10:30 AM**

**To attend the meeting via teleconference**

**Call in number: 312-626-6799**

**Meeting ID: 910 8128 0680**

**OR**

<https://permainc.zoom.us/j/91081280680>

The Camden County Insurance Commission will conduct its January 28, 2021 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: January 28, 2021**  
**10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: December 10, 2020 Open Minutes.....Appendix I**  
**December 10, 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 2-18
  
- TREASURER – David McPeak**
  - Resolution 4-21 January Bill List ..... Pages 19-20
  - November Monthly Treasurer Reports ..... Pages 21-22
  
- ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
- CLAIMS SERVICE - PERMA ..... Verbal**
  
- CLAIMS SERVICE –AmeriHealth Casualty Services**
  - Medical Savings Report - 2020 .....Page 23
  - Medical Savings Report - 2019 .....Page 24
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report..... Pages 25-29
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
  
- CLOSED SESSION- PARS/SARS**
  - Resolution 5-21 Closed Session.....Page 30
  - 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: February 25, 2021, 10:30 AM**

**CAMDEN COUNTY INSURANCE COMMISSION**  
9 Campus Drive, Suite 216, Parsippany, NJ 07054  
*Telephone (201) 881-7632*  
*Fax (201) 881-7633*

Date: January 28, 2021

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- 2021 Property & Casualty Budget (Pages 4-5)** – At the December 10, 2020 meeting, the 2021 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of **\$16,137,097** appears on page 4 and assessments are on page 5. The assessments are due on 3/15/21 (40%), 5/15/21 (30%) and 9/15/21 (30%).
  - Motion to Open the Public Hearing of the 2021 Budget**
  - Discussion of Budget and Assessments**
  - Motion to Close the Public Hearing**
  - Motion to Adopt the 2021 Budget as presented and Certify Annual Assessments**
  
- Extraordinary Unspecifiable Services (EUS) Statements (Pages 6-9)** – Attached on pages 6-8 are the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2021 for the Camden County Department of Police Services. Also attached on page 9 is Resolution 1-21 awarding the Purchase of Excess Insurances for the Department of Police Services.
  - Motion to approve Resolution 1-21 Awarding the Purchase of Excess Insurances for the Department of Police Services**
  
- 2021 Plan of Risk Management (Appendix II)** - Attached in Appendix II is a copy of the 2021 Plan of Risk Management. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow
  - Motion to adopt Resolution 2-21, Approving the 2021 Plan of Risk Management**
  
- Meeting Dates for 2021 (Pages 10-11)** – Attached on page 10 is a copy of the 2021 Annual Meeting dates. There will be no meetings in August and November. Attached on page 11 is a copy of Resolution 3-21, Fixing Public Meeting Dates for Year 2021.
  - Motion to adopt Resolution 3-21, Fixing Public Meeting Dates for Year 2021**

- ❑ **Intellishun Device** – We have received a request from the County to cover the annual cost of an Intellishun Device in the amount of \$7,000. The main function of the device is stop computers from unfriendly countries from accessing the network. This device provides an extra layer of security. We are asking the Commissioners to consider this request as we have done in the past.

- ❑ **Motion to approve the annual cost of an Intellishun Device in the amount of \$7,000**

- ❑ **NJ Excess Counties Joint Insurance Fund (NJCE) (Pages 12-14)** – The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. A summary report of the meeting is included in the agenda on pages 12-13 and a copy of the NJCE budget is on page 14. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.
- ❑ **NJCE Dividend (Page 15)** – After reviewing the dividend options again the NJCE Finance Committee recommended the Fund release a \$1.5 million dividend. The Board of Fund Commissioners adopted a resolution amending the dividend to be released. Camden County Insurance Commission’s share of the dividend is \$571,729. Attached on page 15 is the member entity share of the NJCE Dividend.

Members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. The Fund Office will send a letter to each member entity to find out their preference.

- ❑ **Certificate of Insurance Issuance Reports** – The certificate of issuance reports from the NJCE listing the certificates is not available and will appear in the next agenda.
- ❑ **CCIC Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the Financial Fast Track Report as of **November 30, 2020**. The report indicates the Commission has a surplus of **\$30,158,597**. 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 **\$4,795,005**. The total cash amount is **\$34,050,334**.
- ❑ **NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track was not available.
- ❑ **Auditor & Actuary Contracts** – The Actuary and Auditor’s contract will expire on February 28, 2021. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

CAMDEN COUNTY INSURANCE COMMISSION						
2021 PROPOSED BUDGET :						
			Total			
			Increase/Decrease			
APPROPRIATIONS			ANNUALIZED	PROPOSED		
			BUDGET FY2020	BUDGET FY2021	\$	%
<b>I. Claims and Excess Insurance</b>						
<b>Claims</b>						
1	Property		448,628	380,446	(68,182)	-15.20%
2	Liability		1,907,031	1,861,031	(46,000)	-2.41%
3	Auto		255,407	243,407	(12,000)	-4.70%
4	Workers' Comp.		5,195,652	5,051,652	(144,000)	-2.77%
5	<b>Subtotal - Loss Funds</b>		<b>7,806,718</b>	<b>7,536,536</b>	<b>(270,182)</b>	<b>-3.46%</b>
6						
7	<b>POL/EPL Deductible</b>		199,000	199,000	0	0.00%
8						
9	<b>Subtotal - Claims</b>		<b>8,005,718</b>	<b>7,735,536</b>	<b>(270,182)</b>	<b>-3.37%</b>
10						
<b>Premiums</b>						
12	NJCE FUND		4,117,831	4,343,362	225,531	5.48%
13	Property		7,522	7,522	0	0.00%
14	Liability (Law Enf \$1M SIR:XS Liab \$5M xs \$10M \$1M SIR)		1,187,253	1,187,253	0	0.00%
15	Auto (\$10M xs SIR)		229,470	229,470	0	0.00%
16	Workers' Comp.		541,824	536,824	(5,000)	-0.92%
17						
18	<b>SubTotal Premiums</b>		<b>6,083,900</b>	<b>6,304,431</b>	<b>220,531</b>	<b>3.62%</b>
19	<b>Total Loss Fund</b>		<b>14,089,618</b>	<b>14,039,967</b>	<b>(49,651)</b>	<b>-0.35%</b>
20						
<b>II. Expenses, Fees &amp; Contingency</b>						
22						
23	Claims Adjustment		379,538	397,890	18,352	4.84%
24	Managed Care		0	0	0	0.00%
25	General Expense					
26	Exec. Director		185,711	189,425	3,714	2.00%
27	Actuary		8,843	9,020	177	2.00%
28	Auditor		14,751	15,046	295	2.00%
29	Attorney		116,823	116,823	0	0.00%
30	Treasurer		15,000	15,000	0	0.00%
31						
32						
33	Misc. Expense & Contingency		35,221	35,925	704	2.00%
34						
35	<b>Total Fund Exp &amp; Contingency</b>		<b>755,887</b>	<b>779,129</b>	<b>23,242</b>	<b>3.07%</b>
36	Risk Managers		8,616	8,919	303	3.52%
37						
38						
39	<b>XS JIF Ancillary Coverage</b>					
40	Excess Liability		170,172	472,970	302,798	177.94%
41	Property 150 x 110		154,511	138,247	(16,264)	-10.53%
42	POL/EPL		271,603	293,508	21,905	8.07%
43	Crime Program		36,374	38,921	2,547	7.00%
44	Medical Malpractice		144,513	153,916	9,403	6.51%
45	Pollution Liability		51,680	51,680	0	0.00%
46	Employed Lawyers Liab		47,203	49,565	2,362	5.00%
47	Cyber Liability/Special Coverages		84,520	101,425	16,905	20.00%
48	Aviation		12,378	8,850	(3,528)	-28.50%
49	Marina Operators Liability		0	0	0	0.00%
50						
51	<b>Total Ancillary Coverages</b>		<b>972,954</b>	<b>1,309,082</b>	<b>336,128</b>	<b>34.55%</b>
52						
53	<b>Total FUND Disbursements</b>		<b>15,827,074</b>	<b>16,137,097</b>	<b>310,023</b>	<b>1.96%</b>

<b>CAMDEN COUNTY INSURANCE COMMISSION</b>				
<b>2021 PROPOSED ASSESSMENTS -</b>				
	2020	2021	Change \$	Change %
<b>Member Name</b>	Total	Total	Total	Total
Camden County	6,357,558	6,586,848	229,290	3.61%
Camden County College	564,532	584,163	19,630	3.48%
Camden County Board of Social Services	386,282	399,732	13,450	3.48%
Camden County Utility Authority	920,612	952,687	32,075	3.48%
Camden County Health Svcs	115,711	119,786	4,074	3.52%
Camden Cty Polution Ctrl Financing Auth (CCPCFA)	211,292	218,633	7,341	3.47%
Camden County Improvement Authority	143,637	148,646	5,009	3.49%
Camden County Dept of Police Svcs	7,127,457	7,126,602	(855)	-0.01%
<b>Grand Totals:</b>	<b>15,827,080</b>	<b>16,137,096</b>	<b>310,016</b>	<b>1.96%</b>

CERTIFICATION OF  
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Bradford Stokes, Commission Executive Director

RE: Camden County Police Department Excess Insurance

DATE: January 1, 2021

This is to request your approval of a resolution authorizing contracts to be issued as follows:

<b>Firm</b>	<b>Coverage</b>	<b>Limits</b>	<b>Cost</b>
QBE Insurance Corporation	GL / Law Enforcement	\$5,000,000	\$669,269.00
Genesis Insurance Company	Automobile Liability	\$5,000,000	\$319,908.00
Kinsale Insurance Company	GL / Law Enforcement	\$5,000,000 x \$5,000,000	\$375,000.00
QBE Insurance Corporation	GL / Law Enforcement	\$5,000,000 x \$10,000,000	\$191,470.00
Old Republic Union Insurance Company	GL / LEL / AL	AL: \$5,000,000 x \$10,000,000 GL/LEL: \$5,000,000 x \$15,000,000	\$503,000.00
Safety National Casualty Corporation	Workers' Compensation	Statutory	\$264,436.00

TERM: 01/01/2021– 01/01/2022

PURPOSE: Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the Camden County Department of Police Services

These contracts are requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 01/01/2021.

2. Nature of Contract

These contracts consist of specialized and qualitative services requiring expertise, extensive training and a proven reputation in the field of commercial

insurance that they involve extensive experience in the administration of Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation insurance.

QBE Insurance Corporation, Genesis Insurance Company, Kinsale Insurance Company, Old Republic Union Insurance Company and Safety National Casualty Corporation have the expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Coverages for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above insurance companies be awarded contracts as stated herein in accordance with New Jersey Law.

Respectfully,

Bradford Stokes,  
Commission Executive Director



Date: January 1, 2021

To: Fund Commissioners  
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Insurance Program for Camden County Police Department

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the 01/01/2021 – 01/01/2022 policy period. QBE Insurance Corporation, Genesis Insurance Company, Kinsale Insurance Company, Old Republic Union Insurance Company and Safety National Casualty Corporation provided the only viable conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2021 – 01/01/2022 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

**RESOLUTION NO. 1-21**

**CAMDEN COUNTY INSURANCE COMMISSION  
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN COUNTY  
DEPARTMENT OF POLICE SERVICES**

**WHEREAS**, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Commission has deemed it necessary and appropriate to obtain certain insurance coverages for the Camden County Department of Police Services; and

**WHEREAS**, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") in accordance with N.J.A.C.5:34-2.1 et seq. on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

**BE IT RESOLVED**, that the following insurance contracts to be awarded for the period of January 1, 2021 through January 1, 2022:

Purpose	Name of Firm	Term	Method of Purchase
EPL	Ace American Insurance Company	1/1/21 - 1/1/22	Through the NJCE
Property	Zurich American Insurance Co	1/1/21 - 1/1/22	Through the NJCE
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/21 - 1/1/22	Through the NJCE
GL/Law Enforcement	Kinsale Insurance Company Company	1/1/21 - 1/1/22	Direct
GL/LEL/AL	Old Republic Union Insurance Company	1/1/21 - 1/1/22	Direct
Automobile Liability	Genesis Insurance Company	1/1/21 - 1/1/22	Direct
Workers' Compensation	Safety National Casualty Corporation	1/1/21 - 1/1/22	Direct
GL/Law Enforcement	QBE Insurance Corporation	1/1/21 - 1/1/22	Direct

**BE IT FURTHER RESOLVED** that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

**BE IT FURTHER RESOLVED** that the policy or policies providing the specific terms of such coverage and the certification are on file in the Fund’s office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Commission’s official newspaper in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: January 28, 2021**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

**CAMDEN COUNTY INSURANCE COMMISSION**  
**9 CAMPUS DRIVE, SUITE 216**  
**PARSIPPANY, NJ 07054**

TO: Members of the Commission

**2021 ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Camden County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:30 AM	January 28, 2021	Zoom Conference Call <i>(until further notice)</i>	Regular Meeting
10:30 AM	February 25, 2021	“	Re-Organizational Meeting
10:30 AM	March 25, 2021	“	Regular Meeting
10:30 AM	April 22, 2021	“	Regular Meeting
10:30 AM	May 27, 2021	”	Regular Meeting
10:30 AM	June 24 2021	“	Regular Meeting
10:30 AM	July 22, 2021	“	Regular Meeting
10:30 AM	September 23, 2021	“	Regular Meeting
10:30 AM	October 28, 2021	“	Regular Meeting
10:30 AM	December 9, 2021	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: PERMA Risk Management Services**  
**Administrator**  
**CAMDEN COUNTY INSURANCE COMMISSION**

**RESOLUTION NO. 3-21**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
FIXING PUBLIC MEETING DATES  
FOR THE YEAR 2021**

**WHEREAS**, Under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

**NOW THEREFORE BE IT RESOLVED**, by the Camden County Insurance Fund Commission that the Commission shall hold public meetings during the year 2021 as listed below:

<b>TIME</b>	<b>DATE</b>	<b>LOCATION</b>	<b>PURPOSE</b>
10:30 AM	January 28, 2021	Zoom Conference Call <i>(until further notice)</i>	Regular Meeting
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10:30 AM	July 22, 2021	“	Regular Meeting
10:30 AM	September 23, 2021	“	Regular Meeting
10:30 AM	October 28, 2021	“	Regular Meeting
10:30 AM	December 9, 2021	“	Regular Meeting

**BE IT FURTHER RESOLVED** that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the official newspapers of the Commission and post a copy of this resolution in the Office of the Camden County Clerk.

**ADOPTED: January 28, 2021**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_  
**VICE-CHAIRPERSON**



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** December 29, 2020  
**To:** Camden County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Excess Insurance Marketing Update:** Executive Director reported the Finance Committee met on December 28<sup>th</sup> to review the status of the 2021 renewal and any changes from their last meeting. As previously reported, significant increases in excess premiums are being driven by current market conditions, adverse loss experience and exposure increases. The “hard” market, conditions are the worst since the mid-1980s. Executive Director said the current delta is in the \$1.3 million range, however, the Underwriting Manager will continue to negotiate with carriers over the next 24 hours to further reduce the delta for 2021.

Underwriting Manager provided a summary report of negotiations with excess carriers highlighting the following:

- Excess Property – Zurich offered a \$1 million deductible option, but at significant premium increase consistent with the market. A second option with a \$2 million deductible provided favorable pricing and overall savings. The Underwriting Manager recommended the latter option.
- Excess Liability – Reviewed several quotes with carriers including the incumbent BRIT. Munich Re provided best quote option providing the \$10 million limit but with increased retention of \$1.5 million. None of the other insurers could provide the expiring \$10 million limit. Executive Director stated the MEL JIF, whose membership pool is largely NJ municipalities, has a long standing relationship with Munich Re. Munich Re is the leader in excess and reinsurance for public entity pools in the country.
- Excess Workers’ Compensation – Reviewed several quotes and Safety National provided best pricing with only a moderate increase based on loss experience and potential COVID-19 claim activity.
- Ancillary Coverages – These are optional commercially placed coverage purchased by member entities are in the Fund’s budget as a pass through. Underwriting Manager continues to negotiate these coverage on behalf of membership.

**2021 Budget:** Executive Director reported that last month the Fund introduced a proposed 2021 budget based on certain assumptions of renewal negotiations. Executive Director and that the Finance Committee recommended the NJCE adopt the 2021 budget as introduced on November 19, 2020 meeting. Executive Director reiterated that the final marketing will still result in a delta

for 2021 but as previously mentioned the Underwriting Manager was still in negotiations. It was agreed that any delta would again be absorbed by NJCE.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2021 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2021 excess and ancillary coverages; a resolution formalizing the action will be included in the 2021 Reorganization agenda.

**2020 Dividend:** Last month, the Fund authorized a dividend in the amount of up to \$2 million. Executive Director reported the Finance Committee is now recommending the Fund release a \$1.5 million dividend to be distributed. The Board of Fund Commissioners adopted a resolution amending the dividend to be released and the Fund office will submit the necessary filings with the State.

**Risk Control:** Safety Director submitted a summary report of webinar trainings through January 2021.

**WC Claims Administration:** AmeriHealth provided a verbal report of provider billed amounts, paid amount and net savings as of November 2020.

**Closed Session:** Executive Director reported there was an emergent settlement authority request to review. The Board entered into Closed Session as authorized via resolution; approval of the settlement authority request was conducted during Open Session.

**Next Meeting Schedule:**

- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>				
<b>2021 PROPOSED BUDGET - INTRODUCED 11/19/2020</b>				
APPROPRIATIONS	(A)	(C)	(D)	(E)
<b>I. Claims and Excess Insurance</b>			(C - A)	(D / A)
<b>Claims</b>	<b>ANNUALIZED BUDGET FY2020</b>	<b>PROPOSED BUDGET FY2021</b>	<b>Change \$</b>	<b>Change %</b>
1 Property	836,999	910,261	73,262	8.8%
2 Liability	997,334	897,602	(99,732)	-10.0%
3 Auto	258,435	232,593	(25,842)	-10.0%
4 Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%
5 WC 150 x 1K (7720)	<u>136,422</u>	<u>122,780</u>	<u>(13,642)</u>	<u>-10.0%</u>
6 <b>Subtotal - Claims</b>	<b>4,912,634</b>	<b>4,445,531</b>	<b>(467,103)</b>	<b>-9.5%</b>
7 <b>Premiums</b>				
8				
9 Property	6,119,498	7,202,167	1,082,669	17.7%
10 XS Flood to 50	501,164	596,498	95,334	19.0%
11 Liability (Brit)	3,924,402	3,924,402	(0)	0.0%
12 Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%
13 Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%
14				
15 <b>SubTotal Premiums</b>	<b>13,671,199</b>	<b>14,886,282</b>	<b>1,215,083</b>	<b>8.9%</b>
16 <b>Total Loss Fund</b>	<b>18,583,833</b>	<b>19,331,813</b>	<b>747,980</b>	<b>4.0%</b>
17				
18 <b>II. Expenses, Fees &amp; Contingency</b>				
19				
20 Claims Adjustment	68,190	69,553	1,364	2.0%
21 Claims Adjustment - Property	17,000	17,340	340	2.0%
22 Safety Director	412,378	420,625	8,247	2.0%
23 General Expense				
24 Exec. Director	683,641	697,313	13,672	2.0%
25 Actuary	23,045	23,505	461	2.0%
26 Auditor	14,930	15,229	299	2.0%
27 Attorney	15,654	15,654	0	0.0%
28				
29 Treasurer	15,653	15,653	0	0.0%
30 Underwriting Manager	435,096	443,798	8,702	2.0%
31 Underwriting Data Consolidation	98,110	100,073	1,962	2.0%
32 Payroll Audit	16,423	16,751	328	2.0%
33 Safety Institute Funding	100,004	100,004	0	0.0%
34				
35 Misc. Expense & Contingency	12,220	20,000	7,780	63.7%
36 <b>Total Fund Exp &amp; Contingency</b>	<b>1,912,343</b>	<b>1,955,499</b>	<b>43,156</b>	<b>2.3%</b>
37 Risk Management Consultant	102,124	102,124	0	0.0%
38				
39 <b>Total Self Insured Program</b>	<b>20,598,299</b>	<b>21,389,435</b>	<b>791,136</b>	<b>3.8%</b>
40				
41 <b>Ancillary Coverages</b>				
42 Excess Liability	611,653	1,700,000	1,088,347	177.9%
43 Property 150 x 110	554,779	500,341	(54,438)	-9.8%
44 POL/EPL	1,211,835	1,305,838	94,003	7.8%
45 Crime Program	163,805	175,281	11,476	7.0%
46 Medical Malpractice	855,364	940,860	85,496	10.0%
47 Pollution Liability	283,750	298,896	10,578	4.8%
48 Employed Lawyers Liability	154,198	161,913	7,715	5.0%
49 Cyber Liability	426,060	511,273	85,213	20.0%
50 Aviation	119,274	87,327	(3,548)	-3.9%
51 Marina Operators Liability	11,971	17,114	5,143	43.0%
52				
53 <b>Total Ancillary Coverages</b>	<b>4,392,689</b>	<b>5,698,843</b>	<b>1,306,154</b>	<b>29.7%</b>
54				
55 <b>Total FUND Disbursements</b>	<b>24,990,988</b>	<b>27,088,278</b>	<b>2,097,290</b>	<b>8.4%</b>

**NJ CEL 2020 Dividend - \$1,500,000**

Member Name	FUND YEAR								
	2010	2011	2012	2013	2014	2015	2016	2017	Total
Camden County	\$ 125,685	\$ 88,947	\$ 77,382	\$ -	\$ 79,959	\$ -	\$ 29,184	\$ -	\$ 401,156
Camden County College	\$ 10,647	\$ 8,743	\$ 8,979	\$ -	\$ 8,929	\$ -	\$ 3,596	\$ -	\$ 40,894
Camden County Board of Social S	\$ 4,546	\$ 3,126	\$ 2,660	\$ -	\$ 3,040	\$ -	\$ 1,171	\$ -	\$ 14,542
Camden County Utility Authority	\$ 25,239	\$ 20,926	\$ 21,000	\$ -	\$ 22,016	\$ -	\$ 8,443	\$ -	\$ 97,624
Camden County Health Svcs	\$ 192	\$ 146	\$ 117	\$ -	\$ 349	\$ -	\$ 13	\$ -	\$ 818
Camden Cty Polution Ctrl Financi	\$ 2,103	\$ 2,222	\$ 1,944	\$ -	\$ 1,995	\$ -	\$ 776	\$ -	\$ 9,040
Camden County Improvement Au	\$ -	\$ 2,173	\$ 1,997	\$ -	\$ 2,315	\$ -	\$ 1,171	\$ -	\$ 7,655
Camden County Dept of Police Sv	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Subtotal CCIC</b>	<b>\$ 168,411</b>	<b>\$ 126,283</b>	<b>\$ 114,079</b>	<b>\$ -</b>	<b>\$ 118,603</b>	<b>\$ -</b>	<b>\$ 44,354</b>	<b>\$ -</b>	<b>\$ 571,729</b>



CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,318,923	14,508,151	132,882,980	147,391,132
2.	CLAIM EXPENSES				
	Paid Claims	404,259	3,395,335	29,743,898	33,139,234
	Case Reserves	(282,483)	(854,717)	7,308,683	6,453,966
	IBNR	485,755	1,180,445	10,464,215	11,644,660
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(12,961)	(73,130)	(394,867)	(467,997)
	<b>TOTAL CLAIMS</b>	<b>594,570</b>	<b>3,647,933</b>	<b>47,121,929</b>	<b>50,769,863</b>
3.	EXPENSES				
	Excess Premiums	602,056	6,625,050	54,905,135	61,530,185
	Administrative	60,576	670,033	6,194,023	6,864,056
	<b>TOTAL EXPENSES</b>	<b>662,632</b>	<b>7,295,083</b>	<b>61,099,158</b>	<b>68,394,241</b>
4.	UNDERWRITING PROFIT (1-2-3)	61,721	3,565,135	24,661,893	28,227,028
5.	INVESTMENT INCOME	5,403	161,774	762,274	924,047
6.	PROFIT (4 + 5)	67,124	3,726,909	25,424,166	29,151,076
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	(258,012)	414,463	4,380,543	4,795,005
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(190,887)</b>	<b>2,641,372</b>	<b>27,517,225</b>	<b>30,158,597</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	150	25,021	(186,401)	(161,380)
	2011	163	(88,301)	494,350	406,049
	2012	(34,841)	(475,401)	1,220,703	745,302
	2013	434	(303,161)	3,571,854	3,268,693
	2014	632	(593,390)	5,626,820	5,033,430
	2015	875	194,839	6,287,501	6,482,341
	2016	19,649	(114,225)	5,229,998	5,115,774
	2017	1,102	973,337	5,158,616	6,131,952
	2018	639	743,059	540,974	1,284,033
	2019	1,192	1,393,832	(427,191)	966,641
	2020	(180,882)	885,761		885,761
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(190,887)</b>	<b>2,641,372</b>	<b>27,517,224</b>	<b>30,158,595</b>
	<b>TOTAL CASH</b>				<b>34,050,334</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		November 30, 2020		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	1,753	2,724,830	2,726,583
Case Reserves	0	(1,573)	39,369	37,796
IBNR	0	0	0	0
Discounted Claim Value	0	(11,742)	(49)	(11,792)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>(11,562)</b>	<b>2,764,150</b>	<b>2,752,588</b>
<b>FUND YEAR 2011</b>				
Paid Claims	1,274	18,510	2,108,732	2,127,242
Case Reserves	(1,274)	16,722	135,596	152,318
IBNR	0	(1,210)	1,210	0
Discounted Claim Value	0	(25,411)	(775)	(26,186)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>8,611</b>	<b>2,244,762</b>	<b>2,253,374</b>
<b>FUND YEAR 2012</b>				
Paid Claims	918	36,691	1,745,947	1,782,638
Case Reserves	(918)	(60,204)	86,260	26,056
IBNR	0	297	4,421	4,718
Discounted Claim Value	0	(2,197)	(1,203)	(3,400)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(25,414)</b>	<b>1,835,426</b>	<b>1,810,012</b>
<b>FUND YEAR 2013</b>				
Paid Claims	421	13,723	3,688,200	3,701,924
Case Reserves	(421)	54,429	122,068	176,496
IBNR	0	(6,133)	14,956	8,823
Discounted Claim Value	0	(8,862)	(2,334)	(11,196)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>53,157</b>	<b>3,822,890</b>	<b>3,876,047</b>
<b>FUND YEAR 2014</b>				
Paid Claims	373	43,407	5,291,130	5,334,537
Case Reserves	(2,387)	(59,056)	114,306	55,250
IBNR	2,014	20,517	51,807	72,324
Discounted Claim Value	0	(3,079)	(2,572)	(5,651)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,789</b>	<b>5,454,670</b>	<b>5,456,459</b>
<b>FUND YEAR 2015</b>				
Paid Claims	6,523	131,483	3,216,395	3,347,878
Case Reserves	(6,047)	(204,154)	574,655	370,501
IBNR	(476)	(71,814)	134,260	62,446
Discounted Claim Value	0	1,425	(13,965)	(12,540)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(143,060)</b>	<b>3,911,344</b>	<b>3,768,285</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2016</b>				
Paid Claims	12,511	548,892	4,021,296	4,570,188
Case Reserves	(12,511)	(442,387)	895,094	452,707
IBNR	0	(52,364)	423,176	370,812
Discounted Claim Value	0	(1,973)	(23,758)	(25,731)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>52,168</b>	<b>5,315,808</b>	<b>5,367,976</b>
<b>FUND YEAR 2017</b>				
Paid Claims	11,510	295,344	2,660,394	2,955,738
Case Reserves	(14,765)	(350,818)	892,905	542,087
IBNR	3,255	(945,999)	1,324,299	378,301
Discounted Claim Value	0	18,983	(39,420)	(20,438)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>(982,490)</b>	<b>4,838,178</b>	<b>3,855,688</b>
<b>FUND YEAR 2018</b>				
Paid Claims	42,264	750,045	3,128,114	3,878,159
Case Reserves	(38,137)	(119,245)	2,078,089	1,958,843
IBNR	(4,127)	(1,336,729)	3,103,796	1,767,066
Discounted Claim Value	0	41,294	(115,446)	(74,152)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(664,636)</b>	<b>8,194,553</b>	<b>7,529,917</b>
<b>FUND YEAR 2019</b>				
Paid Claims	282,553	1,224,636	1,158,860	2,383,497
Case Reserves	(217,605)	(344,952)	2,370,341	2,025,389
IBNR	(64,948)	(2,151,982)	5,406,291	3,254,309
Discounted Claim Value	0	65,699	(195,344)	(129,645)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(1,206,598)</b>	<b>8,740,148</b>	<b>7,533,550</b>
<b>FUND YEAR 2020</b>				
Paid Claims	45,911	330,851		330,851
Case Reserves	11,582	656,522		656,522
IBNR	550,038	5,725,862		5,725,862
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,961)	(147,267)		(147,267)
<b>TOTAL FY 2020 CLAIMS</b>	<b>594,570</b>	<b>6,565,968</b>	<b>0</b>	<b>6,565,968</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>594,570</b>	<b>3,647,933</b>	<b>47,121,929</b>	<b>50,769,863</b>
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. 4-21

January 2021

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>
000854			
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	660.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	4,040.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	63.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	3,890.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	5,925.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	2,716.00
000854	BROWN & CONNERY, LLP	LEGAL SERVICES 12/20	133.00
			<b>17,427.00</b>
000855			
000855	SAFETYSERVE.COM	DDC9-D DEFENSIVE DRIVING COURSE 2020	5,737.50
			<b>5,737.50</b>
000856			
000856	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	2.50
			<b>2.50</b>
000857			
000857	COURIER-POST	ACCT:CHL-091698 - BDGT - 12.26.20	84.88
000857	COURIER-POST	ACCT:CHL-091699 - NOTICE - 12.02.20	33.76
			<b>118.64</b>
		<b>Total Payments FY 2020</b>	<b>23,285.64</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000858			
000858	CONNER STRONG & BUCKELEW	LIABILITY - QBE INS 1/21	669,269.00
000858	CONNER STRONG & BUCKELEW	EX LIAB - QBE INS 1/21	191,470.00
000858	CONNER STRONG & BUCKELEW	EX LIAB - KINSALE INS CO 1/21	375,000.00
000858	CONNER STRONG & BUCKELEW	EX LIAB - OLD REP UNION 1/21	503,000.00
			<b>1,738,739.00</b>
000859			
000859	CONNER STRONG & BUCKELEW	LIABILITY - GENESIS INS CO 1/21	319,908.00
000859	CONNER STRONG & BUCKELEW	EX LIAB - PRINCETON EXC & SURP 1/21	150,000.00
			<b>469,908.00</b>
000860			
000860	CONNER STRONG & BUCKELEW	WC - SAFETY NAT CASUALTY 1/21	264,436.00
			<b>264,436.00</b>

000861			
000861	BROWN & CONNERY, LLP	LEGAL SERVICES 1/21	20.00
000861	BROWN & CONNERY, LLP	LEGAL SERVICES 1/21	266.00
000861	BROWN & CONNERY, LLP	LEGAL SERVICES 1/21	20.76
			<b>306.76</b>
000862			
000862	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 1/21	12,176.84
000862	COMPSERVICES, INC.	ADMIN FEE FOR WC 1/21	20,247.33
			<b>32,424.17</b>
000863			
000863	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/21	15,475.92
			<b>15,475.92</b>
000864			
000864	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 1/21	466.91
000864	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/21	270.01
			<b>736.92</b>
		<b>Total Payments FY 2021</b>	<b>2,522,026.77</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>2,545,312.41</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	November					
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	\$34,482,963.22	34,148,074.06	64,000.48	263,914.94	39,478.76 -	32,505.02
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
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	\$5,402.87	\$5,291.85	\$26.48	\$41.66	\$18.20	\$24.68
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	\$5,402.87	\$5,291.85	\$26.48	\$41.66	\$18.20	\$24.68
9 Deposits - Purchases	\$352,130.89	\$0.00	\$204,155.86	\$6,975.92	\$104,840.89	\$36,158.22
10 (Withdrawals - Sales)	-\$902,056.55	-\$404,202.04	-\$198,901.38	-\$6,451.91	-\$264,911.62	-\$27,589.60
Ending Cash & Investment Balance	\$34,050,334.02	\$33,749,163.87	\$69,281.44	\$264,480.61	-\$163,095.09	\$130,503.19
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$474,023.32	\$33,306.17	\$143,356.83	\$4,614.86	\$266,480.95	\$26,264.51
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$34,523,514.34	\$33,782,470.04	\$212,638.27	\$269,095.47	\$102,542.86	\$156,767.70

CAMDEN COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2020 Month Ending: November								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,250,563.64	9,311,364.87	270,128.82	20,735,792.60	472,143.62	(174,938.72)	1,729,802.10	34,594,856.93
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	216.67	1,697.06	553.26	2,760.69	5.02	167.57	2.60	5,402.87
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	216.67	1,697.06	553.26	2,760.69	5.02	167.57	2.60	5,402.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	216.67	1,697.06	553.26	2,760.69	5.02	167.57	2.60	5,402.87
EXPENSES								
Claims Transfers	542.59	27,340.99	6,157.93	405,843.07	0.00	0.00	0.00	439,884.58
Expenses	0.00	0.00	0.00	2,940.00	0.00	52,071.15	0.00	55,011.15
Other *	0.00	0.00	0.00	55,029.93	0.00	0.00	0.00	55,029.93
TOTAL	542.59	27,340.99	6,157.93	463,813.00	0.00	52,071.15	0.00	549,925.66
END BALANCE	2,250,237.72	9,285,720.94	264,524.15	20,274,740.29	472,148.64	(226,842.30)	1,729,804.70	34,050,334.14



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

<b>2020</b>								
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	194,505.00	\$180,768.00	\$107,875.00	\$76,142.00	40.30%	\$15,228.40	\$60,913.60	99.70%
October	105,964.00	\$93,674.00	\$43,194.00	\$50,480.00	53.90%	\$10,096.00	\$40,394.00	98.20%
November	235,247.00	\$203,176.00	\$99,153.00	\$103,176.00	51.00%	\$20,635.20	\$82,540.80	100.00%
December	331,223.00	\$321,253.00	\$165,258.00	\$155,776.00	48.60%	\$31,155.20	\$124,620.80	99%
<b>Totals:</b>	<b>2,307,025.00</b>	<b>\$1,988,971.00</b>	<b>\$935,337.00</b>	<b>\$1,012,186.00</b>	<b>55.10%</b>	<b>\$202,437.20</b>	<b>\$809,758.00</b>	<b>98.00%</b>
<b>Total Bills Received</b>		<b>2437</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:** January 25, 2021  
**DATE OF MEETING:** January 28, 2021

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### CCIC SERVICE TEAM

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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### December 2020 – January 2021 RISK CONTROL ACTIVITIES

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

- **December 10:** Attended the CCIC meeting via teleconference.
- **December 16:** Attended the CCIC Safety Committee meeting via teleconference.
- **January 5:** Attended the CCIC Claims Committee meeting via teleconference.

#### **UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **January 28:** Plan to attend the CCIC meeting via teleconference.
- **January 27:** Plan to attend the CCIC Safety Committee 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 - New Bulletin: PEOSH Reporting and Recording COVID-Related Illness Guidance – December 11.
- NJCE JIF - ATTENTION Employers of CDL Holders- Designated Employer Representative Training 2021 – December 17.
- NJCE JIF - Live Safety Training Webinars – January & February Registration Now Open! – January 4.

### ***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 February 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.

### ***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.

## February Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
2/1/2021	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/1/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/1/2021	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/2/2021	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
2/2/2021	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
2/2/2021	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
2/3/2021	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
2/3/2021	<a href="#">Flagger Skills and Safety Considerations</a>	10:00 - 11:00 am
2/3/2021	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
2/4/2021	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
2/4/2021	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/4/2021	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
2/5/2021	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
2/5/2021	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
2/8/2021	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/8/2021	<a href="#">Shop &amp; Tool Safety</a>	10:30 - 11:30 am
2/9/2021	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
2/9/2021	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/10/2021	<a href="#">Hazard Identification / Make Observations Count</a>	8:30 - 10:30 am
2/10/2021	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
2/11/2021	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/11/2021	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
2/11/2021	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/12/2021	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
2/12/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/12/2021	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/16/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
2/16/2021	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
2/17/2021	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
2/17/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
2/17/2021	<a href="#">CDL-Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
2/18/2021	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
2/18/2021	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
2/19/2021	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am

2/19/2021	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	12:00 - 2:00 pm
2/22/2021	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
2/22/2021	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
Date	Webinar Topic	Time
2/23/2021	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/23/2021	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
2/23/2021	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
2/24/2021	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/24/2021	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/24/2021	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/25/2021	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
2/25/2021	<a href="#">Playground Inspections</a>	1:00 - 3:00 pm
2/26/2021	<a href="#">Safety Coordinator Skills</a>	8:30 - 12:30 pm
2/26/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm

#### Live Webinar Guidelines:

To maintain the integrity of the live webinar training and our ability to offer CEUs, J.A Montgomery Consulting must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

#### 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.
- 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 and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.

<https://njsce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

<b>CEU's for Certified Publics Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
<b>CEU's for Registered Municipal Clerks</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
<b>TCH's For Water/ Wastewater</b>			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
<b>CEU's for Certified Recycling Professionals</b>		<b>CEU's for Qualified Purchasing Agents</b>	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition - Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
<b>CEU's for Park and Rec Professionals</b>			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

**RESOLUTION NO. 5-21**

**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: 2644, 2250, 2200, 2707, 0892, 0538, 2146, 3904, 0486, 0561 & 7459**

**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: January 28, 2021**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

# **APPENDIX I**

## *Minutes*





**APPROVAL OF MINUTES:** Open AND CLOSED Minutes of OCTOBER 22, 2020

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee met on November 18<sup>th</sup> via Zoom, and a variety of topics were discussed including their training programs and calendar. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella reported included in the agenda was the 2021 Claims Meeting Schedule. She advised the claims committee met earlier in the month and reviewed the PARS to be reviewed today in closed session, asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR:** The Executive Director hoped that everyone is doing well and began his report.

**2021 Property & Casualty Budget Introduction–** The Executive Director advised prior to the meeting the revised 2021 proposed Property & Casualty Budget in the amount of \$16,137,609 was emailed out along with the proposed member assessments.

The assessment payments will be due on 3/15/21, 5/15/21 and 9/15/21. The Fund Office will advertise the proposed 2021 Budget in the Commission’s official newspaper.

Mr. Hrubash advised the increases for the CEL are commercially driven. It is a very hard market right now. Another item that drove up the CEL budget was the company that provided the second layer of excess coverage was withdrawing from the market and it cost the CEL \$1 million to replace that layer of coverage. The CEL Commissioners chose not to pass that expense on to the underlying insurance commissions and absorbed the cost.

Mr. Stokes reported on the expenses, fees and contingencies. He advised the Commissioners of the contractual increases included in the agenda. Cyber liability increased 20%, and certainly that is high, but on the municipal side it’s a 100% increase. Overall the budget increase is 1.9%. Most of the members’ assessments have increased approximately 3.5%, the improvement authority assessment is up over 9% which includes risk management fee and the police department is flat because the loss funds for the police department went down substantially. These proposed assessments are subject to change, based on the CEL budget. The Executive Director then asked if there were any questions.

**MOTION TO INTRODUCE THE 2021 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$16,142,110 AND SCHEDULE A PUBLIC HEARING ON JANUARY 28, 2021 AT 10:30am VIA ZOOM**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**NJCE Dividend** - The NJCE Board of Commissioners reviewed dividend options and is recommending the Fund release a \$2 million dividend. The Commissioners delayed the distribution aspect of the dividend until the NJCE December Board Meeting. Depending on the result of the excess renewal marketing the Commissioners may consider a portion of the dividend to be applied as a credit to the 2021 budget.

The Executive Director reported CCIC will get the lion share of the dividend as the largest member. Members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. The Fund Office will send a letter to each member entity to find out their preference.

**NJ Excess Counties Insurance Fund (NJCE)** - The NJCE last met on November 18, 2020. A written summary was included in the agenda. The next NJCE meeting is scheduled for December 18, 2020 at 9:30 AM.

**Certificate of Insurance Issuance Reports** – Included in the agenda were copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. There were 16 certificate of insurances issued during October and 2 during the November.

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

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**CCIC Financial Fast Track** – The Executive Director report included a copy of the Financial Fast Track Report as of September 30, 2020. The report indicates the Commission has a surplus of \$30,347,204. There was a positive swing of \$1.5 million due to reserve changes and an IBNR reduction, which gives the Fund a surplus of \$13.3 million. 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 \$5,116,552. The total cash amount is \$33,717,547.

**NJCE Property and Casualty Financial Fast Track** - The Executive Director report included a copy of the NJCE Financial Fast Track Report as of September 30, 2020. The report indicates the Fund has a surplus of \$18,919,992 with a nice gain of \$846,000 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 \$32,472,743.

**Meeting Dates for 2021** – Below are the proposed meeting dates for 2021. Since the NJCE is now meeting at 9:30 AM we suggest the Commission start their meetings at 10:30 AM. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 28, 2021.

*January 28, February 25, March 25, April 22, May 27, June 24, July 22, September 23, October 28 and December 9*

Joshua Friedman asked about the certificates of insurance. There are going to be requirements for vaccination, and the policies are not in effect yet for next year, and he asked they talk offline about getting those COIs as they become necessary, as they will be time sensitive.

The Executive Director advised they would set something up for early next week to discuss.

The Executive Director wished everyone a safe holiday season, asked if there were any questions and then concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Commissioner Williams 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 57-20 NOVEMBER BILLS LIST.  
IN THE AMOUNT OF \$ 52,071.15 AND APPROVE RESOLUTION 58-20 DECEMBER  
BILLS LIST IN THE AMOUNT OF \$ 173,407.96**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

**CLAIM SERVICE:** Mrs. Conicella reported included in the agenda was the annual mandatory claims reporting memo. She asked that the members report any ancillary line claims, public officials, employed lawyers, cyber, healthcare and professional, general liability, crime or pollution to the organization in the manner in which you would regularly report them, so they are reported by the end of the year. Mrs. Conicella then concluded her report.

**SAFETY DIRECTOR:** Mr. Czarnecki advised the October - December Risk Control Activity Report was included in the agenda packet. Mr. Czarnecki advised the report listed all the distributed bulletins and they continue online instructor led safety webinars; further the December and January schedules were included in the agenda report. He asked if there were any questions and then concluded his report.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for November which was included in the agenda. Ms. Hall advised the total billed for November was \$235,247.00 and the total paid was \$99,153.00 with a gross savings of \$103,176.00 or 51%. Ms. Hall advised the net savings was \$82,540.80 and network utilization was 100%. Ms. Hall asked if there were any questions and then concluded her report.

**OLD BUSINESS:** None  
**NEW BUSINESS:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

**CLOSED SESSION:** Commissioner Williams read Resolution 59-20, 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 59-20 FOR CLOSED SESSION**

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

**MOTION TO RETURN TO OPEN**

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

Commissioner Williams made a motion to approve the PARS/SARS discussed during closed session.

**MOTION to APPROVE THE FOLLOWING PARS/SARS**

<b>CLAIM #</b>	<b>AMOUNT</b>	<b>SAR/PAR</b>
2417	\$ 174,966.70	PAR
2506	\$ 75,749.29	PAR
2435	\$ 91,670.42	PAR
2551	\$ 161,154.36	PAR
2038	\$ 78,955.00	PAR
2373	\$ 34,585.00	PAR
7469	\$ 236,432.27	PAR
2185	\$ 100,076.40	PAR/SAR
2629	\$ 24,813.64	PAR
2301	\$ 45,729.00	PAR
1714	\$ 40,237.51	PAR
2016	\$ 28,500.00	PAR
2175	\$ 87,250.00	PAR
0205	\$ 11,221.50	PAR/SAR
0182	\$ 60,000.00	PAR
2513	\$ 300,000.00	PAR

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

Commissioner Williams advised the next meeting is scheduled for January 28, 2021 at 10:30 AM.

**MOTION TO ADJOURN:**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**MEETING ADJOURNED: 3:05 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary

## **APPENDIX II**

### *2021 Plan of Risk Management*

## RESOLUTION NO. 2-21

### Camden County Insurance Commission (hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2021 the 2021 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
  - a.) The Insurance Commission insures the following perils or liability:
    - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
    - Property, Auto Physical Damage and Boiler & Machinery.
  - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
    - Excess Workers' Compensation including Employers Liability
    - Excess Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/School Board Legal/EPL
    - Crime
    - Pollution Liability
    - Medical Professional and General Liability
    - Employed Lawyers Liability
    - Cyber Liability
    - Non-Owned Aircraft Liability
- 2.) The limits of coverage.



- a.) Workers' Compensation limits.
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000
    - CCPD: \$10,000,000
  - USL&H: Included
  - Harbor Marine/Jones Act: Included
  
- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits, Sexual Abuse Liability) limits.
  - \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
    - CCPD:
      - Law Enforcement/General Liability: \$20,000,000 each/aggregate
      - Automobile Liability: \$15,000,000 each
    - Subsidence: \$750,000
    - Owned Watercraft 35' in length or less: \$750,000
    - Garage Liability: \$750,000
    - Personal Injury Protection (PIP): \$250,000
    - Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
  
- d.) Public Officials/School Board Legal/Employment Practices Liability
  - \$10,000,000 each claim / aggregate
    - Camden County Health Services: \$1,000,000 each claim / aggregate
    - Camden County College – Sexual Abuse/Molestation: \$1,000,000
  - Retentions:
    - Camden County: \$250,000
    - Camden County College:
      - SBL: \$25,000
      - EPL: \$50,000

- Sexual Abuse/Molestation: \$100,000
- Camden County College Foundation:
  - SBL: \$25,000
  - EPL: \$50,000
- Camden County MUA:
  - POL: \$25,000
  - EPL: \$100,000
- Camden County BoSS:
  - POL: \$25,000
  - EPL: \$100,000
- Camden County IA: \$25,000
- Camden County Police (EPL): \$250,000
- Camden Pollution Control: \$25,000

e.) Property/Equipment Breakdown

- a. All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- c. Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
  - i. Flood, SFHA: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- e. Vehicles (PD Only): \$15,000,000
  - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

- The standard member insurance commission retention is \$250,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
  - Camden County - \$250,000 Property and Auto Physical Damage
  - Camden County College & Camden County College Foundation- \$25,000 Property and \$500 Auto Physical Damage
  - Camden County Board of Social Services - \$250,000 Property and Auto Physical Damage
  - Camden County Municipal Utilities Authority - \$25,000 Property “All Other Perils” except \$1,000 for Auto Physical Damage, \$5,000 for mobile equipment, \$5,000 for EDP (except for the perils of earthquake and flood as

stated below) & \$5,000 for underground piping (except for the perils of earthquake and flood as stated below).

- Camden County Health Services - \$250,000 Property and \$1,000 Auto Physical Damage
  - Camden County Pollution Control Finance Authority - \$5,000 Property and \$1,000 Auto Physical Damage
  - Camden County Improvement Authority - \$2,500
  - Camden County Department of Police Services - \$0 Property, Auto Physical Damage and Equipment
- Breakdown Effective 4/8/13
- Equipment Breakdown: \$50,000
  - Flood, SFHA: \$500,000
  - Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County”
    - Property Damage: 1% of the value, per the Schedule of Values on file with the company as of the date of loss, for those Buildings where the direct physical loss or damage occurred, per occurrence
    - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
    - Minimum deductible: \$500,000 per occurrence
    - Maximum deductible: \$5,000,000
  - Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

f.) Crime

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000
- Camden County Municipal Utility Authority - \$1,000,000

- Camden County Board of Social Services - \$1,000,000
- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

- Camden County – \$50,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$15,000
- Camden County Municipal Utility Authority - \$10,000
- Camden County Board of Social Services - \$10,000
- Camden County College - \$10,000
- Camden County Pollution Control Finance Authority - \$10,000

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$25,000

h.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
  - Camden County Clinic – \$5,000
  - Camden County Health Services (Behavioral Operations and LTC Operation Divested Operation) – \$25,000 GL & \$50,000 PL
  - Camden County Medical Reserve Corps - \$5,000
  - Camden County Municipal Utilities Authority – Not Applicable
  - Camden County Board of Social Services – Not Applicable
  - Camden County Allied College Nursing Program – \$5,000
  - Camden County Pollution Control Finance Authority – Not Applicable

- Camden County Improvement Authority – Not applicable

i.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
  - Camden County \$50,000
  - Camden County College: \$25,000
  - Camden County Municipal Utilities Authority: \$25,000
  - Camden County Board of Social Services: \$25,000

j.) Cyber Liability – Network Privacy & Security Liability

- Limits per claim and annual aggregate:
  - Cyber, Privacy and Security Liability: \$4,000,000
- Retention per member entity:
  - \$100,000
  - Time Element: 12 Hours
  - Incident Response Coach: \$10,000

k.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expenses: \$5,000
  - Rotor Wing: \$5,000,000

**NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.**

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage):

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

- c.) Public Officials Liability/School Board Legal/Employment Practices Liability
    - a. All Other: \$0
    - b. CCPD: \$250,000
  - d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
    - a. CCPD Breakdown: \$50,000
    - b. CCPD Named Storm: 1%/1%/\$500,000 minimum/\$5,000,000 aggregate
    - c. Flood, SFHA: \$500,000
    - d. Named Storm, High Hazard: \$500,000
  - e.) Crime
    - a. All Other: \$0
    - b. CCPD: \$50,000
  - f.) Pollution Liability
    - a. All Other: \$0
    - b. CCPD: \$25,000
  - g.) Medical Professional General Liability – None
  - h.) Employed Lawyers Liability – None
  - i.) Cyber Liability
    - a. All Other: \$0
    - b. CCPD: \$100,000/12 Hours/\$10,000
  - j.) Non Owned Aircraft – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of

Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may, by majority vote, levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable

Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic for excess liability; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through its contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does purchase commercial insurance for CCPD. For CCPD, the Insurance Commission purchases excess law enforcement, general liability and automobile liability from QBE, Genesis, Kinsale, Munich and Old Republic. The Insurance Commission also purchases excess workers compensation from Midlands.



The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used

includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- 10% of partial total not to exceed \$15,000 for workers compensation claims (Effective 12/11/14)
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and
- approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 28 day of January, 2021.  
Camden County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest:  
\_\_\_\_\_