

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, APRIL 22, 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 April 22, 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**

**CAMDEN COUNTY INSURANCE COMMISSION AGENDA**  
**OPEN PUBLIC MEETING: April 22, 2021**  
**10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ☐ **PLEDGE OF ALLEGIANCE**
  - ☐ **ROLL CALL OF COMMISSIONERS**
  - ☐ **APPROVAL OF MINUTES:** March 25, 2021 Open Minutes.....Appendix I  
March 25, 2021 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 2-12
  
  - ☐ **TREASURER – David McPeak**
    - Resolution **26-21** April Bill List ..... Pages 13
    - February Monthly Treasurer Reports ..... Pages 14-15
  
  - ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
  - ☐ **CLAIMS SERVICE - PERMA ..... Verbal**
  
  - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
    - Medical Savings Report - 2021 .....Page 16
    - Medical Savings Report - 2020 .....Page 17
  
  - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
    - Monthly Report..... Pages 18-23
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  
  - ☐ **CLOSED SESSION- PARS/SARS**
    - Resolution 27-21 Closed Session .....Page 24
    - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  - ☐ **APPROVAL OF PARS/SARS**
- 
- ☐ **MEETING ADJOURNMENT**
  - ☐ **NEXT SCHEDULED MEETING: May 27, 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: April 22, 2021

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Revised Risk Management Plan (Appendix II)** – Included in Appendix II of the agenda is Resolution 25-21, Revised Risk Management Plan. The changes are highlighted in yellow and reflect changes to the EPL retentions for the MUA, BOSS and IA, cyber retention, the amount of risk retained by the CCIC for CCPD's workers compensation and liability coverage and the amount of risk retained by the CCIC for MUA, BOSS and IA's Public Officials Liability Coverage. Based on a recommendation from the NJCE Underwriting Manager the cyber limits and retention were removed from the Risk Management Plan. The Risk Management Plan is posted on the website and could serve as an incentive for cyber hacker attacks by identifying coverage information.

**❑ Motion to approve Resolution 25-21, Revised Risk Management Plan**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Appendix III)** – The NJCE did not meet in March and met prior to the Commission Meeting. Executive Director will provide a verbal update of the meeting. The NJCE is scheduled to meet again on June 24, 2021 at 9:30 AM.

The NJCE Finance Committee met on April 9<sup>th</sup> and discussed the 2021 NJCE Budget Delta Options and the results of the recent Professional Services Procurement. A copy of the minutes from that meeting are included in Appendix III of the agenda.

- ❑ **Certificate of Insurance Issuance Reports (Page 4)** – Included in agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. There were 4 certificate of insurances issued.

**❑ Motion to approve the Certificate of Insurance Report**

- ❑ **CCIC Financial Fast Track (Pages 5-7)** – Included in the agenda on pages 5-7 is a copy of the Financial Fast Track Report as of **February 28, 2021**. The report indicates the Commission has a surplus of **\$30,143,587**. Line 10 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's surplus of share of the equity in the NJCE. CCIC's current equity in the NJCE is **\$3,861,684**. The total cash amount is **\$30,520,592**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 8-10)** -- Included in the agenda on pages 8-10 is a copy of the NJCE Financial Fast Track Report as of **February 28, 2021**. The report indicates the Fund has a surplus of **\$14,063,345** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The total cash amount is **\$19,534,623**.
- ❑ **Insurance Commission Dividend (Page 11)** - The Executive Director’s office has been reviewing available dividend options with the Actuary and Auditor for the member entities. A \$1,000,000 dividend is being recommended out of Fund Years 2015, 2016 & 2017. A copy of the 2021 Dividend Recommendation is included on page 11 of the agenda and includes each member’s share. The Fund Office will send a letter to the member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Each member entity will need to pass a resolution authorizing the release of funds. A sample resolution will be sent to each member.
- ❑ **Legal Defense Panel Contracts** –The Defense Panel Contracts will expire on May 31, 2021. The Commission Attorney will issue a Request for Proposals for Legal Services for the Insurance Commission. The results will be discussed at the May meeting.
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar (Page 12)** – As a reminder the 10<sup>th</sup> Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 12 is more information and you can register for the seminars using the below link:  
[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

# **Camden County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

From 3/1/2021 To 4/1/2021

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Shady Lane Home  I - Camden County College	ATT: Jessica Visalli 256 County House RD Clarksboro, NJ 08020	RE: CCC Nursing students Evidence of insurance with respects to CCC Nursing students obtaining clinical experience and training at facility.	3/16/2021  #2818293	GL AU EX OTH
H - PATCO  I - County of Camden, Division Of Insurance	PO Box 4262 Lindenwold, NJ 08021	Re: Shredding Event 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 the Shredding Event held at Woodcrest Patco Station	3/17/2021  #2821014	GL AU EX WC OTH
H - Patco  I - County of Camden, Division Of Insurance	PO Box 4262 Lindenwold, NJ 08021	Re: Shredding Event on 6/26/21 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 the Shredding Event held at Woodcrest Patco Station on 6/26/21.	3/17/2021  #2821016	GL AU EX WC OTH
H - NJ Dept of Human Services  I - County of Camden, Division Of Insurance	ATTN: Diane Giordano PO Box 807 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity as respects the current calendar year Human Services Grant.	3/19/2021  #2821958	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,345,440	2,690,880	148,710,055	151,400,935
2.	CLAIM EXPENSES				
	Paid Claims	204,247	643,515	33,444,238	34,087,753
	Case Reserves	139,029	593,932	6,854,756	7,448,688
	IBNR	43,520	(378,859)	11,547,655	11,168,796
	Excess Insurance Recoverable	0	(75,351)	(581,348)	(656,699)
	Discounted Claim Value	(11,556)	(24,046)	(375,827)	(399,872)
	<b>TOTAL CLAIMS</b>	<b>375,239</b>	<b>759,191</b>	<b>50,889,475</b>	<b>51,648,665</b>
3.	EXPENSES				
	Excess Premiums	717,595	1,435,190	62,124,940	63,560,131
	Administrative	67,372	127,742	6,931,067	7,058,808
	<b>TOTAL EXPENSES</b>	<b>784,968</b>	<b>1,562,932</b>	<b>69,056,007</b>	<b>70,618,939</b>
4.	UNDERWRITING PROFIT (1-2-3)	185,234	368,758	28,764,573	29,133,330
5.	INVESTMENT INCOME	3,365	7,662	928,396	936,058
6.	PROFIT (4 + 5)	188,599	376,420	29,692,969	30,069,388
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	1,786,569	1,786,569
9.	DIVIDEND EXPENSE	0	0	(5,786,569)	(5,786,569)
10.	INVESTMENT IN JOINT VENTURE	(4,982)	1,756	3,859,928	3,861,684
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>183,617</b>	<b>378,176</b>	<b>29,765,412</b>	<b>30,143,588</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	12	(183)	(331,727)	(331,911)
	2011	6	393	302,035	302,427
	2012	111	342	660,846	661,188
	2013	130	415	3,268,022	3,268,437
	2014	200	609	4,947,335	4,947,944
	2015	404	1,056	6,518,129	6,519,185
	2016	330	548	5,079,183	5,079,732
	2017	501	(42)	6,092,204	6,092,161
	2018	159	574	1,034,865	1,035,438
	2019	520	29	1,365,899	1,365,928
	2020	644	41,094	828,619	869,714
	2021	180,599	333,342		333,342
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>183,617</b>	<b>378,176</b>	<b>29,765,411</b>	<b>30,143,587</b>
<b>TOTAL CASH</b>					<b>30,520,592</b>

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	Discounted Claim Value	(11,556)	(24,046)	(375,827)	(399,872)
	<b>TOTAL CLAIMS</b>	<b>375,239</b>	<b>759,191</b>	<b>50,889,475</b>	<b>51,648,665</b>
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	Administrative	67,372	127,742	6,931,067	7,058,808
	<b>TOTAL EXPENSES</b>	<b>784,968</b>	<b>1,562,932</b>	<b>69,056,007</b>	<b>70,618,939</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	2,726,803	2,726,803
	Case Reserves	0	280	37,296	37,576
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	(47)	(47)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>280</b>	<b>2,764,052</b>	<b>2,764,332</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	685	2,128,996	2,129,681
	Case Reserves	0	(685)	150,564	149,879
	IBNR	0	(300)	1,210	910
	Discounted Claim Value	0	0	(895)	(895)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(300)</b>	<b>2,279,875</b>	<b>2,279,575</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	612	1,407	1,783,547	1,784,955
	Case Reserves	(112)	(907)	25,179	24,272
	IBNR	(500)	(500)	4,421	3,921
	Discounted Claim Value	0	0	(248)	(248)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,812,899</b>	<b>1,812,899</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	80	3,594	3,732,139	3,735,732
	Case Reserves	(80)	(3,594)	143,370	139,776
	IBNR	0	0	9,075	9,075
	Discounted Claim Value	0	0	(1,637)	(1,637)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,882,947</b>	<b>3,882,947</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	212	20,258	5,337,710	5,357,968
	Case Reserves	382	(18,767)	53,026	34,259
	IBNR	(594)	(1,491)	30,360	28,869
	Discounted Claim Value	0	0	(1,013)	(1,013)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>5,420,083</b>	<b>5,420,083</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	1,904	4,844	3,352,063	3,356,907
	Case Reserves	(8,233)	(5,087)	360,229	355,142
	IBNR	6,329	243	42,382	42,625
	Discounted Claim Value	0	0	(4,649)	(4,649)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>3,750,024</b>	<b>3,750,024</b>

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,345,440</b>	<b>2,690,880</b>	<b>148,710,055</b>	<b>151,400,935</b>
	<b>FUND YEAR 2016</b>				
	Paid Claims	626	15,641	4,579,109	4,594,751
	Case Reserves	(97)	(37,301)	465,084	427,783
	IBNR	(529)	22,002	276,855	298,857
	Discounted Claim Value	0	0	(12,280)	(12,280)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>342</b>	<b>5,308,768</b>	<b>5,309,110</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	20,466	35,497	2,960,303	2,995,799
	Case Reserves	(19,022)	(87,685)	571,365	483,680
	IBNR	(1,444)	53,542	416,684	470,226
	Discounted Claim Value	0	0	(15,811)	(15,811)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>1,353</b>	<b>3,932,541</b>	<b>3,933,894</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	52,618	187,732	3,933,814	4,121,546
	Case Reserves	(128,143)	(288,161)	2,022,254	1,734,093
	IBNR	75,525	100,429	1,847,915	1,948,344
	Discounted Claim Value	0	0	(65,830)	(65,830)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>7,738,153</b>	<b>7,738,153</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	23,437	122,949	2,450,266	2,573,215
	Case Reserves	11,996	(83,720)	2,243,018	2,159,297
	IBNR	(35,434)	(37,879)	2,515,231	2,477,352
	Discounted Claim Value	0	0	(104,174)	(104,174)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>1,349</b>	<b>7,104,341</b>	<b>7,105,690</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	246,271	530,877	459,487	990,364
	Case Reserves	104,819	849,704	783,372	1,633,076
	IBNR	(351,090)	(1,344,581)	6,403,522	5,058,941
	Excess Insurance Recoverable	0	(75,351)	(581,348)	(656,699)
	Discounted Claim Value	0	0	(169,242)	(169,242)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(39,351)</b>	<b>6,895,791</b>	<b>6,856,440</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	(141,978)	(279,969)		(279,969)
	Case Reserves	177,517	269,855		269,855
	IBNR	351,255	829,677		829,677
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(11,556)	(24,046)		(24,046)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>375,239</b>	<b>795,517</b>	<b>0</b>	<b>795,517</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>375,239</b>	<b>759,191</b>	<b>50,889,475</b>	<b>51,648,665</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.



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 28, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,257,045	4,514,613	188,496,467	193,011,080
2.	CLAIM EXPENSES					
		Paid Claims	111,731	393,278	7,089,259	7,482,537
		Case Reserves	(312,732)	351,912	9,041,576	9,393,488
		IBNR	653,692	160,192	9,477,682	9,637,873
		Discounted Claim Value	(58,670)	(117,339)	(1,764,902)	(1,882,241)
	TOTAL CLAIMS		394,021	788,043	23,843,615	24,631,658
3.	EXPENSES					
		Excess Premiums	1,676,854	3,352,874	132,722,487	136,075,361
		Administrative	209,203	369,892	14,328,097	14,697,989
	TOTAL EXPENSES		1,886,056	3,722,766	147,050,585	150,773,350
4.	UNDERWRITING PROFIT (1-2-3)		(23,033)	3,805	17,602,267	17,606,072
5.	INVESTMENT INCOME		(946)	3,811	1,561,013	1,564,824
6.	PROFIT (4+5)		(23,978)	7,616	19,163,280	19,170,896
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7-8)		(23,978)	7,616	14,055,729	14,063,345
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(12)	80	313,887	313,967
	2011		(21)	115	817,020	817,134
	2012		(31)	160	774,598	774,758
	2013		(55)	214	1,427,740	1,427,954
	2014		(92)	378	2,365,101	2,365,479
	2015		(101)	395	1,454,230	1,454,624
	2016		(106)	438	2,610,015	2,610,453
	2017		(124)	478	1,260,627	1,261,105
	2018		(126)	481	2,217,096	2,217,577
	2019		(135)	519	1,604,522	1,605,041
	2020		(144)	552	(789,107)	(788,555)
	2021		(23,032)	3,806		3,806
TOTAL SURPLUS (DEFICITS)			(23,978)	7,616	14,055,729	14,063,345
TOTAL CASH						19,534,623

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND 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	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840	
FUND YEAR 2011						
	Paid Claims	0	0	538,361	538,361	
	Case Reserves	0	0	100	100	
	IBNR	0	0	65	65	
	Discounted Claim Value	0	0	(9)	(9)	
TOTAL FY 2011 CLAIMS		0	0	538,517	538,517	
FUND YEAR 2012						
	Paid Claims	23	372	1,581,076	1,581,449	
	Case Reserves	(10,023)	(10,372)	55,743	45,371	
	IBNR	10,000	10,000	6,513	16,513	
	Discounted Claim Value	0	0	(5,628)	(5,628)	
TOTAL FY 2012 CLAIMS		0	0	1,637,704	1,637,704	
FUND YEAR 2013						
	Paid Claims	5,251	16,392	884,946	901,338	
	Case Reserves	(31,143)	(42,284)	449,993	407,709	
	IBNR	25,892	25,892	74,752	100,644	
	Discounted Claim Value	0	0	(47,613)	(47,613)	
TOTAL FY 2013 CLAIMS		0	0	1,362,078	1,362,078	
FUND YEAR 2014						
	Paid Claims	733	1,037	475,133	476,170	
	Case Reserves	(21,834)	(22,139)	468,318	446,179	
	IBNR	21,101	21,102	82,005	103,107	
	Discounted Claim Value	0	0	(44,834)	(44,834)	
TOTAL FY 2014 CLAIMS		0	0	980,622	980,622	
FUND YEAR 2015						
	Paid Claims	13,493	66,955	879,632	946,587	
	Case Reserves	(13,493)	(66,957)	1,970,599	1,903,642	
	IBNR	0	2	110,856	110,858	
	Discounted Claim Value	0	0	(133,992)	(133,992)	
TOTAL FY 2015 CLAIMS		0	0	2,827,095	2,827,095	

NEW JERSEY COUNTIES EXCESS JIF					
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ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	16	31,829	678,557	710,386
	Case Reserves	82	(74,436)	1,006,194	931,758
	IBNR	(98)	42,607	233,390	275,997
	Discounted Claim Value	0	0	(82,331)	(82,331)
TOTAL FY 2016 CLAIMS		0	0	1,835,809	1,835,809
FUND YEAR 2017					
	Paid Claims	91,179	103,734	367,768	471,502
	Case Reserves	(253,302)	(330,402)	1,687,621	1,357,219
	IBNR	162,122	226,668	1,606,476	1,833,143
	Discounted Claim Value	0	0	(212,833)	(212,833)
TOTAL FY 2017 CLAIMS		(0)	(0)	3,449,032	3,449,032
FUND YEAR 2018					
	Paid Claims	1,036	4,053	358,016	362,069
	Case Reserves	72,954	85,130	563,782	648,911
	IBNR	(73,990)	(89,183)	1,803,479	1,714,297
	Discounted Claim Value	0	0	(229,814)	(229,814)
TOTAL FY 2018 CLAIMS		0	0	2,495,463	2,495,463
FUND YEAR 2019					
	Paid Claims	0	4,506	704,297	708,804
	Case Reserves	35,133	89,624	589,734	679,358
	IBNR	(35,133)	(94,130)	2,688,900	2,594,770
	Discounted Claim Value	0	0	(344,192)	(344,192)
TOTAL FY 2019 CLAIMS		0	(0)	3,638,740	3,638,740
FUND YEAR 2020					
	Paid Claims	0	164,399	449,634	614,032
	Case Reserves	(90,307)	723,749	2,249,493	2,973,242
	IBNR	90,307	(888,148)	2,871,245	1,983,097
	Discounted Claim Value	0	0	(663,657)	(663,657)
TOTAL FY 2020 CLAIMS		0	0	4,906,715	4,906,715
FUND YEAR 2021					
	Paid Claims	0	0		0
	Case Reserves	(800)	0		0
	IBNR	453,491	905,382		905,382
	Discounted Claim Value	(58,670)	(117,339)		(117,339)
TOTAL FY 2021 CLAIMS		394,021	788,043	0	788,043
COMBINED TOTAL CLAIMS		394,021	788,043	23,843,615	24,631,658

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				
2021 Dividend Recommendation				
DIVIDEND RECOMMENDATION	250,000	375,000	375,000	1,000,000
Member Name	2015	2016	2017	TOTAL
Camden County	182,516	275,819	274,496	732,831
Camden County College	16,141	24,334	25,021	65,496
Camden County Board of Social Services	10,635	16,057	16,514	43,206
Camden County Utility Authority	25,950	39,087	39,318	104,356
Camden County Health Svcs	5,073	4,354	4,395	13,822
Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	6,197	9,251	9,045	24,493
Camden County Improvement Authority	3,488	6,098	6,210	15,796
Grand Totals:	250,000	375,000	375,000	1,000,000

## ***2021 MEL, MRHIF & NJCE Educational Seminar***

### **Virtual**

**Friday, May 14, 9:00 to Noon**

**Friday, May 21, 9:00 to Noon**

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10<sup>th</sup> annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

#### **Friday May 14<sup>th</sup>:**

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

#### **Friday, May 21<sup>st</sup>:**

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

**REGISTRATION:** Contact Jaine Testa @ [jainet@permainc.com](mailto:jainet@permainc.com)



# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 26-21

April 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>
000882			
000882	AUTOMATED TRANSCRIPTION SERVICES	LEGAL - CORNELLY 2/20	491.40
			<b>491.40</b>
000883			
000883	PARKER MCCAY, P.A.	LEGAL - RODRIGUEZ 12/20	198.00
			<b>198.00</b>
		<b>Total Payments FY 2020</b>	<b>689.40</b>

## FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000884			
000884	BROWN & CONNERY, LLP	LEGAL SERVICES 4/21	21.00
000884	BROWN & CONNERY, LLP	LEGAL SERVICES 4/21	2,058.73
000884	BROWN & CONNERY, LLP	LEGAL SERVICES 3/21	3,575.00
000884	BROWN & CONNERY, LLP	LEGAL SERVICES 3/21	133.00
			<b>5,787.73</b>
000885			
000885	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 4/21	12,452.24
000885	COMPSERVICES, INC.	ADMIN FEE FOR WC 4/21	20,705.26
			<b>33,157.50</b>
000886			
000886	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/21	2.55
000886	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 4/21	15,785.42
			<b>15,787.97</b>
000887			
000887	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 4/21	476.25
000887	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 4/21	275.41
			<b>751.66</b>
		<b>Total Payments FY 2021</b>	<b>55,484.86</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>56,174.26</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	February					
CURRENT FUND YEAR	2021					
	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	\$30,731,881.98	30,695,073.76 -	137,202.41	145,252.53	24,684.29	4,073.81
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$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
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,364.82	\$3,273.12	\$25.76	\$36.94	\$11.30
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$3,364.82	\$3,273.12	\$25.76	\$36.94	\$11.30
9	Deposits - Purchases	\$3,711,648.09	\$3,066,333.34	\$395,690.62	\$154,725.65	\$82,338.66
10	(Withdrawals - Sales)	-\$4,054,972.54	-\$3,608,113.19	-\$278,366.21	-\$48,361.62	-\$67,954.13
Ending Cash & Investment Balance	\$30,520,591.71	\$30,156,567.03	-\$19,852.24	\$251,653.50	\$29,690.30	\$102,533.12
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$525,980.70	\$162,988.55	\$181,865.16	\$63,576.57	\$66,280.39	\$51,270.03
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$31,045,729.41	\$30,319,555.58	\$162,012.92	\$315,230.07	\$95,127.69	\$153,803.15
		1,692,949.89 -	3,169.93	45,308.35	31,762.93	91,405.66

**CAMDEN COUNTY INSURANCE COMMISSION**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2021 Month Ending: February									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,252,858.15	7,254,851.92	(206,969.27)	19,188,919.88	827,713.74	(186,630.82)	1,729,807.72	0.00	30,860,551.32
RECEIPTS									
Assessments	5,893.14	13,184.46	2,283.39	57,888.79	138,509.80	15,905.46	0.00	0.00	233,665.04
Refunds	0.00	0.00	0.00	68.53	0.00	0.00	0.00	0.00	68.53
Invest Pymnts	147.63	1,038.79	367.60	1,558.46	116.41	134.17	1.78	0.00	3,364.84
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	147.63	1,038.79	367.60	1,558.46	116.41	134.17	1.78	0.00	3,364.84
Other *	0.00	0.00	0.00	0.00	0.00	2,832,599.77	0.00	0.00	2,832,599.77
TOTAL	6,040.77	14,223.25	2,650.99	59,515.78	138,626.21	2,848,639.40	1.78	0.00	3,069,698.18
EXPENSES									
Claims Transfers	(10,619.56)	75,382.71	35,775.86	299,192.09	0.00	0.00	0.00	0.00	399,731.10
Expenses	0.00	0.00	0.00	1,960.00	2,861,919.81	100,878.63	0.00	0.00	2,964,758.44
Other *	0.00	0.00	0.00	45,168.25	0.00	0.00	0.00	0.00	45,168.25
TOTAL	(10,619.56)	75,382.71	35,775.86	346,320.34	2,861,919.81	100,878.63	0.00	0.00	3,409,657.79
END BALANCE	2,269,518.48	7,193,692.46	(240,094.14)	18,902,115.32	(1,895,579.86)	2,561,129.95	1,729,809.50	0.00	30,520,591.71





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

2021								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$125,203.00	\$118,932.00	\$59,077.00	\$59,855.00	50.30%	\$11,971.00	\$47,884.00	97.30%
February	\$229,451.00	\$207,569.00	\$92,478.00	\$115,092.00	55.40%	\$23,018.40	\$92,073.60	95.90%
March	\$290,016.00	\$265,209.00	\$135,380.00	\$110,143.00	49.00%	\$22,028.60	\$129,828.00	97.30%
April								
May								
June								
July								
August								
September								
October								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>737</b>						



## 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	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>							



## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** April 19, 2021  
**DATE OF MEETING:** April 22, 2021

### CCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <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, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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March – April 2021

### RISK CONTROL ACTIVITIES

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

- **March 17:** Attended the CCIC Safety Committee meeting via teleconference.
- **March 22:** Attended the CCMUA Safety Committee at the CCMUA.
- **March 23:** Conducted a loss control survey at the CCIC County Jail.
- **March 25:** Attended the CCIC meeting via teleconference.
- **April 6:** Attended the CCIC Claims Committee meeting via teleconference.

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

- **April 21:** Plan to attend the CCIC Safety Committee meeting via teleconference.
- **April 22:** Plan to attend the CCIC meeting via teleconference.
- **April 26:** Plan to attend the CCMUA Safety Committee meeting at CCMUA.

#### *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 - SD New Bulletin: Best Housekeeping Practices – March 16.

### ***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 out of the utmost concern for our public employers and employees, the New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

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 May – June Live Virtual Training schedules and registration links are attached.

### ***NJCE MEDIA LIBRARY***

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) or call 856-552-4900.

- CCIC – No videos 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.



NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s).

# J.A. Montgomery

## CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

May and June Safety Training Schedule – Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
5/3/21	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
5/3/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
5/3/21	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/4/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/4/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
5/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
5/5/21	<a href="#">Heavy Equipment - Tractor Safety</a>	8:30 - 9:30 am
5/5/21	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
5/5/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
5/6/21	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
5/6/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
5/6/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	1:00 - 2:00 pm
5/7/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/7/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
5/10/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
5/11/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
5/11/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
5/11/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/12/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
5/12/21	<a href="#">Shift Briefing Essentials</a>	10:00 - 11:30 am
5/12/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
5/13/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/13/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/13/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
5/14/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
5/17/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
5/17/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
5/18/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/18/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
5/18/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
5/19/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/19/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/19/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/20/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am

Date	Training Topic	Time
5/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/20/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/21/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
5/21/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/24/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/24/21	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
5/24/21	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
5/25/21	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
5/25/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/26/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/26/21	<a href="#">Work Zone: Safety for Supervisors</a>	1:00 - 2:00 pm
5/27/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/27/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
5/28/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/1/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/1/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
6/2/21	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
6/2/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
6/3/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
6/3/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/4/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
6/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/7/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/7/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/7/21	<a href="#">Summer Seasonal Employee Orientation</a>	1:00 - 3:00 pm
6/8/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
6/8/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
6/8/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
6/9/21	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
6/9/21	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	10:00 - 11:30 am
6/10/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
6/10/21	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
6/10/21	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
6/11/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/11/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/14/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/14/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
6/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
6/15/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
6/15/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/16/21	<a href="#">Summer Seasonal Employee Orientation</a>	8:30 - 10:30 am
6/16/21	<a href="#">HazCom w/GHS</a>	11:00 - 12:30 pm
6/16/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
6/17/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
6/17/21	<a href="#">Confined Space Entry for Supervisors</a>	1:00 - 3:00 pm

Date	Training Topic	Time
6/18/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
6/18/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
6/21/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/21/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
6/22/21	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
6/22/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/23/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/23/21	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
6/23/21	<a href="#">Shop &amp; Tool Safety</a>	1:00 - 2:00 pm
6/24/21	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
6/24/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
6/24/21	<a href="#">Summer Seasonal Employee Orientation</a>	1:00 - 3:00 pm
6/25/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/25/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/28/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/28/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/29/21	<a href="#">Summer Seasonal Employee Orientation</a>	8:30 - 10:30 am
6/29/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
6/29/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
6/30/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/30/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm

#### **Safety Training Guidelines:**

To maintain the integrity of the classes and our ability to offer CEUs, we 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:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
- Please have one person register for the safety training webinar.
- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar so Certificates of Participation can be made available in a timely manner.

CEU's for Certified Publics Works Managers			
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
CEU's for Registered Municipal Clerks			
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
TCH's For Water/ Wastewater			
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
CEU's for Tax Collectors			
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
CEU's for Certified Recycling Professionals			
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		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories			
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. 27-21**

**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: 1999, 7580, 9750, 2072, 2443, 2701, 1944, 2154, 1956, 2946, 7039, 2803, 8801 & 4725**

**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: April 22, 2021**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

### *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – March 25, 2021  
VIA TELECONFERENCE – 10:30 AM**

Meeting was called to order by Chairman Angilella. Open Public Meetings notice read into record.

**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  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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Attorney	<b>Laura Paffenroth</b>
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Treasurer	<b>David McPeak</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:**

Ed Hill, Camden County Board of Social Services  
Bob Cornforth, Camden County Municipal Utilities Authority  
Cathy Dodd, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2021**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on March 17<sup>th</sup>, where a variety of safety topics were discussed. He added the CCMUA formed an internal safety committee and he attended their meeting on 3/22. The next meeting is scheduled for April 14<sup>th</sup>. Mr. Prince then concluded his report.

**CLAIMS COMMITTEE:** Mrs. Conicella advised the claims committee met earlier in the month and reviewed the PARS to be reviewed today in closed session via a breakout room in Zoom for those discussions. Mrs. Conicella then concluded her report.

**EXECUTIVE DIRECTOR:**

**POL/EPL Program Changes** – As was discussed last month there were a number of retention and limit changes evolving around the NJCE Insurance Program Renewal. One of those changes is an increase in the POL/EPL deductibles for the Camden County MUA, Improvement Authority and Board of Social Services. The Camden County MUA has agreed to purchase the buy-down option and pay a loss funding charge to return the deductible to their pre-renewal levels. We are discussing the options with the Board of Social Services and the Improvement Authority. We will present an amended 2021 Risk Management Plan at the April meeting to reflect any necessary changes.

**NJ Excess Counties Joint Insurance Fund (NJCE)** – The NJCE met on February 25, 2021. At the last meeting, Executive Director provided a verbal update of the meeting. Included in the agenda was a summary report of the meeting. The NJCE will meet again on April 22, 2021 at 9:30 AM via Zoom.

**Certificate of Insurance Issuance Reports** – Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were 53 certificate of insurances issued.

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

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

**CCIC Financial Fast Track** – The Executive Director reported included in the agenda was a copy of the Financial Fast Track Report as of January 31, 2021. The report indicates the Commission has a surplus of \$29,959,971, an increase of \$194,000 from last month. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$3,866,666. The total cash amount is \$30,860,551.

**NJCE Property and Casualty Financial Fast Track** – The Executive Director reported included in the agenda was a copy of the NJCE Financial Fast Track Report as of January 31, 2021. The report indicates the Fund has a surplus of \$14,087,324, an increase of \$31,000 from last month. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$14,898,138.

**Insurance Commission Dividend** - The Executive Director’s office will be reviewing available dividend options with the Treasurer, Actuary and Auditor for member entities. We will have a report and recommendation at next month’s meeting.

**2021 Property & Casualty Assessments** - The first assessment payment was due on March 15, 2021. We are checking with the Treasurer to see if all of the payments were received. The second assessment is due on May 15, 2021. Payments should be sent to the Commission Treasurer, David McPeak.

**2021 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

**2021 MEL, MRHIF & NJCE Educational Seminar** – As a reminder, the 10<sup>th</sup> Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Included in the agenda was more information and you can register for the seminars using the below link:

[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

The Executive Director reported both session are worth 5 credits, but if you attend one session you will get some credits. He advised the information would be sent out to the members.

**2022 Insurance Renewal** – The Executive Director called on Edward Cooney, the Underwriting Manager to discuss the 2022 renewal.

The Underwriting Manager reported as the marketing is becoming more difficult, they want the program in the best possible position and the current markets are demanding more information. He continued Underwriting will be requesting much more detail in many different areas. They will have a list that they will circulate very early in the process, hopefully early summer.

The Executive Director reported a fair amount of the properties still need year built, square footage, type of construction, so those worksheets will be distributed in the next month or so, to get an early start.

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. Angilella advised the March Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 19-21 MARCH BILLS LIST  
IN THE AMOUNT OF \$72,041.67**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**ATTORNEY:** Nothing to report.

**CLAIM SERVICE - PERMA:** Nothing further to report.

**CLAIM SERVICE - Ameri-Health:** Ms. Hall reviewed the Medical Savings Report for February was included in the agenda. Ms. Hall advised the total billed for February was \$229,451.00 and the total paid was \$92,478.00 with a savings of \$115,092.00 or 55.40%. Ms. Hall advised the net savings was \$92,073.60 and network utilization was 95.9%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince advised the February – March Risk Control Activity Report was included in the agenda. Mr. Prince advised training through May 28<sup>th</sup> was also included in the agenda. He reported on one additional item, he was able to assist Zurich with a loss control visit of the Camden County Correctional Facility on March 23<sup>rd</sup>. They suggested some minor recommendations for improvement and he expects Zurich's report in the near future. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

## **MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CLOSED SESSION:** Commissioner Angilella read Resolution 20-21, 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 20-21 FOR CLOSED SESSION**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

## **MOTION TO RETURN TO OPEN SESSION**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Commissioner 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>
2622	\$ 80,749.28	PAR
2884	\$ 96,371.68	PAR
2241	\$ 37,483.12	SAR
9777	\$ 65,795.00	PAR/SAR
2306	\$ 160,040.05	PAR/SAR
2469	\$ 220,481.00	PAR
9754	\$ 25,000.00	PAR
2320	\$ 126,606.45	PAR/SAR
0422	\$ 21,000.00	PAR
5322	\$ 40,589.81	PAR

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Commissioner Angilella advised the next meeting is scheduled for April 22, 2021, 10:30 AM, via Zoom.

**MOTION TO ADJOURN:**

Motion

Commissioner Angilella

Second:

Commissioner Wright

Vote:

Unanimous

**MEETING ADJOURNED: 11:13 AM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary



# **APPENDIX II**

*2021 Plan of Risk Management*

## **RESOLUTION NO. 25-21**

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

BE IT RESOLVED by the Insurance Commission's governing body that effective **03/30/2021** 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: \$25,000
- Camden County BoSS:
  - POL: \$25,000
  - EPL: \$15,000
- Camden County IA: \$15,000
- 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

Please consult your Executive Director or Risk Manager

**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  
a. CCPD: \$2,000,000
- b.) Liability (all coverages) - \$250,000 CSL
- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
  - Personal Injury Protection - \$250,000 CSL
  - CCPD: \$1,000,000
- c.) Public Officials Liability/School Board Legal/Employment Practices Liability
- a. All Other: \$0
  - b. CCPD: \$250,000
  - c. CCMUA: \$75,000 x \$25,000
  - d. CCBoss: \$85,000 x \$15,000
  - e. CCIA: \$10,000 x \$15,000
- 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 it's 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 22<sup>nd</sup> day of April, 2021.  
Camden County Insurance Commission

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

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

## **APPENDIX III**

*NJCE Finance Sub-Committee Minutes*



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

### Finance Sub-Committee Minutes

April 9, 2021 – 1:00PM via Zoom

#### Attendees:

Tim Sheehan, Committee Chairman, Commissioner Gloucester County  
Jack Kelly, Commissioner Ocean County  
Kim Wood, Commissioner Cumberland County  
Edmund Shea, Commissioner Hudson County  
Janette Kessler, Commissioner Atlantic County  
Laura J. Paffenroth, Esq., Fund Attorney  
Joseph Hrubash, Executive Director, PERMA  
Bradford Stokes, Executive Director PERMA  
Nancy Ghani, Account Executive, PERMA  
Pauline Kontomanolis, Chief Accounting Officer PERMA  
Robyn Walcoff, Claims Manager PERMA  
Edward Cooney, Underwriting Manager Conner Strong & Buckelew  
Brandon Tracy, Account Analyst, PERMA

The purpose of this meeting is to have a discussion on the 2021 NJCE budget delta and review procurement responses for various JIF professional services.

#### 2021 Budget Delta Review:

Executive Director Hrubash reported the budget delta was first addressed in late 2019, with this committee and subsequently the NJCE Board of Commissioners, with the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. Executive Director Hrubash said the NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.

Executive Director Hrubash said the 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal.

In addition, Executive Director Hrubash said what we learned from the 2021 renewal marketing efforts is that we are in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance. In consultation with this committee through various meetings, an 8% budget increase was recommended for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases.

Executive Director Hrubash said unfortunately, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Executive Director Hrubash highlighted the NJCE's statutory surplus is \$14,058,330 with a cash balance of \$28,740,251 as reflected in the Financial Fast Track as of December 31, 2020. Executive Director Hrubash noted that based on the solid financials of NJCE there are no immediate or short term concerns.

Executive Director Hrubash said it would be appropriate to develop a strategy for the 2021 fund year to address the delta, which can be initiated now or at a later date based on the committee's review and recommendation. Executive Director Hrubash said that we can expect an increase of 10% to 15% or more to reset the budget for the 2022 depending on the market conditions.

Executive Director Hrubash presented the following options for the committee to consider to address the delta for 2021 fund year:

- **Option A** – Take no action now, monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Potential action may include (1) declare an additional assessment payable over a 5 or 10 year period and/or (2) consider issuing a dividend(s) from certain fund years in a surplus position at the appropriate time and in compliance with State mandated formulas to cover some or all of the delta.
- **Option B**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 5 year period.
  - OR**
  2. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 10 year period.
- **Option C**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta, monitor the claims activity versus loss funding on an annual basis with potential action at a future date.
  2. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and declare an additional assessment for the balance of the delta but payable over a 5 year period.
  - OR**
  3. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta due in 2021 and declare an additional assessment for the balance of the delta but payable over a 10 year period.

Enclosed with the committee agenda was an exhibit which noted assessments by County/County Commission for Options B1, B2 and Options C1, C2 and C3. For the purposes of making a strategic recommendation, the attachment did not identify each County. Executive Director Hrubash said if any of these options were recommended then exhibit would be updated to identify County/County Commission and their respective additional assessment. *See attached exhibit.*

A lengthy discussion ensued. Commissioner Sheehan inquired if the 2022 budget would include increase premiums despite the higher retentions and deductibles that were implemented this year. In response, Executive Director Hrubash reiterated that we can expect an increase to reset the budget for 2022; however, noted it is hard to estimate additional increases at this time since it will depend on the commercial insurance marketplace. Executive Director Hrubash said this finance committee meeting was scheduled now to get a head start on the 2022 renewal; Commissioner Sheehan agreed that the NJCE JIF should take action now in preparation of next year.

Underwriting Manager said current marketplace trends have not changed much so far in 2021. Despite this, Underwriting Manager said from a global view it is beneficial to analyze our actual loss

experience versus the market adjustments. Underwriting Manager said the program structure changes to the NJCE program in 2020 and 2021 were necessary to offset rate increases due to the hard market conditions exacerbated by excess liability carrier changes, reduced capacity affecting liability limits and the impact of natural disasters on property, but does not expect another major adjustment to the program structure for 2022. In addition, Underwriting Manager said the retention changes made to the excess property program for 2021 has put the NJCE JIF in a more advantageous position for the 2022 renewal. Underwriting Manager said at this point we can expect rate increases for 2022; however, pending claim activity Underwriting Manager does not foresee any significant adjustment or carrier changes for the upcoming renewal.

Executive Director Hrubash said if an additional assessment is eventually implemented for the entire 2021 delta and paid over a 5 or 10 year period that his hope is that surplus continues to accumulate in older fund years that can be used to offset some of the additional assessment. Executive Director Hrubash referred to the Financial Fast Track as of 12/31/20; Fund Year 2020 started off with a \$1 million delta and as of 12/31/20 that deficit was down to \$786,000. Ms. Kontomanolis noted the NJCE JIF is currently financially stable and referred to the recent \$1.5 million dividend issued to members; however, noted it is too early to forecast how the 2020 and 2021 fund years will end.

Commissioner Wood said while this review is at the NJCE level, it would be important to understand the impact at the County/member level and suggested a report be provided on savings in areas, such as, accident prevention and loss control efforts. Executive Director Hrubash said that report could be developed and noted the NJCE surplus and strong financial position is a direct result of risk control and claims management working effectively. Underwriting Manager said he could provide a review of marketplace impact comparing an entity within a JIF versus a self-insured in the marketplace.

Commissioner Sheehan asked Executive Director Hrubash if there was any one option to recommend; in response Executive Director Hrubash said they are all viable group options. Commissioner Kelly said he would be in favor of taking some action now to protect the Fund from potential issues at next renewal; Commissioner Kessler agreed and noted it would be better to take some action versus no action.

Based on Commissioner comments, Executive Director Hrubash recommended Option C1 which would declare an additional assessment for the premium portion of the delta of \$609,437 to be due in 2021 and take no action on the balance of the delta and instead monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Commissioners agreed with this course of action. Discussion ensued on appropriate due date and committee agreed to issue a 3<sup>rd</sup> separate assessment on/about mid-September to provide ample notice for November 1<sup>st</sup> budget transfers. Executive Director Hrubash said the exhibit showing the delta portions due from each County will be shared at next JIF meeting when recommendations are considered.

#### **Professional Services Procurement Results:**

Executive Director Hrubash reported the contract for services for Auditor will expire on April 23, 2021, the contract services for the Litigation Manager will expire on May 1<sup>st</sup> and the contract for services for Payroll Auditor and the Actuary expire June 25<sup>th</sup>. Executive Director Hrubash noted the respective expiring contract amounts were as follows: Auditor \$16,500, Litigation Manager \$195 per hour, Payroll Auditor \$19,500 and Actuary \$23,431. Fund Attorney advised these services be solicited by obtaining quotes for each position in lieu of a Request for Qualifications, which were due back on March 31<sup>st</sup>.



Executive Director Hrubash referred to the attached summary of quotes received for each position and reviewed each for action:

1. The firm of Citta, Holzapfel & Zabarsky responded to Litigation Manager. Executive Director Hrubash noted the hourly fee is slightly higher than the average as compared to other JIFs; however, the overall paid to date over 6 years is reasonable. Ms. Walcoff agreed and said Judge Millard is a real asset and good conduit for defense counsel especially considering the complex litigation that he has helped settle; Fund Attorney agreed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Citta, Holzapfel & Zabarsky at the next JIF meeting; no objections were noted.
2. The position of Actuary received three responses and Executive Director Hrubash reviewed each briefly. Fund Attorney confirmed that the lowest quote is not automatically selected with this procurement and the committee may select the vendor based on other qualifications. Commissioner Wood expressed she would be in favor of awarding the contract to the incumbent over a firm that may sub-contract work out to other firms; Commissioner Sheehan agreed. Mr. Stokes noted the incumbent has provided actuarial services to the Fund since its inception and Executive Director Hrubash said the firm's database of loss funds is comprehensive, as well as, knowledge of the Fund's risks are detailed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to The Actuarial Advantage at the next JIF meeting; no objections were noted.
3. The position of Auditor received two responses – one from Bowman & Company (incumbent) and one from Holman Frenia Allison P.C. Executive Director Hrubash said both firms are qualified to provide audit services. In addition, Executive Director Hrubash noted Bowman & Company also submitted for Payroll Auditor. The Fund Attorney noted that the Auditor and Payroll Auditor may not be awarded to one firm as the aggregate fees would exceed the bid limit of \$17,500, which is calculated by vendor and not by position. Fund Attorney said the dual appointment to Bowman & Company may only be done if they are able to execute pay-to-play forms. Alternatively, the committee may recommend the incumbent for Auditor and issue a RFP for Payroll Auditor, which may require a special meeting to be scheduled in order to meet the 2021 renewal deadlines to start the payroll collection process as soon as possible.

Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Bowman & Company for Auditor at the next JIF meeting; no objections were noted. Executive Director Hrubash said the next step is to contact Bowman & Company to ask if they are able to execute pay-to-play forms in order to also be awarded a contract for Payroll Auditor. If they are not able to, then the recommendation by this committee will be to issue an RFP for these services; committee agreed with the next steps as outlined.

Executive Director Hrubash thanked the Commissioners and the professionals for their time today and said the minutes would be distributed for the committee's review.

**Meeting adjourned: 1:45PM**

**Exhibit - additional assessments & budget delta**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND												
Exhibit - Comparisons Chart												
	Counties	A	B	C	D	E	F	G	H	I	J	TOTAL
<u>Premium</u>	Due end of 2021	\$ (62,165)	\$ (26,491)	\$ (140,158)	\$ (66,187)	\$ (86,441)	\$ (30,322)	\$ (75,191)	\$ (65,779)	\$ (43,420)	\$ (13,284)	\$ (609,437)
<u>Additional Assessment per Year Loss Funds &amp; Premium</u>	5 Year Payout Plan	\$ (32,174)	\$ (38,635)	\$ (100,644)	\$ (24,637)	\$ (70,987)	\$ (23,103)	\$ (49,942)	\$ (57,148)	\$ (55,643)	\$ (54,129)	\$ (507,043)
	10 Year Payout Plan	\$ (16,087)	\$ (19,318)	\$ (50,322)	\$ (12,318)	\$ (35,494)	\$ (11,552)	\$ (24,971)	\$ (28,574)	\$ (27,822)	\$ (27,064)	\$ (253,521)
<u>Additional Assessment per Year Loss Funds ONLY</u>	5 Year Payout Plan	\$ (19,741)	\$ (33,337)	\$ (72,612)	\$ (11,399)	\$ (53,699)	\$ (17,039)	\$ (34,904)	\$ (43,993)	\$ (46,959)	\$ (51,472)	\$ (385,155)
	10 Year Payout Plan	\$ (9,871)	\$ (16,669)	\$ (36,306)	\$ (5,700)	\$ (26,849)	\$ (8,519)	\$ (17,452)	\$ (21,996)	\$ (23,480)	\$ (25,736)	\$ (192,578)

## **Exhibit – Summary of Price Quotes received by Position**

### **Litigation Manager:**

- Citta, Holzapfel & Zabarsky (incumbent)
  - o Sole responder
  - o Fee \$295 per hour
    - Last year
      - Stephen A. Zabarsky \$195 per hour
      - E. David Millard - \$195 per hour
      - Fees of \$31,000 paid since 2015.
  - o Office Toms River, NJ

### **Actuary**

- **Actuarial Advantage (*incumbent*)**
  - o Fee: \$23,900 – not to exceed (awarded \$23,431 for 2020-21)
  - o Office Location: Camden, NJ
  - o All required documents submitted
- **Advanced Analytics**
  - o Fee: \$23,000
  - o Office Location: Mullica Hill, NJ
  - o Will serve as the Primary vendor and point of contact but firm will also subcontract with:
    - Francis Analytics and Actuarial Data Mining, Inc. – Analytical Support (Office in Philadelphia, PA)
    - Analytic Solutions, LLC – Analytical Support and Peer Review (Office in Camden-Wyoming, DE)
    - Bealer Consulting, LLC – Analytical Support (Office in Clementon, NJ)
  - o All required documents submitted
- **SG Risk**
  - o Fee: \$9,575 (not to exceed)
  - o Office Location: Lyndhurst, NJ
  - o All required documents submitted

### **Auditor**

- **Bowman & Company LLP (*incumbent*)**
  - o Fee: \$16,830 (previous fee awarded \$16,500)
  - o All required documents submitted
- **Holman Frenia Allison P.C.**
  - o Fee: \$13,750 + cost of bank confirmations if applicable (It was noted additional fees will be assessed for unexpected circumstances and significant additional time is required)
  - o Office Location: Lakewood, NJ
  - o All required documents submitted

### **Payroll Auditor**

- **Bowman & Company LLP (*incumbent*)**
  - o Fee: \$20,298 (previous fee awarded \$19,900)
  - o Office Location: Voorhees, NJ
  - o All required documents submitted