

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 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>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Camden County Insurance Commission will conduct its July 22, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

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

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** June 24, 2021 Open Minutes.....Appendix I
June 24, 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 2-20

 - ☐ **TREASURER – David McPeak**
 - Resolution **37-21** July Bill List Pages 21-22
 - May Monthly Treasurer Reports..... Pages 23-24

 - ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2021Page 25
 - Medical Savings Report - 2020Page 26

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 27-32

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**

 - ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution **38-21** Closed SessionPage 33
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
 - ☐ **APPROVAL OF PARS/SARS**
 - ☐ **APPROVAL OF RESOLUTION 39-21, July Bill List-Supplemental.....Page 34**
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- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETING: September 23, 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: July 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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- ☐ **Certificate of Insurance Issuance Report (Pages 4-5)** – Included in agenda on pages 4-5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were 7 certificate of insurances issued.

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

- ☐ **NJCE Counties Excess Joint Insurance Fund (NJCE) (Pages 6-10)** – The NJCE met on June 24, 2021. At the last meeting Executive Director provided a verbal report. Attached in the agenda on pages 6-10 is a written summary report. The NJCE will meet again on September 23, 2021 at 9:30 AM.
- ☐ **NJCE JIF Cyber Task Force (Pages 11-14)** – Included in the agenda on pages 11-14 is a news alert from the NJCE JIF Cyber Task Force.
- ☐ **CCIC Financial Fast Track (Pages 15-17)** – Included in the agenda on pages 15-17 is a copy of the Financial Fast Track Report as of **May 31, 2021**. The report indicates the Commission has a surplus of **\$29,994,843**. 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 **\$3,773,992**. The total cash amount is **\$37,056,356**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 18-20 is a copy of the NJCE Financial Fast Track Report as of **May 31, 2021**. The report indicates the Fund has a surplus of **\$13,666,628** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The total cash amount is **\$27,392,708**.
- ☐ **NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery will present a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar is scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. An e-mail invite was sent out on 7-9-21. If you wish to join us you can register at: https://permainc.zoom.us/webinar/register/WN_H5BlezYzTYyOtEtrFv4vHg

- ❑ **August Commission Meeting** – As a reminder, the Commission will not be meeting in August. The Commission previously passed Resolution 15-21 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next meeting is scheduled for September 23, 2021 at 10:30 AM.

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2021 To 7/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lindenwold Fire Company #2 I - County of Camden, Division Of Insurance	801 Scott Avenue Lindenwold, NJ 08021	RE: Use of Facility w/ regards to Election day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facility w/ regards to for Election Day.	6/3/2021 #2931971	GL AU EX WC OTH
H - Lindenwold Borough Hall I - County of Camden, Division Of Insurance	15 North White Horse Pike Lindenwold, NJ 08021	RE: Use of Facility w/ regards to Election day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facility w/ regards to for Election Day.	6/3/2021 #2931969	GL AU EX WC OTH
H - Lindenwold Fire Company #1 I - County of Camden, Division Of Insurance	517 East Linden Avenue Lindenwold, NJ 08021	RE: Use of Facility w/ regards to Election day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facility w/ regards to for Election Day.	6/3/2021 #2931970	GL AU EX WC OTH
H - Chews United Methodist Church I - County of Camden, Division Of Insurance	319 Black Horse Pike Glendora, NJ 08029	RE: Use of Facility w/ regards to Election day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facility w/ regards to for Election Day.	6/3/2021 #2931968	GL AU EX WC OTH
H - Lindenwold Senior Center I - County of Camden, Division Of Insurance	2119 S. White Horse Pike Lindenwold, NJ 08021	RE: Use of Facility w/ regards to Election day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facility w/ regards to for Election Day.	6/3/2021 #2931972	GL AU EX WC OTH
H - PSE&G I - Camden County Municipal Utilities	80 Park Plaza Newark, NJ 07102	Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. RE: Access Agreement PSE&G and its successors and assigns are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to an Access Agreement	6/17/2021 #2939717	GL AU EX WC OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2021 To 7/1/2021

H - Delaware River Port Authority of I - County of Camden, Division Of Insurance	PA & NJ One Port Center, 2 Riverside Dr Camden, NJ 08101	RE: RIGHT OF ENTRY, LICENSE, AND INDEMNIFICATION AGREEMENT 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: RIGHT OF ENTRY, LICENSE, AND INDEMNIFICATION AGREEMENT (block 140.01, lot 3 - 10 Delaware Avenue, Camden, New Jersey) For permission to place an event trailer approximately 24 x 60 feet in size on the premises which will be utilized by the Camden County Department of Events and Community Outreach, Camden County Parks Department and the Camden County Sheriffs Department	6/25/2021 #2947900	GL AU EX WC OTH
Total # of Holders: 7				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

Date: June 24, 2021

Memo to: Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 24, 2021 Meeting

Correspondence-Excess Property Claims Administrator: QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Mr. Roselli said current staffing will remain in place and said he expects no changes in service.

2021 Amended Budget: Executive Director reported that last month, the Fund introduced a proposed 2021 amended budget as the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta which totaled \$609,437. Following the public hearing, the Board adopted the 2021 amended budget and certified the additional assessments.

December 31, 2020 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2020 and provided a summary review of the Financial Statements.

Fund Auditor highlighted the following items:

- The *Comparative Statements of Net Position-Exhibit A1* included a new line item *Excess Insurance Recoverable*, which refers to the anticipated recovery of 2020 COVID-19 claims.
- Audit report reflects financials thru date of issuance and the final report to be presented in September may be updated slightly. The draft audit shows Claims Expenses comprised of Reserves and Incurred But Not Reported (IBNR) as of December 31, 2020. The Actuary's loss reserves report as of March 2021 reflected \$1.2 million in claims that existed as of December 31, 2020, which are not reflected as a liability in the draft report; if reflected the year-end financials would result in a break-even financial position. Fund Auditor noted discussion with management was held and based on historical precedent the Actuary's loss reserves as of December 31, 2020 would be relied upon for this audit.
- The *Notes to Financial Statements – Note #7* reflects each Commission and stand-alone County member have equity and interest in the NJCE JIF based on a percentage of assessments paid as of December 31, 2020.

To supplement the Auditor's discussion on the additional \$1.2 million in claim activity, Executive Director reviewed the Financial Fast Tracks as of March 31st and April 30th and noted reductions in the

surplus in the 2016, 2020 and 2021 fund years. Executive Director reported the most significant change is a result of the projected \$10 million that COVID-19 related workers' compensation claims will eventually cost the NJCE. Executive Director reported the NJCE is strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Therefore, the strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director reported the MEL JIF is experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier is taking a hard line on providing coverage. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

Fund Auditor concluded review of the audit and reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Professional Services Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee from last year was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. Executive Director estimated the services for a Technical Writer would not exceed \$25,000. The Board of Fund Commissioners authorized the Fund office to work with the Fund Attorney to procure these services via competitive contract so they are in place for 2022.

NJCE Finance Committee: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested a recorded version be available, as well as, one or two live webinars either Thursday July 22nd and/or Friday July 23rd to promote interaction and allow for questions. The Board of Fund Commissioners agreed with the suggestion to host up to two interactive webinars.

NJCE Cyber Task Force: The task force met on May 17, 2021 to discuss to discuss cyber-related issues and develop a cyber-risk management program; minutes from the meeting were included for information. An additional meeting will be scheduled for July and a draft cyber-risk management program will be reviewed.

Included in the agenda were copies of a news alert focusing on recent cyber-attacks highlighting the importance of reviewing cyber risk management programs and finding ways to better protect your networks.

NJCE Coverage Committee: A meeting of this committee will be scheduled in July to discuss County-related coverage issues.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported the County of Essex and Middlesex County Insurance Commission were renewing mid-2021 and were identified as potential members. The County of Essex chose to remain with their commercially placed program and initial discussions are being held with Middlesex County Insurance Commission for potential membership.

New Members: The Burlington County Special Services School District & Burlington County Institute of Technology have agreed to join the Burlington County Insurance Commission for certain lines of insurance effective July 1, 2021. Included is an updated member chart reflecting a total of 29 entities.

Pollution Liability Coverage: Executive Director reported Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF).

Learning Management System: J.A. Montgomery provided an update on the status of the online Learning Management System (LMS) and reported the system went live on April 1st. FirstNet, the LMS vendor, has provided instructional webinars on how to navigate the system as a Training Administrator. Safety Director said members may contact his office if additional Training Administrators are requested.

2022 Renewal – Underwriting Data Collection: Deputy Executive Director reported the Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

NJ Sustainable Energy Joint Meeting (NJSEM): Deputy Executive Director reported the NJSEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles ("EVs"), the fast-developing EV market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. More information on the NJSEM may be found at www.njsem.org.

Membership Renewal: Deputy Executive Director reported the Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents were emailed and mailed on 5/25/2021.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Deputy Executive Director reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community. Executive Director thanked Commissioner Wood for her assistance in presenting this speaking opportunity.

2021 Financial Disclosures: The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. Deputy Executive Director reported the Fund office will follow up with Commissioners that have not completed their filing.

Underwriting Manager Report

Underwriting Manager noted the upcoming Coverage Committee meeting will include review of the upcoming 2022 renewal and marketplace conditions.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2021, as well as, upcoming training events.

Safety Director reported Munich Re 2021 Safety Grant Program would be administered differently in that members should submit proposed purchases first and once approved then Munich Re would directly deal with vendors for those safety-related purchases. Safety Director will issue a memorandum and guidelines for members to use as reference on the new process.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of May 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 23, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2021 BUDGET - MAY 2021 AMENDMENT					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
I. Claims and Excess Insurance			(C - A)	(D / A)	Amended 2021 Budget
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %	Premium Delta
Property	836,999	910,261	73,262	8.8%	
Liability	997,334	897,602	(99,732)	-10.0%	
Auto	258,435	232,593	(25,842)	-10.0%	
Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%	
Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%	
Premiums					
Property	6,119,498	7,202,167	1,082,669	17.7%	132,004
XS Flood to 50	501,164	596,498	95,334	19.0%	(50,970)
Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	528,400
Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	3
SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%	609,437
Total Loss Fund	18,583,833	19,331,813	747,980	4.0%	609,437
II. Expenses, Fees & Contingency					
Claims Adjustment	68,190	69,553	1,364	2.0%	
Claims Adjustment - Property	17,000	17,340	340	2.0%	
Safety Director	412,378	420,625	8,247	2.0%	
General Expense					
Exec. Director	683,641	697,313	13,672	2.0%	
Actuary	23,045	23,505	461	2.0%	
Auditor	14,930	15,229	299	2.0%	
Attorney	15,654	15,654	0	0.0%	
Treasurer	15,653	15,653	0	0.0%	
Underwriting Manager	435,096	443,798	8,702	2.0%	
Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
Payroll Audit	16,423	16,751	328	2.0%	
Safety Institute Funding	100,004	100,004	0	0.0%	
Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%	
Risk Management Consultant	102,124	102,124	0	0.0%	
Total Self Insured Program	20,598,299	21,389,435	791,136	3.8%	
Ancillary Coverages					
Excess Liability	611,653	1,700,000	1,088,347	177.9%	
Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
POL/EPL	1,211,835	1,305,838	94,003	7.8%	
Crime Program	163,805	175,281	11,476	7.0%	
Medical Malpractice	855,364	940,860	85,496	10.0%	
Pollution Liability	283,750	298,896	10,578	4.8%	
Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
Cyber Liability	426,060	511,273	85,213	20.0%	
Aviation	119,274	87,327	(3,548)	-3.9%	
Marina Operators Liability	11,971	17,114	5,143	43.0%	
Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%	
Total FUND Disbursements	24,990,988	27,088,278	2,097,290	8.4%	27,697,716

NJCE JIF CYBER TASK FORCE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks on municipalities should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



NJCE JIF CYBER TASK FORCE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

"We don't have cyber exposures like banks or pipelines." This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director



NJCE JIF CYBER TASK FORCE

III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.



Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourAdminIstrat0r@yourcounty.com
To: You@yourcounty.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
County Administrator

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,362,224	6,811,122	148,710,061	155,521,183
2.	CLAIM EXPENSES					
		Paid Claims	340,908	1,976,612	33,444,238	35,420,849
		Case Reserves	(526,494)	(326,276)	6,854,756	6,528,480
		IBNR	427,796	(288,783)	11,547,655	11,258,872
		Excess Insurance Recoverable	389,685	169,022	(581,348)	(412,326)
		Discounted Claim Value	(9,214)	29,873	(375,827)	(345,953)
	TOTAL CLAIMS		622,682	1,560,448	50,889,475	52,449,923
3.	EXPENSES					
		Excess Premiums	729,275	3,644,364	62,124,940	65,769,305
		Administrative	61,430	312,174	6,931,067	7,243,241
	TOTAL EXPENSES		790,705	3,956,539	69,056,007	73,012,546
4.	UNDERWRITING PROFIT (1-2-3)		(51,162)	1,294,136	28,764,579	30,058,715
5.	INVESTMENT INCOME		4,596	21,225	928,396	949,621
6.	PROFIT (4 + 5)		(46,567)	1,315,361	29,692,975	31,008,335
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	(1,000,000)	(5,786,569)	(6,786,569)
10.	INVESTMENT IN JOINT VENTURE		(370,432)	(368,676)	4,142,668	3,773,992
11. SURPLUS (6 + 7 + 8 - 9)			(416,999)	(53,316)	30,048,159	29,994,843
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		177	20,208	(331,727)	(311,519)
	2011		326	18,339	302,035	320,375
	2012		(3,696)	8,093	661,292	669,385
	2013		12,330	(83,865)	3,270,726	3,186,862
	2014		8,025	9,434	4,948,748	4,958,181
	2015		(775)	(235,197)	6,520,640	6,285,444
	2016		(110,997)	(434,069)	5,080,376	4,646,307
	2017		(13,440)	(240,697)	6,094,099	5,853,402
	2018		24,315	313,934	1,037,287	1,351,221
	2019		25,703	235,087	1,368,653	1,603,740
	2020		(94,377)	65,903	1,096,029	1,161,931
	2021		(264,592)	269,514		269,514
TOTAL SURPLUS (DEFICITS)			(416,999)	(53,316)	30,048,157	29,994,842
TOTAL CASH						37,056,356

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	260	310	2,726,803	2,727,113
	Case Reserves	(260)	(20,226)	37,296	17,070
	IBNR	0	0	0	0
	Discounted Claim Value	0	25	(47)	(22)
TOTAL FY 2010 CLAIMS		0	(19,892)	2,764,052	2,744,161
FUND YEAR 2011					
	Paid Claims	6,394	8,713	2,128,996	2,137,709
	Case Reserves	(6,475)	(27,128)	150,564	123,436
	IBNR	0	(17)	1,210	1,192
	Discounted Claim Value	0	466	(895)	(429)
TOTAL FY 2011 CLAIMS		(81)	(17,967)	2,279,875	2,261,908
FUND YEAR 2012					
	Paid Claims	0	2,491	1,783,547	1,786,039
	Case Reserves	0	(17,037)	25,179	8,142
	IBNR	0	3,225	4,421	7,645
	Discounted Claim Value	0	147	(248)	(101)
TOTAL FY 2012 CLAIMS		0	(11,174)	1,812,899	1,801,725
FUND YEAR 2013					
	Paid Claims	0	7,015	3,732,139	3,739,153
	Case Reserves	(95)	67,520	143,370	210,890
	IBNR	95	22,100	9,075	31,175
	Discounted Claim Value	0	308	(1,637)	(1,329)
TOTAL FY 2013 CLAIMS		0	96,943	3,882,947	3,979,889
FUND YEAR 2014					
	Paid Claims	125	24,959	5,337,710	5,362,669
	Case Reserves	8,875	(17,780)	53,026	35,246
	IBNR	(9,000)	(7,788)	30,360	22,572
	Discounted Claim Value	0	304	(1,013)	(709)
TOTAL FY 2014 CLAIMS		0	(305)	5,420,083	5,419,778
FUND YEAR 2015					
	Paid Claims	16,115	24,783	3,352,063	3,376,846
	Case Reserves	(196,600)	(207,936)	360,229	152,292
	IBNR	180,485	168,984	42,382	211,366
	Discounted Claim Value	0	595	(4,649)	(4,055)
TOTAL FY 2015 CLAIMS		0	(13,574)	3,750,024	3,736,450

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	(468)	32,273	4,579,109	4,611,382	
	Case Reserves	81,764	28,598	465,084	493,682	
	IBNR	(81,295)	(112,862)	276,855	163,993	
	Discounted Claim Value	0	1,806	(12,280)	(10,474)	
TOTAL FY 2016 CLAIMS		0	(50,185)	5,308,768	5,258,583	
FUND YEAR 2017						
	Paid Claims	24,423	93,045	2,960,303	3,053,348	
	Case Reserves	60,216	(99,702)	571,365	471,663	
	IBNR	(84,639)	(142,286)	416,684	274,398	
	Discounted Claim Value	0	3,676	(15,811)	(12,135)	
TOTAL FY 2017 CLAIMS		0	(145,266)	3,932,541	3,787,274	
FUND YEAR 2018						
	Paid Claims	34,267	269,992	3,933,814	4,203,806	
	Case Reserves	(40,396)	(436,601)	2,022,254	1,585,653	
	IBNR	6,128	(132,650)	1,847,915	1,715,265	
	Discounted Claim Value	0	12,613	(65,830)	(53,217)	
TOTAL FY 2018 CLAIMS		0	(286,646)	7,738,153	7,451,508	
FUND YEAR 2019						
	Paid Claims	82,208	425,356	2,450,266	2,875,622	
	Case Reserves	(55,224)	(249,130)	2,243,018	1,993,888	
	IBNR	(26,985)	(408,296)	2,515,231	2,106,935	
	Discounted Claim Value	0	25,261	(104,174)	(78,913)	
TOTAL FY 2019 CLAIMS		(0)	(206,809)	7,104,341	6,897,532	
FUND YEAR 2020						
	Paid Claims	84,425	1,138,224	459,487	1,597,711	
	Case Reserves	(319,949)	246,167	783,372	1,029,539	
	IBNR	(113,847)	(1,786,116)	6,403,522	4,617,406	
	Excess Insurance Recoverable	344,011	208,324	(581,348)	(373,024)	
	Discounted Claim Value	0	30,732	(169,242)	(138,510)	
TOTAL FY 2020 CLAIMS		(5,360)	(162,669)	6,895,791	6,733,122	
FUND YEAR 2021						
	Paid Claims	93,158	(50,550)		(50,550)	
	Case Reserves	(58,350)	406,980		406,980	
	IBNR	556,854	2,106,923		2,106,923	
	Excess Insurance Recoverable	45,674	(39,302)		(39,302)	
	Discounted Claim Value	(9,214)	(46,060)		(46,060)	
TOTAL FY 2021 CLAIMS		628,122	2,377,992	0	2,377,992	
COMBINED TOTAL CLAIMS		622,682	1,560,448	50,889,475	52,449,923	
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	May 31, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,392,478	11,597,178	188,496,467	200,093,645
2.	CLAIM EXPENSES					
		Paid Claims	44,458	365,344	7,089,259	7,454,604
		Case Reserves	38,808	1,790,838	9,041,576	10,832,414
		IBNR	628,741	2,250,265	9,477,682	11,727,946
		Discounted Claim Value	(69,217)	(9,956)	(1,855,299)	(1,865,255)
		Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)
	TOTAL CLAIMS		642,790	4,007,974	22,467,013	26,474,987
3.	EXPENSES					
		Excess Premiums	1,742,285	8,518,527	132,722,487	141,241,015
		Administrative	161,664	860,021	14,328,278	15,188,299
	TOTAL EXPENSES		1,903,949	9,378,549	147,050,765	156,429,314
4.	UNDERWRITING PROFIT (1-2-3)		(154,261)	(1,789,345)	18,978,689	17,189,344
5.	INVESTMENT INCOME		10,685	23,822	1,561,013	1,584,835
6.	PROFIT (4+5)		(143,576)	(1,765,523)	20,539,702	18,774,179
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(143,576)	(1,765,523)	15,432,151	13,666,628
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		118	311	313,887	314,198
	2011		191	557	817,021	817,578
	2012		310	(9,791)	775,737	765,945
	2013		553	34,790	1,435,473	1,470,262
	2014		820	30,773	2,370,698	2,401,471
	2015		995	(5,691)	1,465,627	1,459,936
	2016		1,050	(496,524)	2,615,331	2,118,806
	2017		1,210	(62,779)	1,269,126	1,206,347
	2018		1,243	108,442	2,227,973	2,336,415
	2019		1,342	119,628	1,617,686	1,737,314
	2020		863	(492,747)	523,592	30,845
	2021		(152,270)	(992,491)		(992,491)
TOTAL SURPLUS (DEFICITS)			(143,576)	(1,765,523)	15,432,150	13,666,627
TOTAL CASH						27,392,708

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		May 31, 2021		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		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	(64)	65	1	
	Discounted Claim Value	0	7	(10)	(3)	
TOTAL FY 2011 CLAIMS		0	(57)	538,516	538,459	
FUND YEAR 2012						
	Paid Claims	0	723	1,581,076	1,581,800	
	Case Reserves	0	10,877	55,743	66,620	
	IBNR	0	103	6,513	6,615	
	Discounted Claim Value	0	(1,145)	(6,766)	(7,912)	
TOTAL FY 2012 CLAIMS		0	10,557	1,636,566	1,647,123	
FUND YEAR 2013						
	Paid Claims	5,126	(31,230)	884,946	853,716	
	Case Reserves	(5,126)	(1,153)	449,993	448,840	
	IBNR	0	3	74,752	74,755	
	Discounted Claim Value	0	(1,113)	(55,345)	(56,458)	
TOTAL FY 2013 CLAIMS		0	(33,493)	1,354,346	1,320,853	
FUND YEAR 2014						
	Paid Claims	604	3,644	475,133	478,777	
	Case Reserves	12,312	28,153	468,318	496,471	
	IBNR	(12,916)	(64,063)	82,005	17,942	
	Discounted Claim Value	0	3,478	(50,431)	(46,953)	
TOTAL FY 2014 CLAIMS		0	(28,789)	975,025	946,236	
FUND YEAR 2015						
	Paid Claims	15,460	91,875	879,632	971,507	
	Case Reserves	(15,460)	(91,877)	1,970,599	1,878,722	
	IBNR	0	(1,981)	110,856	108,875	
	Discounted Claim Value	0	10,020	(145,390)	(135,369)	
TOTAL FY 2015 CLAIMS		0	8,037	2,815,698	2,823,734	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	317	32,220	678,557	710,777
	Case Reserves	(318)	557,592	1,006,194	1,563,786
	IBNR	1	(79,417)	233,390	153,973
	Discounted Claim Value	0	(11,377)	(87,647)	(99,024)
TOTAL FY 2016 CLAIMS		0	499,018	1,830,493	2,329,511
FUND YEAR 2017					
	Paid Claims	4,586	114,255	367,768	482,023
	Case Reserves	(4,586)	(291,674)	1,687,621	1,395,947
	IBNR	0	224,818	1,606,476	1,831,294
	Discounted Claim Value	0	18,227	(221,332)	(203,105)
TOTAL FY 2017 CLAIMS		0	65,627	3,440,532	3,506,159
FUND YEAR 2018					
	Paid Claims	0	6,938	358,016	364,953
	Case Reserves	100	413,581	563,782	977,362
	IBNR	(100)	(547,569)	1,803,479	1,255,910
	Discounted Claim Value	0	21,524	(240,690)	(219,166)
TOTAL FY 2018 CLAIMS		0	(105,527)	2,484,586	2,379,059
FUND YEAR 2019					
	Paid Claims	0	4,506	704,297	708,804
	Case Reserves	(1)	119,611	589,734	709,345
	IBNR	1	(263,348)	2,688,900	2,425,552
	Discounted Claim Value	0	22,756	(357,356)	(334,599)
TOTAL FY 2019 CLAIMS		0	(116,475)	3,625,576	3,509,102
FUND YEAR 2020					
	Paid Claims	18,366	142,414	449,634	592,047
	Case Reserves	(64,870)	693,704	2,249,493	2,943,198
	IBNR	46,504	(226,230)	2,871,245	2,645,014
	Discounted Claim Value	0	273,753	(690,332)	(416,578)
	Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)
TOTAL FY 2020 CLAIMS		(0)	495,124	3,593,835	4,088,958
FUND YEAR 2021					
	Paid Claims	0	0		0
	Case Reserves	116,756	352,024		352,024
	IBNR	595,251	3,208,015		3,208,015
	Discounted Claim Value	(69,217)	(346,087)		(346,087)
TOTAL FY 2021 CLAIMS		642,790	3,213,952	0	3,213,952
COMBINED TOTAL CLAIMS		642,790	4,007,974	22,467,013	26,474,987

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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,674,722 due from the reinsurer for COVID-19 WC claims.

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 37-21

July 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000912			
000912	NEW JERSEY COUNTIES EXCESS JIF	CEL - 2ND INSTALLMENT 2021	2,839,605.44
			2,839,605.44
000913			
000913	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 5/21	1,524.81
000913	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 4/21	2,280.00
000913	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 4/21	346.50
			4,151.31
000914			
000914	AUTOMATED TRANSCRIPTION SERVICES	PATRICK CORNELLY V CAMDEN - 4.29.21	204.75
000914	AUTOMATED TRANSCRIPTION SERVICES	PATRICK CORNELLY V CAMDEN - 5.24.21	447.42
			652.17
000915			
000915	COMPSERVICES, INC.	ADMIN FEE FOR WC 7/21	20,705.26
000915	COMPSERVICES, INC.	MANAGED CARE FEE 7/21	7,025.08
000915	COMPSERVICES, INC.	MANAGED CARE FEE 5/21	4,224.92
000915	COMPSERVICES, INC.	MANAGED CARE FEE 7/21	4,224.92
000915	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 7/21	12,452.24
000915	COMPSERVICES, INC.	MANAGED CARE FEE 3/21	7,025.08
000915	COMPSERVICES, INC.	MANAGED CARE FEE 3/21	4,224.92
000915	COMPSERVICES, INC.	MANAGED CARE FEE 4/21	7,025.08
000915	COMPSERVICES, INC.	MANAGED CARE FEE 5/21	7,025.08
000915	COMPSERVICES, INC.	MANAGED CARE FEE 4/21	4,224.92
			78,157.50
000916			
000916	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	3.06
000916	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 7/21	15,785.42
			15,788.48
000917			
000917	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 7/21	476.25
000917	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 7/21	275.41
			751.66
000918			
000918	COURIER-POST	ACCT# CHL-091698 - ADV AWARDS - 6.10.21	36.40
			36.40
Total Payments FY 2021			2,939,142.96
TOTAL PAYMENTS ALL FUND YEARS			2,939,142.96

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	May					
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	\$34,329,083.78	34077993.67	-31642.54	257389.18	5772.84	19570.63
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$4,595.58	\$4,506.91	\$21.58	\$33.99	\$14.01
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	\$4,595.58	\$4,506.91	\$21.58	\$33.99	\$14.01
9	Deposits - Purchases	\$3,560,750.99	\$3,208,632.57	\$217,514.23	\$14,850.33	\$111,704.24
10	(Withdrawals - Sales)	-\$967,378.16	-\$512,879.06	-\$187,920.27	-\$57,307.14	-\$157,439.75
Ending Cash & Investment Balance	\$37,056,356.20	\$36,778,254.09	-\$2,027.00	\$214,966.36	-\$30,902.40	\$96,065.15
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$541,386.85	\$176,239.06	\$148,991.67	\$51,138.41	\$113,506.77	\$51,510.94
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$37,596,900.05	\$36,954,493.15	\$146,964.67	\$266,104.77	\$81,761.37	\$147,576.09

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

Current Fund Year: 2021									
Month Ending: May									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,466,102.28	8,982,476.59	127,250.51	21,991,724.56	40,918.79	(978,122.41)	(107,422.01)	1,935,459.48	34,458,387.79
RECEIPTS									
Assessments	61,534.71	132,257.87	23,110.32	577,758.05	0.00	1,452,884.96	155,547.61	17,055.14	2,420,148.66
Refunds	0.00	0.00	0.00	19,697.05	0.00	0.00	0.00	0.00	19,697.05
Invest Pymnts	261.20	1,271.63	591.18	2,242.93	2.09	5.07	216.12	5.38	4,595.60
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	261.20	1,271.63	591.18	2,242.93	2.09	5.07	216.12	5.38	4,595.60
Other *	0.00	0.00	0.00	25,645.75	0.00	0.00	743,141.11	0.00	768,786.86
TOTAL	61,795.91	133,529.50	23,701.50	625,343.78	2.09	1,452,890.03	898,904.84	17,060.52	3,213,228.17
EXPENSES									
Claims Transfers	53,080.45	42,027.46	15,789.55	302,141.04	0.00	0.00	0.00	0.00	413,038.50
Expenses	0.00	67,167.00	0.00	44,475.00	0.00	0.00	52,058.64	0.00	163,700.64
Other *	(1,758.38)	0.00	0.00	40,278.98	0.00	0.00	0.00	0.00	38,520.60
TOTAL	51,322.07	109,194.46	15,789.55	386,895.02	0.00	0.00	52,058.64	0.00	615,259.74
END BALANCE	2,476,576.13	9,006,811.63	135,162.46	22,230,173.31	40,920.88	474,767.62	739,424.19	1,952,520.00	37,056,356.22



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%	\$7,025.00	\$108,067.00	95.90%
March	\$290,016.00	\$265,209.00	\$135,380.00	\$129,829.00	49.00%	\$7,025.00	\$122,804.00	97.30%
April	\$162,869.00	\$143,435.00	\$72,381.00	\$71,054.00	49.50%	\$7,025.00	\$64,029.00	97%
May	\$150,143.00	\$155,758.00	\$71,402.00	\$82,253.00	54.20%	\$7,025.00	\$75,228.00	96.20%
June	\$151,715.00	\$140,426.00	\$71,296.00	\$69,130.00	49.20%	\$7,025.00	\$62,105.00	97.20%
July								
August								
September								
October								
November								
December								
Totals:								
Total Bills Received		1277						



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%	
Totals:	2,307,025.00	\$1,988,971.00	\$935,337.00	\$1,012,186.00	55.10%	\$202,437.20	\$809,758.00	98.00%	
Total Bills Received		2437							



CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 16, 2021
DATE OF MEETING: July 22, 2021

CCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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June – July 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 24:** Attended the CCIC meeting via teleconference.
- **June 28:** Attended the CCMUA Safety Committee meeting at CCMUA.
- **July 6:** Attended the CCIC Claims Committee meeting via teleconference.
- **July 15:** Conducted Loss Control Surveys of multiple CCIC County Playgrounds.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **July 21:** Plan to attend the CCIC Safety Committee meeting via teleconference.
- **July 22:** Plan to attend the CCIC meeting via teleconference.
- **July 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/safety/safety-bulletins/>.

- NJCE JIF - Live Virtual Safety Training – August Registration Now Open! – June 17.
- NJCE JIF – Live Virtual Safety Training – September Registration Now Open! – July 14.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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 July – September 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 melveidolibrary@jamontgomery.com or call 856-552-4900.

- 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.

The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you.

J.A. Montgomery

CONSULTING

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

July thru September Safety Training Schedule – Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
7/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
7/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
7/15/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/16/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/16/21	Shop & Tool Safety	11:00 - 12:00 pm
7/19/21	HazCom w/GHS	8:30 - 10:00 am
7/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
7/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/21	Fire Safety	8:30 - 9:30 am
7/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/20/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
7/21/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/21	Fall Protection Awareness	1:00 - 3:00 pm
7/22/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/21	Fire Extinguisher	11:00 - 12:00 pm
7/22/21	Driving Safety Awareness	1:00 - 2:30 pm
7/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
7/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/26/21	Fire Safety	8:30 - 9:30 am
7/26/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
7/26/21	HazCom w/GHS	1:00 - 2:30 pm
7/27/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/21	Shop & Tool Safety	11:00 - 12:00 pm
7/27/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
7/29/21	Mower Safety	8:30 - 9:30 am
7/29/21	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
7/30/21	Playground Safety Inspections	8:30 - 10:30 am
7/30/21	Hearing Conservation	11:00 - 12:00 pm
7/30/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/2/21	HazCom w/GHS	8:30 - 10:00 am
8/2/21	Hearing Conservation	10:30 - 11:30 am
8/2/21	Fire Safety	1:00 - 2:00 pm
8/3/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/3/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/4/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am

8/4/21	Fire Extinguisher	10:00 - 11:00 am
8/4/21	Mower Safety	1:00 - 2:00 pm
8/5/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/6/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
8/6/21	Back Safety / Material Handling	11:00 - 12:00 pm
8/9/21	Flagger Skills and Safety	8:30 - 9:30 am
8/9/21	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
8/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/10/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
8/11/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
8/11/21	HazCom w/GHS	1:00 - 2:30 pm
8/12/21	Dealing with Difficult People	9:00 - 11:00 am
8/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
8/13/21	Heavy Equipment - General Safety	8:30 - 10:30 am
8/13/21	Shop & Tool Safety	11:00 - 12:00 pm
8/16/21	Preparing for the Unspeakable	9:00 - 10:30 am
8/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
8/17/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/17/21	Fall Protection Awareness	1:00 - 3:00 pm
8/18/21	HazCom w/GHS	8:30 - 10:00 am
8/18/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
8/18/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/19/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/19/21	Shop & Tool Safety	11:00 - 12:00 pm
8/19/21	Driving Safety Awareness	1:00 - 2:30 pm
8/20/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/20/21	Fire Extinguisher	11:00 - 12:00 pm
8/23/21	Preparing for First Amendment Audits	9:00 - 11:00 am
8/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
8/24/21	Fire Safety	8:30 - 9:30 am
8/24/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/21	HazCom w/GHS	1:00 - 2:30 pm
8/25/21	Special Events Management	8:30 - 10:30 am
8/25/21	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
8/26/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
8/26/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
8/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
8/30/21	Playground Safety Inspections	8:30 - 10:30 am
8/30/21	Hearing Conservation	11:00 - 12:00 pm
8/31/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/31/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm

9/1/21	Special Events Management	8:30 - 10:30 am
9/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/21	HazCom w/GHS	1:00 - 2:30 pm
9/2/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/2/21	Accident Investigation	1:00 - 3:00 pm
9/3/21	Hearing Conservation	8:30 - 9:30 am
9/3/21	Fire Extinguisher	10:00 - 11:00 am
9/3/21	Chain Saw Safety	1:00 - 2:00 pm
9/7/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
9/7/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
9/8/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/8/21	Leaf Collection Safety	1:00 - 3:00 pm
9/9/21	Flagger Skills and Safety	8:30 - 9:30 am
9/9/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/10/21	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/10/21	Fire Safety	10:30 - 11:30 am
9/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/13/21	Mower Safety	11:00 - 12:00 pm
9/13/21	Shop & Tool Safety	1:00 - 2:00 pm
9/13/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
9/14/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
9/14/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
9/15/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/15/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/16/21	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/16/21	HazCom w/GHS	1:00 - 2:30 pm
9/17/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
9/17/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/20/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/21	Driving Safety Awareness	1:00 - 2:30 pm
9/21/21	Chipper Safety	8:30 - 9:30 am
9/21/21	Leaf Collection Safety Awareness	10:00 - 12:00 pm
9/21/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/21/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
9/22/21	Fire Safety	8:30 - 9:30 am
9/22/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/22/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
9/23/21	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
9/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/24/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/24/21	Fire Extinguisher	11:00 - 12:00 pm

9/27/21	HazCom w/GHS	8:30 - 10:00 am
9/27/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
9/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
9/27/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
9/28/21	Playground Safety Inspections	8:30 - 10:30 am
9/28/21	Hearing Conservation	11:00 - 12:00 pm
9/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
9/29/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/29/21	Chain Saw Safety	11:00 - 12:00 pm
9/29/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/30/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

***9/23/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before September 10, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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 cancelations 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.

RESOLUTION NO. 38-21

**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: 1984, 1953 1975, 3048, 2131, 2469, 1138 &
Docket No. CAM-L-2102-19**

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: July 22, 2021

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

**CAMDEN COUNTY INSURANCE COMMISSION
SUPPLEMENTAL BILLS LIST**

Resolution No. 39-21

July 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000911			
000911	LINDA BRUMBACH AND HER ATTORNEYS	SETT AGREEMENT - LINDA B V CC - 7.13.21	150,000.00
			150,000.00
		Total Payments FY 2021	150,000.00
		TOTAL PAYMENTS ALL FUND YEARS	150,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 24, 2021
VIA TELECONFERENCE – 10:30 AM**

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Paulette Kelly Linda Page Stephen Andrick
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Ed Hill, Camden County Board of Social Services
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Nancy Ghani, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 27, 2021

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on June 17th, where a variety of safety topics were discussed. The next meeting is scheduled for July 21st via Zoom and the minutes and agenda will be send out electronically prior to the meeting. Mr. Prince then asked if there were any questions and 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:

Revised Plan of Risk Management - Included in the agenda was a Revised Plan of Risk Management, Resolution 34-21. The Plan was revised to correct the SIR on the POL/EPL coverage to \$10,000 for the Camden County Improvement Authority. The changes were highlighted in yellow.

Motion to approve Resolution 34-21, Revised Risk Management Plan

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Certificate of Insurance Issuance Report – Included in agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of May. There were 3 certificates of insurance issued.

Motion to approve the Certificate of Insurance Report

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

NJCE Counties Excess Joint Insurance Fund (NJCE) – The Executive Director reported the NJCE held a special meeting on May 27 to introduce an amended 2021 budget. A written summary of that meeting was included in the agenda. The NJCE also met prior to our meeting. Executive Director reported the focus of that meeting was for approval of the amendment for the budget and the draft audit was discussed and presented by Bowman and Company. Additionally, the possibility of Middlesex JIF joining the Fund was discussed. The NJCE will meet again, via Zoom, on September 23, 2021 at 9:30 AM.

NJCE Finance Committee – The NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received.

The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested that a recorded

version be available as well as one or two live webinars to promote interaction and allow for questions. Included in the agenda was a copy of the NJCE Executive Director's memorandum. If anyone would like a copy of the presentation they should contact the Fund Office.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of April 30, 2021. The report indicates the Commission has a surplus of \$30,411,842. The Executive Director reported there was a reduction of about \$1 million in surplus reserve changes in the older years, but very solid financials.

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 \$4,144,424. The total cash amount is \$34,458,388.

NJCE Property and Casualty Financial Fast Track — The Financial Fast Track is not available and will appear in the next agenda.

2022 Renewal – Underwriting Data Collection: The Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits, which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.

2021 New Jersey Association of Counties Conference: Ms. Chwastek reported the 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. NJAC will also be celebrating its 100-year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Ms. Chwastek reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.

2021 NJLM Annual Conference: Ms. Chwastek reported the 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Williams advised the May Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 35-21 JUNE BILLS LIST
IN THE AMOUNT OF \$82,851.55.**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

ATTORNEY: Nothing to report.

CLAIM SERVICE - PERMA: Nothing further to report.

CLAIM SERVICE - Ameri-Health: Ms. Hall reviewed the Medical Savings Report for May was included in the agenda. Ms. Hall advised the total billed for May was \$150,143.00 and the total paid was \$71,402.00 with a savings of \$82,253.00 or 54.20%. Ms. Hall advised the net savings was \$75,228.00 and network utilization was 96.20%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the May – July Risk Control Activity Report was included in the agenda. Mr. Prince advised all of the training has been posted on the NJCE website through August 31st. He advised any members interesting in training may register through the website. Additionally the Munich RE Safety Grant for 2021 will be managed at the carrier directly. If any department has a submission, please reach out to Mr. Prince and he'll walk you through getting set up with the vendor. The learning management system will need named administrators and the coordination of webinars. A memo will be distributed with the changes. Mr. Prince asked if there were any questions and then concluded his report.

Commissioner Williams asked Mr. Prince to remind departments with submissions to coordinate with the finance department.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

CLOSED SESSION: Commissioner Williams read Resolution 36-21, 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 36-21 FOR CLOSED SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
2161	\$ 77,710.84	PAR/SAR
3955	\$ 53,593.22	PAR/SAR
1978	\$ 47,220.80	PAR
1981	\$ 30,004.00	PAR
2293	\$ 124,498.00	PAR/SAR
2411	\$ 87,433.00	PAR
765	\$ 80,000.00	PAR
9682	\$ 90,600.28	PAR/SAR
9750	\$ 134,694.47	PAR/SAR
9536	\$ 31,190.00	PAR
1053	\$ 13,759.00	PAR
7246	\$ 15,500.00	PAR

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

MOTION TO ADJOURN:

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

MEETING ADJOURNED: 11:19 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary