

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

To attend the meeting via teleconference

Call in number: 312-626-6799

Meeting ID: 910 8128 0680

OR

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** September 23, 2021 Open Minutes.....Appendix I
September 23, 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 2-16

 - ☐ **TREASURER – David McPeak**
 - Resolution **51-21** October Bill ListPage 30
 - July Monthly Treasurer Reports Pages 32-33

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

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2021Page 34
 - Medical Savings Report - 2020Page 35

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 36-40

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

 - ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution **52-21** Closed SessionPage 41
 - 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: December 9, 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: October 28, 2021

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2020 Audit Report as of December 31, 2020 (Pages 4-6)** - The Auditor's Report as of December 31, 2020 has been sent under separate cover to the Fund Commissioners & Commission Treasurer. The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP will present the audit. We will be seeking approval of the 2020 Audit from the Commissioners at the meeting. Included in the agenda on **Pages 4-6** is Resolution 49-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form.

- ☐ **Motion to approve Resolution 49-21 Certification of Annual Audit Report for Period Ending December 31, 2020**

- ☐ **Amendment to the Commission's Rules & Regulations (Appendix II & Page 7)** – As we previously discussed we introduced an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. The legislation required the title of "chosen freeholder" to be changed to "county commissioner" and all "board of chosen freeholders" to be known as "boards of county commissioners" effective January 1, 2021. Today is the Public Hearing for the adoption of the amendment. Included in Appendix II of the agenda is the revised version of the Rules & Regulations. Also attached on **Page 7** is Resolution 50-21, Approving Rules & Regulations. The resolution was reviewed by the Commission Attorney.

- ☐ **Motion to open the Public Hearing on the Revised Rules & Regulations**
- ☐ **Discussion on the Revision**
- ☐ **Motion to close the Public Hearing**
- ☐ **Motion to adopt Resolution 50-21, Approving Rules & Regulations**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/01/21. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,099. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

- ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,099**

- ❑ **Certificate of Insurance Issuance Report (Pages 8-9)** – Included in agenda is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were 7 certificate of insurances issued during the month of September.

❑ Motion to approve the Certificate of Insurance Report

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 10-12)** – The NJCE met on September 23, 2021. A written summary report of the meeting is included in the agenda on **pages 10-12**. The NJCE Finance Committee met on October 21. The NJCE met earlier in the morning and Executive Director will provide a verbal report of both meetings. The NJCE is scheduled to meet again on November 18, 2021 at 9:30 AM via Zoom Audio/Video.
- ❑ **NJCE Cyber Task Force (Pages 13-16)** – October is Cyber Security Awareness month. Attached on **pages 13-16** are copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Departments and staff. This year’s overall theme is **“Do your Part. #BeCyberSmart”**.
- ❑ **CCIC Financial Fast Track (Pages 17-22)** – Included in the agenda is a copy of the Financial Fast Track Report as of **August 31, 2021**. The report indicates the Commission has a surplus of **\$30,659,686**. 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 **\$3,936,046**. The total cash amount is **\$35,514,004**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 23-28)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report as of **August 31, 2021**. The report indicates the Fund has a surplus of **\$14,419,676** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The total cash amount is **\$28,849,936**.
- ❑ **2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2022 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2022 renewal.
- ❑ **NJCE Best Practices Virtual Workshop** - As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18. This year topics include:
 - Current market conditions, NJCE renewal efforts and NJCE cyber risk management
 - Implicit bias in the workplace
 - Technology to identify false worker’s compensation claims
 - COVID-19 vaccine mandates and NJ LawA copy of the invitation is included in the agenda on **page 29**.
- ❑ **December Meeting** – As a reminder the Commission is not scheduled to meet in November. Our next meeting is scheduled for December 9, 2021 at 10:30 AM via Zoom.

RESOLUTION NO. 49-21

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

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

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 28, 2021.

Ross Angilella, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

CAMDEN COUNTY INSURANCE COMMISSION

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

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

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2020.

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

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Ross Angilella

(L.S.) Anna Marie Wright

(L.S.)

STEVE WILLIAMS
Vice Chairman

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

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

RESOLUTION NO 50-21

**CAMDEN COUNTY INSURANCE FUND COMMISSION
APPROVING RULES & REGULATIONS**

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

WHEREAS, pursuant to Article 3 of N.J.S.A. 40A:10-1 et seq., Insurance Commissioners are authorized to adopt and revise rules and regulations for the operation of the Insurance Commission; and

WHEREAS, on August 21, 2020, Governor Phil Murphy signed into law, P.L. 2020, c. 67, effective January 1, 2021, which provides in part that the title of “County Freeholder” is to be changed to “County Commissioner”; and

WHEREAS, the CCIC has reviewed its rules and regulations, and has determined to amend same.

NOW, THEREFORE BE IT RESOLVED that the attached Rules & Regulations, are hereby amended in accordance with R.S. 1:1-2 and R.S. 40:20-1, signed into law by Governor Phil Murphy on August 21, 2020, and effective January 1, 2021.

ADOPTED: October 28, 2021

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cherry Hill Township I - Camden County College	820 Mercer Street Cherry Hill, NJ 08002	RE: Senior Vendor Event Cherry Hill Township, all of its affiliates, employees, agents, representatives and successors are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Camden County Colleges participation in the Senior Vendor Event during the current calendar year.	9/1/2021 #3021864	GL AU EX OTH
H - Starlite Productions I - County of Camden, Division Of Insurance	International Inc. D/B/A Starlite 9 Whittendale Drive Moorestown, NJ 08057	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: all rented /leased equipment The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy as respects to all rented/leased equipment. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	9/8/2021 #3023531	GL AU EX WC OTH
H - County of Camden I - County of Camden, Division Of Insurance	Division Of Insurance County Courthouse 520 Market St, 9th Fl Camden, NJ 08102	Evidence of Insurance.	9/8/2021 #3023729	GL AU EX WC OTH
H - County of Camden I - County of Camden, Division Of Insurance	Division Of Insurance County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	Evidence of insurance.	9/8/2021 #3023770	GL AU EX OTH
H - Rowan Uni. Rutgers Camden Board I - Camden County Improvement Authority	of Gov.s Joint Hlth Sci. Cntr. Attn:Dana L. Redd, Chf. Exec. Off. 201 South Broadway, Suite 440 Camden, NJ 08103	RE: SHORT-TERM PARKING LOT LICENSE AGREEMENT The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to SHORT-TERM PARKING LOT LICENSE AGREEMENT. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	9/13/2021 #3025583	GL AU EX WC OTH
H - PNC Bank National Association I - County of Camden, Division Of Insurance	110 North Broadway Camden, NJ 08102	RE: Early Voting 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 early voting on various dates during the current calendar year.	9/20/2021 #3029724	GL AU EX WC OTH

10/01/2021

1 of 1

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

H - Treasury State of New Jersey		The Board of Trustees of the University of Alabama, its individual trustees, officers, directors, employees, agents and representatives are included as an additional insured as respect to the Commercial General Liability and Excess/Umbrella Liability policies. Unless precluded by law, all policies waive the right to recovery or subrogation against the Board of Trustees of the University of Alabama, its individual trustees, officers, directors, employees, agents and representatives.	9/23/2021 #3040856	GL AU EX WC OTH
I - County of Camden, Division Of Insurance				
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: September 23, 2021

Memo to: Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

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 Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3 million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th, which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar's in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



Do Your Part. #BeCyberSmart. **2021 Cybersecurity Awareness Month (October)**

The NJCE Cyber Task Force is participating in Cybersecurity Awareness Month (October) and has been made a Cybersecurity Awareness Month Champion.

This year's theme is "Do Your Part. #BeCyberSmart." Visit the website for more info and to find out how to get your organization involved:

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>



We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

Week 1 (10/4): Be Cyber Smart

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program. Also, visit the Alliance's website here:

<https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): Fight the Phish

This is all about one of our most frequent threats: phishing emails.

Week 3 (10/18): Explore. Experience. Share.

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): Cybersecurity First

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

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.





Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 1 (10/4): Be Cyber Smart

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program.



FACTS AND FIGURES

- **61% of data breaches** used compromised credentials. ([Verizon Data Breach Investigations Report](#))
- **56% of IT leaders** believe their employees have picked up bad cybersecurity behaviors since working from home. ([Tessian](#))
- **More than 99.9%** of Microsoft enterprise accounts that get invaded by attackers didn't use multi-factor authentication. ([ZDNet](#))

We are proud to release version 1 of the NJCE's Cyber Risk Management Program, attached. The program focuses on the minimum security standards your organization needs to implement today to begin to address the threats your organization faces. The program is also a great tool for your executive teams to use in budgeting for cybersecurity investments. It lays out a cybersecurity plan that is balanced based on relevance to your risks, importance, cost of the measures and complexity.

Also, visit the Alliance's website here for more info on Cybersecurity Basics:

[https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity -Start-with-the-Basics-.pdf](https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf)

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





Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 2 (10/11): Fight the Phish

This is all about one of our most frequent threats: phishing emails.

Continuous employee training and testing is key, so engage a training firm now. Also, provide all employees with the NJCE's Email Dos and Don'ts Infographic, attached.



FIGHT THE PHISH

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents.

Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

FACTS AND FIGURES

- **Malware increased by 358%** in 2020. (Help Net Security)
- According to the FBI, phishing was the most common type of cybercrime in 2020, with the bureau receiving **241,342 complaints** in 2020. (FBI)
- Phishing attacks account for more than **80 percent of reported security incidents**. (Verizon Data Breach Investigations Report)

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



CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,360,909	9,535,571	148,710,061	158,245,632
2.	CLAIM EXPENSES				
	Paid Claims	401,120	2,386,458	33,444,238	35,830,696
	Case Reserves	166,135	8,446	6,854,756	6,863,202
	IBNR	(42,681)	(596,831)	11,547,655	10,950,825
	Excess Insurance Recoverable	(2,648)	204,936	(581,348)	(376,412)
	Discounted Claim Value	(13,084)	57,393	(375,827)	(318,434)
	TOTAL CLAIMS	508,842	2,060,402	50,889,475	52,949,877
3.	EXPENSES				
	Excess Premiums	727,960	5,102,914	62,124,940	67,227,855
	Administrative	106,466	491,321	6,931,067	7,422,388
	TOTAL EXPENSES	834,426	5,594,236	69,056,007	74,650,243
4.	UNDERWRITING PROFIT (1-2-3)	17,641	1,880,933	28,764,579	30,645,512
5.	INVESTMENT INCOME	3,275	27,687	928,396	956,083
6.	PROFIT (4 + 5)	20,916	1,908,621	29,692,975	31,601,596
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	0	(368,676)	4,142,668	3,773,992
11.	SURPLUS (6 + 7 + 8 - 9)	20,916	539,945	30,048,159	30,588,104
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	16	20,242	(331,727)	(311,486)
	2011	13	18,391	302,035	320,427
	2012	101	12,991	661,292	674,283
	2013	121	(61,338)	3,270,726	3,209,388
	2014	182	4,083	4,948,748	4,952,831
	2015	278	(54,074)	6,520,640	6,466,566
	2016	287	(499,335)	5,080,376	4,581,041
	2017	398	(290,771)	6,094,099	5,803,328
	2018	138	655,739	1,037,287	1,693,026
	2019	395	415,189	1,368,653	1,783,841
	2020	3,068	212,439	1,096,029	1,308,468
	2021	15,920	106,389		106,389
TOTAL SURPLUS (DEFICITS)		20,916	539,945	30,048,157	30,588,102
TOTAL CASH					35,834,058

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	160	470	2,726,803	2,727,273
Case Reserves	(160)	(20,386)	37,296	16,910
IBNR	0	0	0	0
Discounted Claim Value	0	25	(47)	(22)
TOTAL FY 2010 CLAIMS	0	(19,891)	2,764,052	2,744,161
FUND YEAR 2011				
Paid Claims	1,410	10,809	2,128,996	2,139,805
Case Reserves	(2,605)	(30,419)	150,564	120,145
IBNR	1,195	1,195	1,210	2,405
Discounted Claim Value	0	425	(895)	(470)
TOTAL FY 2011 CLAIMS	0	(17,990)	2,279,875	2,261,885
FUND YEAR 2012				
Paid Claims	332	2,823	1,783,547	1,786,370
Case Reserves	(207)	(17,244)	25,179	7,936
IBNR	(125)	(1,625)	4,421	2,796
Discounted Claim Value	0	196	(248)	(52)
TOTAL FY 2012 CLAIMS	0	(15,850)	1,812,899	1,797,049
FUND YEAR 2013				
Paid Claims	2,017	11,975	3,732,139	3,744,113
Case Reserves	(2,017)	65,366	143,370	208,736
IBNR	0	(2,148)	9,075	6,927
Discounted Claim Value	0	(509)	(1,637)	(2,146)
TOTAL FY 2013 CLAIMS	0	74,684	3,882,947	3,957,630
FUND YEAR 2014				
Paid Claims	573	26,438	5,337,710	5,364,148
Case Reserves	(6,560)	(24,246)	53,026	28,781
IBNR	5,987	2,916	30,360	33,276
Discounted Claim Value	0	338	(1,013)	(675)
TOTAL FY 2014 CLAIMS	0	5,446	5,420,083	5,425,529
FUND YEAR 2015				
Paid Claims	681	27,288	3,352,063	3,379,351
Case Reserves	(16,567)	(227,414)	360,229	132,815
IBNR	15,886	2,609	42,382	44,991
Discounted Claim Value	0	3,432	(4,649)	(1,217)
TOTAL FY 2015 CLAIMS	0	(194,084)	3,750,024	3,555,940

FUND YEAR 2016					
	Paid Claims	3,412	87,942	4,579,109	4,667,052
	Case Reserves	(69,367)	(99,628)	465,084	365,456
	IBNR	65,956	25,212	276,855	302,067
	Discounted Claim Value	0	2,141	(12,280)	(10,139)
TOTAL FY 2016 CLAIMS		0	15,668	5,308,768	5,324,436
FUND YEAR 2017					
	Paid Claims	1,810	160,292	2,960,303	3,120,595
	Case Reserves	(35,635)	(198,147)	571,365	373,218
	IBNR	33,826	(61,099)	416,684	355,585
	Discounted Claim Value	0	4,554	(15,811)	(11,257)
TOTAL FY 2017 CLAIMS		0	(94,401)	3,932,541	3,838,140
FUND YEAR 2018					
	Paid Claims	113,234	404,294	3,933,814	4,338,108
	Case Reserves	(151,176)	(652,957)	2,022,254	1,369,296
	IBNR	37,943	(401,456)	1,847,915	1,446,460
	Discounted Claim Value	0	21,961	(65,830)	(43,869)
TOTAL FY 2018 CLAIMS		(0)	(628,157)	7,738,153	7,109,996
FUND YEAR 2019					
	Paid Claims	76,755	509,494	2,450,266	2,959,761
	Case Reserves	(51,479)	(336,100)	2,243,018	1,906,918
	IBNR	(25,277)	(599,006)	2,515,231	1,916,225
	Discounted Claim Value	0	39,569	(104,174)	(64,605)
TOTAL FY 2019 CLAIMS		0	(386,043)	7,104,341	6,718,298
FUND YEAR 2020					
	Paid Claims	31,209	1,035,851	459,487	1,495,338
	Case Reserves	15,400	246,561	783,372	1,029,933
	IBNR	(46,609)	(1,840,772)	6,403,522	4,562,750
	Excess Insurance Recoverable	(2,648)	204,936	(581,348)	(376,412)
	Discounted Claim Value	0	45,090	(169,242)	(124,152)
TOTAL FY 2020 CLAIMS		(2,648)	(308,334)	6,895,791	6,587,457
FUND YEAR 2021					
	Paid Claims	169,528	108,782		108,782
	Case Reserves	486,507	1,303,060		1,303,060
	IBNR	(131,462)	2,277,342		2,277,342
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(13,084)	(59,830)		(59,830)
TOTAL FY 2021 CLAIMS		511,490	3,629,354	0	3,629,354
COMBINED TOTAL CLAIMS		508,842	2,060,402	50,889,475	52,949,877

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2021		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,362,224	10,897,796	148,710,061	159,607,856
2.	CLAIM EXPENSES					
		Paid Claims	259,884	2,646,342	33,444,238	36,090,579
		Case Reserves	(279,760)	(271,314)	6,854,756	6,583,442
		IBNR	678,139	81,309	11,547,655	11,628,964
		Excess Insurance Recoverable	(391)	204,545	(581,348)	(376,803)
		Discounted Claim Value	(9,811)	47,581	(375,827)	(328,245)
	TOTAL CLAIMS		648,061	2,708,463	50,889,475	53,597,937
3.	EXPENSES					
		Excess Premiums	729,275	5,832,189	62,124,940	67,957,130
		Administrative	78,417	569,739	6,931,067	7,500,805
	TOTAL EXPENSES		807,693	6,401,928	69,056,007	75,457,935
4.	UNDERWRITING PROFIT (1-2-3)		(93,529)	1,787,405	28,764,579	30,551,984
5.	INVESTMENT INCOME		3,057	30,744	928,396	959,140
6.	PROFIT (4 + 5)		(90,472)	1,818,149	29,692,975	31,511,123
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		162,055	(206,622)	4,142,668	3,936,046
11.	SURPLUS (6 + 7 + 8 - 9)		71,582	611,527	30,048,159	30,659,686
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		120	20,361	(331,727)	(311,366)
	2011		142	18,533	302,035	320,568
	2012		340	13,331	661,292	674,623
	2013		61	(61,277)	3,270,726	3,209,449
	2014		(7,784)	(3,701)	4,948,748	4,945,047
	2015		11,108	(42,966)	6,520,640	6,477,674
	2016		21,240	(478,095)	5,080,376	4,602,281
	2017		40,338	(250,433)	6,094,099	5,843,666
	2018		7,122	662,861	1,037,287	1,700,148
	2019		42,544	457,733	1,368,653	1,826,385
	2020		(32,947)	179,492	1,096,029	1,275,521
	2021		(10,701)	95,688		95,688
TOTAL SURPLUS (DEFICITS)			71,582	611,527	30,048,157	30,659,684
TOTAL CASH						35,514,004

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	470	2,726,803	2,727,273
Case Reserves	0	(20,386)	37,296	16,910
IBNR	0	0	0	0
Discounted Claim Value	0	25	(47)	(22)
TOTAL FY 2010 CLAIMS	0	(19,891)	2,764,052	2,744,161
FUND YEAR 2011				
Paid Claims	8,136	18,944	2,128,996	2,147,940
Case Reserves	(30,786)	(61,205)	150,564	89,359
IBNR	22,650	23,846	1,210	25,055
Discounted Claim Value	0	425	(895)	(470)
TOTAL FY 2011 CLAIMS	0	(17,990)	2,279,875	2,261,885
FUND YEAR 2012				
Paid Claims	0	2,823	1,783,547	1,786,370
Case Reserves	0	(17,244)	25,179	7,936
IBNR	0	(1,625)	4,421	2,796
Discounted Claim Value	0	196	(248)	(52)
TOTAL FY 2012 CLAIMS	0	(15,850)	1,812,899	1,797,049
FUND YEAR 2013				
Paid Claims	0	11,975	3,732,139	3,744,113
Case Reserves	0	65,366	143,370	208,736
IBNR	0	(2,148)	9,075	6,927
Discounted Claim Value	0	(509)	(1,637)	(2,146)
TOTAL FY 2013 CLAIMS	0	74,684	3,882,947	3,957,630
FUND YEAR 2014				
Paid Claims	1,228	27,666	5,337,710	5,365,376
Case Reserves	(1,228)	(25,474)	53,026	27,552
IBNR	0	2,916	30,360	33,276
Discounted Claim Value	0	338	(1,013)	(675)
TOTAL FY 2014 CLAIMS	0	5,446	5,420,083	5,425,529
FUND YEAR 2015				
Paid Claims	254	27,542	3,352,063	3,379,605
Case Reserves	(1,824)	(229,238)	360,229	130,991
IBNR	1,570	4,179	42,382	46,561
Discounted Claim Value	0	3,432	(4,649)	(1,217)
TOTAL FY 2015 CLAIMS	0	(194,084)	3,750,024	3,555,940

FUND YEAR 2016					
	Paid Claims	4,068	92,010	4,579,109	4,671,120
	Case Reserves	(4,068)	(103,696)	465,084	361,388
	IBNR	0	25,212	276,855	302,067
	Discounted Claim Value	0	2,141	(12,280)	(10,139)
TOTAL FY 2016 CLAIMS		0	15,668	5,308,768	5,324,436
FUND YEAR 2017					
	Paid Claims	2,011	162,303	2,960,303	3,122,606
	Case Reserves	(30,110)	(228,258)	571,365	343,107
	IBNR	28,099	(33,000)	416,684	383,684
	Discounted Claim Value	0	4,554	(15,811)	(11,257)
TOTAL FY 2017 CLAIMS		0	(94,401)	3,932,541	3,838,140
FUND YEAR 2018					
	Paid Claims	48,601	452,895	3,933,814	4,386,709
	Case Reserves	(48,718)	(701,675)	2,022,254	1,320,579
	IBNR	117	(401,339)	1,847,915	1,446,577
	Discounted Claim Value	0	21,961	(65,830)	(43,869)
TOTAL FY 2018 CLAIMS		(0)	(628,157)	7,738,153	7,109,996
FUND YEAR 2019					
	Paid Claims	76,125	585,620	2,450,266	3,035,886
	Case Reserves	(104,383)	(440,483)	2,243,018	1,802,534
	IBNR	28,258	(570,748)	2,515,231	1,944,483
	Discounted Claim Value	0	39,569	(104,174)	(64,605)
TOTAL FY 2019 CLAIMS		0	(386,043)	7,104,341	6,718,298
FUND YEAR 2020					
	Paid Claims	43,352	1,079,203	459,487	1,538,689
	Case Reserves	(30,218)	216,343	783,372	999,715
	IBNR	(13,133)	(1,853,905)	6,403,522	4,549,617
	Excess Insurance Recoverable	(391)	204,545	(581,348)	(376,803)
	Discounted Claim Value	0	45,090	(169,242)	(124,152)
TOTAL FY 2020 CLAIMS		(391)	(308,725)	6,895,791	6,587,066
FUND YEAR 2021					
	Paid Claims	76,110	184,891		184,891
	Case Reserves	(28,425)	1,274,635		1,274,635
	IBNR	610,578	2,887,921		2,887,921
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(9,811)	(69,642)		(69,642)
TOTAL FY 2021 CLAIMS		648,452	4,277,805	0	4,277,805
COMBINED TOTAL CLAIMS		648,061	2,708,463	50,889,475	53,597,937

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,320,065	16,240,455	188,496,467	204,736,922
2.	CLAIM EXPENSES				
	Paid Claims	48,450	280,864	7,089,259	7,370,123
	Case Reserves	(60,490)	1,038,682	9,041,576	10,080,257
	IBNR	592,459	3,058,078	9,477,682	12,535,759
	Discounted Claim Value	(64,665)	(79,085)	(1,855,299)	(1,934,384)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	515,753	3,751,817	22,467,013	26,218,830
3.	EXPENSES				
	Excess Premiums	1,718,928	11,976,492	132,722,487	144,698,979
	Administrative	164,835	1,186,977	14,328,278	15,515,255
	TOTAL EXPENSES	1,883,763	13,163,469	147,050,765	160,214,234
4.	UNDERWRITING PROFIT (1-2-3)	(79,451)	(674,831)	18,978,689	18,303,858
5.	INVESTMENT INCOME	22,184	34,630	1,561,013	1,595,643
6.	PROFIT (4+5)	(57,267)	(640,201)	20,539,702	19,899,501
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(57,267)	(640,201)	15,432,151	14,791,950
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	266	448	313,887	314,335
	2011	424	775	817,021	817,796
	2012	699	297,554	775,737	1,073,291
	2013	1,233	34,471	1,435,473	1,469,943
	2014	1,847	(1,040)	2,370,698	2,369,658
	2015	2,233	43,133	1,465,627	1,508,760
	2016	2,204	(403,465)	2,615,331	2,211,866
	2017	2,722	115,945	1,269,126	1,385,071
	2018	2,799	139,605	2,227,973	2,367,578
	2019	3,042	320,701	1,617,686	1,938,387
	2020	1,959	(658,804)	523,592	(135,212)
	2021	(76,696)	(529,523)		(529,523)
TOTAL SURPLUS (DEFICITS)		(57,267)	(640,201)	15,432,150	14,791,949
TOTAL CASH					23,110,892

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	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	0	(305,773)	1,581,076	1,275,304
	Case Reserves	0	10,550	55,743	66,293
	IBNR	0	(125)	6,513	6,388
	Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		0	(296,430)	1,636,566	1,340,136
FUND YEAR 2013					
	Paid Claims	4,545	(21,427)	884,946	863,519
	Case Reserves	(4,545)	(11,012)	449,993	438,981
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	1,973	6,134	475,133	481,267
	Case Reserves	(91,358)	(75,822)	468,318	392,496
	IBNR	89,385	74,234	82,005	156,240
	Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		(0)	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	12,756	106,892	879,632	986,524
	Case Reserves	(90,653)	(243,568)	1,970,599	1,727,030
	IBNR	77,897	76,059	110,856	186,916
	Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		0	(39,643)	2,815,698	2,776,054

FUND YEAR 2016					
	Paid Claims	243	281,957	678,557	960,514
	Case Reserves	(243)	202,855	1,006,194	1,209,049
	IBNR	0	(79,420)	233,390	153,970
	Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS		0	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	1,672	119,246	367,768	487,013
	Case Reserves	(1,672)	(301,664)	1,687,621	1,385,957
	IBNR	0	27,893	1,606,476	1,634,369
	Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS		0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	24,902	35,149	358,016	393,165
	Case Reserves	(42,969)	192,303	563,782	756,084
	IBNR	18,066	(405,914)	1,803,479	1,397,565
	Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS		(0)	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	0	(47,439)	704,297	656,858
	Case Reserves	(20,553)	43,349	589,734	633,083
	IBNR	20,553	(359,205)	2,688,900	2,329,695
	Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS		0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	2,330	106,097	449,634	555,731
	Case Reserves	186,200	1,115,190	2,249,493	3,364,683
	IBNR	(188,531)	(231,780)	2,871,245	2,639,465
	Discounted Claim Value	0	219,412	(690,332)	(470,920)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS		0	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	28	28		28
	Case Reserves	5,301	106,501		106,501
	IBNR	575,089	3,956,400		3,956,400
	Discounted Claim Value	(64,665)	(452,675)		(452,675)
TOTAL FY 2021 CLAIMS		515,753	3,610,254	0	3,610,254
COMBINED TOTAL CLAIMS		515,753	3,751,817	22,467,013	26,218,830

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,327,032	18,567,486	188,496,467	207,063,953
2.	CLAIM EXPENSES				
	Paid Claims	632,614	913,478	7,089,259	8,002,737
	Case Reserves	(68,258)	970,423	9,041,576	10,011,999
	IBNR	322,885	3,380,963	9,477,682	12,858,645
	Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848
3.	EXPENSES				
	Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812
	Administrative	161,572	1,348,549	14,328,278	15,676,827
	TOTAL EXPENSES	1,878,405	15,041,874	147,050,765	162,092,639
4.	UNDERWRITING PROFIT (1-2-3)	(374,392)	(1,049,223)	18,978,689	17,929,466
5.	INVESTMENT INCOME	2,118	36,748	1,561,013	1,597,761
6.	PROFIT (4+5)	(372,274)	(1,012,474)	20,539,702	19,527,227
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(372,274)	(1,012,474)	15,432,151	14,419,676
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	25	473	313,887	314,360
	2011	40	814	817,021	817,836
	2012	(306,756)	(9,202)	775,737	766,535
	2013	116	34,587	1,435,473	1,470,059
	2014	174	(866)	2,370,698	2,369,832
	2015	210	43,343	1,465,627	1,508,970
	2016	208	(403,257)	2,615,331	2,212,074
	2017	257	116,202	1,269,126	1,385,328
	2018	263	139,868	2,227,973	2,367,841
	2019	287	320,988	1,617,686	1,938,674
	2020	185	(658,619)	523,592	(135,027)
	2021	(67,282)	(596,806)		(596,806)
TOTAL SURPLUS (DEFICITS)		(372,274)	(1,012,474)	15,432,150	14,419,676
TOTAL CASH					28,849,936

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	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	307,174	1,401	1,581,076	1,582,477
	Case Reserves	(351)	10,199	55,743	65,942
	IBNR	0	(125)	6,513	6,388
	Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		306,822	10,392	1,636,566	1,646,958
FUND YEAR 2013					
	Paid Claims	5,656	(15,771)	884,946	869,175
	Case Reserves	(5,656)	(16,668)	449,993	433,325
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	(9,162)	(3,028)	475,133	472,105
	Case Reserves	(11,780)	(87,602)	468,318	380,715
	IBNR	20,943	95,177	82,005	177,182
	Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		0	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	5,180	112,072	879,632	991,704
	Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
	IBNR	(190)	75,869	110,856	186,726
	Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		0	(39,643)	2,815,698	2,776,054

FUND YEAR 2016					
	Paid Claims	226	282,183	678,557	960,740
	Case Reserves	126,439	329,294	1,006,194	1,335,488
	IBNR	(126,665)	(206,085)	233,390	27,305
	Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS		0	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	1,672	120,918	367,768	488,685
	Case Reserves	53,328	(248,336)	1,687,621	1,439,285
	IBNR	(55,000)	(27,107)	1,606,476	1,579,369
	Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS		0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	88,162	123,312	358,016	481,327
	Case Reserves	90,870	283,172	563,782	846,954
	IBNR	(179,032)	(584,946)	1,803,479	1,218,534
	Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS		0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	153,049	105,610	704,297	809,907
	Case Reserves	99,999	143,348	589,734	733,082
	IBNR	(253,048)	(612,253)	2,688,900	2,076,647
	Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS		0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	76,655	182,752	449,634	632,385
	Case Reserves	(505,114)	610,075	2,249,493	2,859,569
	IBNR	428,460	196,680	2,871,245	3,067,924
	Discounted Claim Value	0	219,412	(690,332)	(470,920)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS		0	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	4,003	4,031		4,031
	Case Reserves	88,998	195,499		195,499
	IBNR	487,417	4,443,817		4,443,817
	Discounted Claim Value	(64,222)	(516,897)		(516,897)
TOTAL FY 2021 CLAIMS		516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS		823,019	4,574,835	22,467,013	27,041,848



THE 10TH ANNUAL BEST PRACTICES WORKSHOP

**WEDNESDAY,
NOVEMBER 3, 2021**

9:00 AM – 12:30 PM

ABOUT THE WEBINAR

EXPERTS WILL DISCUSS:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker's compensation claims
- COVID-19 vaccine mandates and NJ Law

MEET THE SPEAKERS



Joseph Hrubash
Senior Vice President
PERMA Risk Management



Robyn Walcoff
Vice President
PERMA Risk Management



Ed Cooney
Vice President Underwriting Manager
Conner Strong & Buckelew



Harry Earle
Risk Control Consultant
J.A. Montgomery Consulting



Joseph Luciano
CEO & Founder
AvaSci



Matthew Giacobbe
Labor Expert
Cleary, Giacobbe, Alfieri, Jacobs LLC

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 51-21

October 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>
000937			
000937	COMPSERVICES, INC.	MANAGED CARE FEE 10/21	4,224.92
000937	COMPSERVICES, INC.	MANAGED CARE FEE 10/21	7,025.08
			11,250.00
000938			
000938	NEW JERSEY COUNTIES EXCESS JIF	NJCE - 2021 3RD INSTALLMENT	140,157.94
			140,157.94
000939			
000939	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 7/21	100.00
000939	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 7/21	399.00
000939	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 8/21	1,097.00
000939	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 5/21	4,893.00
000939	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 6/21	7,784.00
000939	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 6/21	2,012.00
			16,285.00
000940			
000940	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 7/21	2,167.00
000940	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 4/21	454.00
000940	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 6/21	680.00
			3,301.00
000941			
000941	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 10/21	12,452.24
000941	COMPSERVICES, INC.	ADMIN FEE FOR WC 10/21	20,705.26
			33,157.50
000942			
000942	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	3.18
000942	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/21	15,785.42
			15,788.60
000943			
000943	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 10/21	476.25
000943	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/21	275.41
			751.66
000944			
000944	COURIER-POST	ACCT# CHL-091698 - AD - 10.5.21	33.76
			33.76
000945			
000945	CONNER STRONG & BUCKELEW	POLICY#B6025161 - SICA - 11/1/21-11/1/22	1,099.00
			1,099.00
Total Payments FY 2021			221,824.46

TOTAL PAYMENTS ALL FUND YEARS

221,824.46

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	July					
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	\$39,147,590.28	38822376.6	8362.86	259031.58	29275.87	28543.37
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,274.61	\$3,214.35	\$13.90	\$23.60	\$9.55	\$13.21
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$3,274.61	\$3,214.35	\$13.90	\$23.60	\$9.55	\$13.21
9 Deposits - Purchases	\$671,332.87	\$193,520.98	\$317,544.38	\$36,858.38	\$82,121.70	\$41,287.43
10 (Withdrawals - Sales)	-\$4,091,453.69	-\$3,566,929.85	-\$276,020.22	-\$42,092.53	-\$161,326.67	-\$45,084.42
Ending Cash & Investment Balance	\$35,834,058.47	\$35,452,182.08	\$49,900.92	\$253,821.03	-\$38,861.58	\$117,016.02
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$452,724.23	\$17,018.14	\$218,799.92	\$15,291.03	\$154,228.96	\$47,386.18
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$36,285,939.70	\$35,469,200.22	\$268,700.84	\$269,112.06	\$114,524.38	\$164,402.20

CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2021 Month Ending: July									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,506,358.62	9,116,274.50	150,437.98	23,366,774.46	40,922.16	1,893,993.36	206,954.91	1,969,188.69	39,250,904.68
RECEIPTS									
Assessments	4,716.77	10,137.84	1,771.45	44,286.37	0.00	111,366.68	11,923.05	1,307.31	185,509.48
Refunds	0.00	0.00	0.00	7,201.50	0.00	0.00	0.00	0.00	7,201.50
Invest Pymnts	164.02	687.05	310.63	1,574.81	1.07	374.39	150.77	11.90	3,274.64
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	164.02	687.05	310.63	1,574.81	1.07	374.39	150.77	11.90	3,274.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,880.79	10,824.89	2,082.08	53,062.68	1.07	111,741.07	12,073.82	1,319.21	195,985.62
EXPENSES									
Claims Transfers	62,749.51	19,563.87	4,838.57	374,006.64	0.00	0.00	0.00	0.00	461,158.59
Expenses	0.00	0.00	0.00	45,000.00	0.00	2,839,605.44	204,537.52	0.00	3,089,142.96
Other *	0.00	0.00	0.00	62,530.25	0.00	0.00	0.00	0.00	62,530.25
TOTAL	62,749.51	19,563.87	4,838.57	481,536.89	0.00	2,839,605.44	204,537.52	0.00	3,612,831.80
END BALANCE	2,448,489.90	9,107,535.52	147,681.50	22,938,300.25	40,923.23	(833,871.01)	14,491.21	1,970,507.90	35,834,058.50



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	\$180,892.00	\$157,005.00	\$63,372.00	\$93,633.00	59.60%	\$7,025.00	\$86,608.00	99.40%
August	\$163,031.00	\$179,848.00	\$91,118.00	\$88,729.00	49.30%	\$7,025.00	\$81,704.00	98.70%
September	\$98,943.00	\$92,405.00	\$47,938.00	\$44,467.00	48.10%	\$7,025.00	\$37,442.00	98.10%
October								
November								
December								
Totals:	1,552,263.00	\$1,460,587.00	\$704,442.00	\$754,042.00	52.00%	\$68,171.00	\$685,871.00	97.00%
Total Bills Received		2175						



**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: October 21, 2021
DATE OF MEETING: October 28, 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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September - October 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 15:** Attended the CCIC Safety Committee meeting via teleconference.
- **September 23:** Attended the CCIC meeting via teleconference.
- **September 27:** Attended the CCMUA Safety Committee meeting at CCMUA.
- **October 4:** Conducted a loss control - indoor air quality visit at the CCMUA.
- **October 5:** Attended the CCIC Claims Committee meeting via teleconference.
- **October 20:** Attended the CCIC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 25:** Plan to attend the CCMUA Safety Committee meeting at the CCMUA.
- **October 28:** Plan to attend the CCIC meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Live Virtual Safety Training – November Registration Now Open! – September 14, 2021.

- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4, 2021.
- NJCE JIF - Live Virtual Safety Training – December Registration Now Open! – October 12, 2021.

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 November – December 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://nice.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@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://nice.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.

November thru December Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/21	Special Events Management	8:30 - 10:30 am
11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am
11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm

11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm
12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am
12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 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 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. 52-21

**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: 2458, 2415, 2971, 2925, 2424, 2540, 1986, 2672, 8668, 3183,
0354, 9092, 7956**

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: October 28, 2021

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 23, 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 Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Linda Page Monica Coleman Stephen Andrick
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	Qual Lynx Joe Lisciandra
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	PERMA Robyn Walcoff
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth
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Treasurer	David McPeak (absent)
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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:

Joshua Friedman, Camden County
Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County MUA
Ceil Murphy, Camden County College
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 22, 2021

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 15th, where a variety of safety topics were discussed, including restrictions for certain Covid-19 activities and complains with Covid-19 regulations, which was presented by the Chairman. The next Safety Committee meeting is scheduled for October 20th. Mr. Prince then asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Dodd 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.

EXECUTIVE DIRECTOR:

Legal Defense Panel - The County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 95, adopted July 22, 2021, for a term August 1, 2021 to July 31, 2022; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services.

Motion to adopt Resolution 44-21

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

Proposed Amendment to the Commission's Rules and Regulations — Last year Governor Murphy signed S855 into law which required the title of “chosen freeholder” to be changed to “county commissioners” and al “board of chosen freeholders” to be known as “board of county commissioners” effective January 1, 2021. After reviewing the Commission records, we find the only document that needed a revision was the Rules & Regulations. Included in the agenda was a copy of a “red-lined” version of the Rules and Regulations showing the proposed revisions. We would like to schedule a Public Hearing and adoption of the Rules & Regulations for the October 28 Commission Meeting.

Motion to approve the first reading of an Amendment to the Commission's Rules and Regulations and schedule the Public Hearing and adoption at the October 28, 2021 meeting

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

On Line Driving Training Courses – Josh Friedman requested an additional 250 usages of the online National Counsel Defensive Driver Course offered through SafeServe.com in July. The cost for 250 usages is \$5,737.50. Executive Director granted authority to purchase the additional usages as historically the Commission has paid for this expense. The cost for this expense is allocated to the miscellaneous and expense account. The check for \$5,737.50 was included in the August Bill List.

**Motion to ratify the approval of the Online Defense Driver Training Course for 250 Usages
for a cost of \$5,737.50**

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

Executive Director Stokes encouraged other members if they would like to utilize this program it is worthwhile and the county uses it extensively. If anyone had any questions, he advised members to reach out to Mr. Friedman.

Certificate of Insurance Issuance Report –Executive Director Stokes reported included in agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of July and August. There were 3 certificates of insurance issued in July and 9 in August.

Motion to approve the Certificate of Insurance Report

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

NJCE Counties Excess Joint Insurance Fund (NJCE) – The NJCE met earlier in the morning and Executive Director reported the audit was officially approved, there were no findings on the audit. Additionally, Executive Director Hrubash reported a new member joined the Ocean County Commission, the Utilities Authority. The NJCE is scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.

NJCE JIF Cyber Task Force – The task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. In preparation of Cyber Security Awareness month the task force distributed the memorandum included in the agenda. This year's overall theme is "Do your Part. #BeCyberSmart". Cyber News will be sent out on Mondays for the month of October, as October is Cybersecurity Awareness Month.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of June 30, 2021. The report indicates the Commission has a surplus of \$30,567,186, a nice gain of \$572,000 from the prior month due to some positive reserve changes and 2021 is now in the positive.

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 \$39,250,905.

NJCE Property and Casualty Financial Fast Track – Included in the agenda was a copy of the NJCE Financial Fast Track Report as of June 30, 2021. The report indicates the Fund has a surplus of \$14,849,217, a nice gain of \$1.1 million from the prior month due to the some very positive reserve changes.

Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$24,670,162.

2021 Property & Casualty Assessments – The third and final assessment payment for 2021 was due on September 15, 2021. The Statement of Accounts were e-mailed on August 26, 2021 to the member entities. If you have not already done so, payments can be made to the Camden County Insurance Commission and sent to Dave McPeak, Treasurer.

2020 Audit Report – The 2020 Audit will be presented at the October meeting by Bowman and Company, LLP.

NJCE Membership – Camden County's 3-year membership in the NJCE expires on December 31, 2021. The County has submitted their membership agreement to renew.

Entity Membership in the Insurance Commission - The three-year membership for the members of the Camden County Insurance Commission also expires at the end of the year. The Fund Office e-mailed the applicable Indemnity and Trust Agreement to the Member Entities for execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Camden County Insurance Commission.

2022 Renewal – Underwriting Data Collection – The 2022 renewal process began in mid-July with a deadline to complete by September 17. The Fund office will follow up with member to have the exposure data completed. We want to thank everyone involved in the renewal process.

Executive Director then advised Ms. Chwastek would report on upcoming conferences.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition - This year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly.

2021 New Jersey Association of Counties Conference - The 71st Annual Conference is scheduled to be held from October 12 – October 14 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 NJLM Annual Conference – Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year's program will be "Local Government Risk Management". We encourage all of our commissioners to attend. The NJCE Executive Director advised the keynote speaker for the Best Practices Workshop is a person from JA Montgomery speaking on implicit bias, which has received rave reviews.

Mrs. Walcoff advised they are finalizing up the other topics, including Covid-19, specifically public safety workers and essential workers and their differentiation as the law changes. Also, vaccine mandates and possibly OPRA.

The NJCE Executive Director advised the NJCE approved the hiring of a technical writer to draft policy forms for the Commission layer and the NJCE layer prior to excess policies. The MEL had done this back in 1990, and it has been going well for 30 plus years. The NJCE Executive Director is pleased with this new NJCE initiative.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Angillela advised the July Supplemental, August and September Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 45-21 JULY SUPPLEMENTAL
BILLS LIST IN THE AMOUNT OF \$150,000.00, RESOLUTION 46-21
AUGUST BILLS LIST IN THE AMOUNT OF \$68,475.59 AND
RESOLUTION 47-21 SEPTEMBER BILLS LIST IN THE AMOUNT OF
\$160,354.49**

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

ATTORNEY: Nothing to report.

CLAIM SERVICE - Ameri-Health: Ms. Hall reviewed the Medical Savings Report for August was included in the agenda. Ms. Hall advised the total billed for August was \$163,031.00 and the total paid was \$91,118.00 with a savings of \$88,729.00 or 49.30%. Ms. Hall advised the net savings was \$81,704.00 and network utilization was 98.70%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the July – September Risk Control Activity Report was included in the agenda. All of the training has been posted on the NJCE website through November and Mr. Prince is scheduling some limited in person training. Mr. Prince advised they have been working with CCMUA on a variety of issues and programs and he expects that to continue. 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 Chairman 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: Chairman Angilella read Resolution 48-21, 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 48-21 FOR CLOSED SESSION

Motion	Chairman 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>
2551	\$ 161,154.36	PAR/SAR
1568	\$ 150,810.66	PAR/SAR
3129	\$ 98,811.16	PAR
2422	\$ 60,155.98	PAR/SAR
7575	\$ 19,800.00	PAR
8647	\$ 244,666.11	PAR/SAR
2367	\$ 97,081.20	PAR/SAR
3002	\$ 161,989.96	PAR
2206	\$ 30,110.20	PAR/SAR
1012	\$ 75,151.28	PAR
1981	\$ 66,822.26	PAR
1002	\$ 48,653.04	PAR
1011	\$ 65,359.28	PAR
3113	\$ 72,508.60	PAR
1109	\$ 11,785.00	PAR
1314	\$ 17,578.00	PAR
8827	\$ 250,000.00	PAR
7398	\$ 75,000.00	PAR

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman Angilella advised the next meeting is scheduled for October 28, 2021, 10:30 AM, via Zoom.

MOTION TO ADJOURN

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MEETING ADJOURNED: 11:25 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

APPENDIX II

Rules and Regulations

CAMDEN COUNTY INSURANCE FUND COMMISSION
RULES AND REGULATIONS

CAMDEN COUNTY INSURANCE FUND COMMISSION

**520 Market Street
Camden, NJ 08102**

Rules and Regulations Adopted January 2011 Amended and Approved July 2011 Amended and Approved October 2021

WHEREAS, the Board of County Commissioners of the County of Camden (the “County”) and its boards, agencies, authorities and commissions (collectively referred to as "Inter-agencies") presently purchase insurance or self-insure against risks of damage to persons or property of third parties, workers' compensation claims, and claims against public officials; and

WHEREAS, the County has determined that cost savings and administrative efficiencies can be achieved if the County and its inter-agencies share the cost of insurance; and

WHEREAS, N.J.S.A. 40A:10-6 authorizes a governing body of any local unit to establish an Insurance Fund for the purposes provided by law; and

WHEREAS, on January 21, 2010 the Camden County Board of County Commissioners adopted resolution # 47 which authorized the establishment of the Camden County Insurance Fund Commission; and

WHEREAS, N.J.S.A. 40A:10-3 provides that the Camden County Insurance Fund Commissioners are authorized to adopt rules and regulations for the operation of the Insurance Fund.

NOW THEREFORE, the Insurance Fund Commissioners hereby adopt the following rules and regulations:

ARTICLE I - DEFINITIONS

All terms used herein shall have the meaning consistent with the statutes and regulation then in effect. The definitions herein are for convenience.

“ACTUARY” means a person who is a fellow in good standing of the Casualty Actuarial Society with three years recent experience in loss reserving; an associate in good standing of the Casualty Actuarial Society with five years recent experience in loss reserving; or an associate in good standing of the American Academy of Actuaries who has been approved as qualified for signing loss reserve opinions by the Casualty Practice Council of the American Academy of Actuaries and who has seven years recent experience in loss reserving.

"ACTUARY" in the case of health insurance means a fellow in good standing of the Society of Actuaries or the Casualty Actuarial Society with at least three (3) years recent experience in health insurance pricing and reserving. Actuary in the case of life insurance means a fellow in good standing of the Society of Actuaries with at least three (3) years recent experience in life insurance pricing and reserving.

"ADMINISTRATOR" means a person, partnership, corporation or other legal entity engaged by the Commission to act as Executive Director to carry out the policies established by the Commissioners and to otherwise administer and provide day-to-day management of the Commission.

"ALLOCATED CLAIMS EXPENSE" means attorneys' fees, expert witness fees (i.e. engineering, physicians, etc.), medical reports, professional photographers' fees, police reports and other similar expenses. The exact definition of "allocated claims expense" or similar terms for any line of insurance coverage shall be the definition in the insurance policy issued by the Commission.

"COMMISSION" means the Camden County Insurance Fund Commission (hereinafter referred to as the Commission)

"COUNTY" means the County of Camden.

"EMPLOYER'S LIABILITY" means the legal liability of a public employer to pay damages because of bodily injury or death by accident or disease at any time resulting there from sustained by an employee arising out of and in the course of his employment by the public employer, which is not covered by a workers' compensation law. The exact definition of "Employer's Liability" or similar terms shall be the definition used in the insurance policy issued by the Commission.

"EXCESS INSURANCE" means insurance purchased from an insurance company authorized or admitted in the State of New Jersey or deemed eligible by the Commissioner as a surplus lines insurer or from any other entity authorized to provide said coverage in this state pursuant to law, covering losses in excess of an amount set forth in insurance contracts on a specific occurrence, or per accident or annual aggregate basis.

"FUND" means the Camden County Insurance Fund Commission (hereinafter referred to as the Fund). This term is interchangeable with **"COMMISSION"**

"FUND YEAR" means the Fund's fiscal year of January 1 through December 31.

"GENERAL LIABILITY" means any and all liability which may be insured under the laws of the State of New Jersey, excluding workers' compensation, and employer's liability. The exact definition of a "general liability" or similar terms is the definition used in the insurance policy issued by the Commission.

"HEALTH INSURANCE" means health insurance as defined pursuant to N.J.S.A. 17B: 17-4; service benefits as provided by health service corporations, hospital service corporations or medical service corporations authorized to do business in this state, including basic health care services and/or supplemental health care services provided by health maintenance organizations, or dental care services provided by dental plan organizations and dental service corporations.

"INCURRED CLAIMS" means claims which occur during a Commission year including claims reported or paid during a later period. The exact definition of "incurred claims" or any similar term is the definition used in the excess insurance or reinsurance policy purchased by the Commission.

"INDEMNITY AND TRUST AGREEMENT" means a written contract signed by and duly adopted by the members of the Commission under which each agrees to jointly and severally assume and discharge the liabilities of each and every party to such agreement arising from their participation in the Commission. The agreement shall specify the extent of the member's participation in the Commission with respect to the types of coverage to be provided by the Commission and shall include the duration of Commission membership which shall not exceed three years. The agreement shall also specify that the member has never defaulted on claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to application to the Commission.

"LIFE INSURANCE" means life insurance as defined pursuant to N.J.S.A. 17B:117-3

"MANUAL PREMIUM" means the premium computed according to the Experience Rating Plan provided for in the New Jersey Worker's Compensation and Employer's Liability Insurance Manual on file with the Commissioner and similar insurance industry rating plans for other lines of coverage.

"MOTOR VEHICULAR AND EQUIPMENT LIABILITY" means liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by the members or owned by or under the control of any subdivision thereof including its departments, boards, agencies or commissions. The exact definition of "motor vehicular and equipment liability" or any similar terms shall be the definition of the insurance policy issued by the Commission.

"OCCURRENCE" means a single event. The exact definition of "occurrence" or any similar term shall be the definition used in the insurance policy issued by the Commission.

"PRODUCER" means any person engaged in the business of an insurance agent, insurance broker, or insurance consultant as defined in N.J.S.A. 17:22 A-1 et seq.

"PROPERTY DAMAGE" means any loss or damage, however caused, to property including monies and securities, motor vehicles, equipment or apparatus owned by the

member or owned by or under the control of any of its departments, boards, agencies, commissions, or other entities which the membership may provide coverage for. The exact definition of “property damage” or similar terms shall be the definition in the insurance policy issued by the Commission.

“QUALIFIED LOCAL UNIT” means the any entity governed by a board appointed by the County Executive or County Board of Commissioners as the case may be including but not limited to a county college, technical school, library, or county authority.

“SERVICING ORGANIZATION” means an individual, partnership, association, or corporation, other than the administrator, that has contracted with the Commission to provide, on the Commission’s behalf, any function as designated by the Commissioners including, but not limited to, actuarial services, claims administration, cost containment services, loss prevention/safety engineering services, legal services, auditing services, financial services, compilation and maintenance of the Commission’s underwriting file, coordination and preparation of coverage documents, risk selection and pricing, excess insurance or reinsurance producer services, which include producer negotiations on behalf of the Commission for excess insurance or reinsurance from an insurer, member assessment and fee development, report preparation and such other duties as designated by the Commission.

“SURPLUS” means that amount of monies in a trust account that is in excess of all costs, earned investment income, refunds, incurred losses and loss adjustment expenses and incurred but not reported reserves including the associated loss adjustment expenses attributed to the Commission net of any recoverable per occurrence or aggregate excess insurance or reinsurance for a particular year.

“WORKERS’ COMPENSATION” means the provisions of N.J.S.A. 34:15-7 et seq.

ARTICLE II - MEMBERSHIP

MEMBERSHIP APPLICATIONS:

1. The governing body of a qualified local unit shall by resolution, agree to join the Commission. The resolution shall provide for execution of a written agreement specifically providing for acceptance of the Commission’s rules and regulations as approved and adopted by the Commissioners. The resolution shall also provide for the execution of an Indemnity and Trust agreement as defined in Article I.
2. Any local unit seeking membership shall also submit an application for membership to the Commission on a form acceptable to the Commissioners. The application shall include the executed Indemnity and Trust agreement and the resolution required under Subsection 1 above.

3. An application may be approved by a majority vote of the Commissioners based on the following criteria:
 - a. The applicant's claims history shows safety performance consistent with the Commission's objectives and the applicant's physical location and makeup indicates a prospective likelihood of satisfactory future claim performance.
 - b. The Commission has the administrative capability to absorb additional memberships without undue inconvenience or strain.
4. If a non-member is not approved for membership, the Commission shall set forth in writing the reasons for disapproval and send the reasons for disapproval to the non-member. The Commission shall retain a copy of all membership application disapproval's for five years.

Membership Renewals:

1. Members may renew their participation by execution of a new resolution to join the Commission ninety (90) days prior to the expiration of the term.
2. The Commissioners must act upon any renewal application no later than forty five (45) days prior to the expiration of the term period. Otherwise, the renewal application is automatically approved.
3. In order to deny a renewal application, the Commissioners shall find by majority vote that the applicant has failed to fulfill its responsibilities as a member or no longer meets the Commission's risk management or underwriting standards or other reasons approved by the Commissioners as reasons for termination.
4. If a member's renewal application is rejected, the Commission shall comply with the termination provisions as outlined below.
5. Non-renewal of a Commission member does not relieve the member of responsibility for claims incurred during its period of membership.

Termination and/or Withdrawal of Commission Members

1. A member must remain in the Commission for the full term of membership unless earlier terminated by the Commissioners for non-payment of assessments or continued non-compliance after receiving written notice to comply with the Commission's rules and regulations, risk management or underwriting standards, or other reasons approved by the Commissioners as reasons for termination. However, a member shall not be deemed terminated until the Commission gives by registered mail to the member a written notice of its intention to terminate the member in thirty (30) days.

2. A member that does not desire to continue as a member after the expiration of its membership term shall give written notice to the Commission of its intent ninety (90) days before the expiration of the term period.
3. A member that has been terminated or does not continue as a member of the Commission shall remain jointly and severally liable for claims incurred by the Commission and its members during the period of its membership, including, but not limited to being subject to and liable for supplemental assessments.

ARTICLE III – ORGANIZATION

Commissioners:

1. The Camden County Board of County Commissioners shall appoint three officials of the County, to serve as Insurance Commissioners. The officer, or body having the power to make appointments of member local units other than the county, shall appoint one official, who may be a member of the governing body, to serve as a non-voting insurance commissioner.
2. The commissioners shall hold office for 2 years or for the remainder of their term of office as officials, whichever shall be less, and until their successors shall have been duly appointed and qualified. Vacancies in the office of Insurance Commissioners caused by any reason other than expiration of term as an official shall be filled for the unexpired term. Vacancies in the position of secretary shall be filled in the manner of the original appointment.
3. The Commissioners shall serve without compensation.
4. The Commissioners are hereby required, authorized and empowered to operate the Commission in accordance with these rules and regulations and appropriate state laws and regulations in the interests of the total membership of the Commission. The Commissioners shall have the following powers and authority:
 - a. Employ necessary clerical assistants, whose compensation shall be fixed and paid by the governing body of the local unit in the same manner as is that of other employees of the local unit;
 - b. Invest the funds and all additions and accretions thereto in compliance with New Jersey laws and regulations, as they shall deem best suited for the purposes of this article;
 - c. Adopt rules and regulations for the control and investment of the funds;

- d. Keep on hand at all times sufficient money, or have the same invested in such securities as can be immediately sold for cash, for the payment of losses to any buildings or property of the local unit or of a county college which participates in the Commission pursuant to P.L. 1988, c. 144 (C. 18A:64A-25.40 et al.) or of a county vocational school which participates in the commission pursuant to P.L. 1988, c. 143 (C. 18A:18B-8 et al.), or liability resulting from the operation of publicly owned motor vehicles, equipment or apparatus;
- e. Fix reasonable rates of premium for all insurance carried by the insurance Commission and shall affect all insurance in the insurance Commission or with any insurance company or companies authorized to do business in this State;
- f. Premiums for insurance, whether carried in the Commission insurance fund or placed with insurance companies, shall be paid to the Commission by the board, commission, department, committee or officer having charge or control of the property insured;
- g. All insurance upon property owned or controlled by the county, or any of its departments, boards, agencies or commissions, or by a participating local unit including, but not limited to a board of education of a participating county vocational school or by a board of trustees of a participating county college shall be placed and effected by the Commissioners;
- h. Each commissioner shall have one vote.

Officers:

- 1. As soon as possible after the beginning of each Commission year, the Commissioners shall meet to elect the following officers of the Commission from its own membership. Commission officers shall serve until January 1st of the following year, or until a successor is duly elected and qualified.
 - a. **Chairperson:** The Chairperson shall preside at all meetings of the Commissioners and shall perform such other duties provided for in these rules and regulations and the laws and regulations of the State of New Jersey.
 - b. **Vice-Chairperson:** The Vice-Chairperson shall serve as Acting Chairperson in the absence of the Chairperson, and shall perform such other

duties as provided for in these rules and regulations and the laws and regulations of the state of New Jersey.

2. In the event of a vacancy in any of the officer positions caused by other than the expiration of the term of office, the Board of County Commissioners shall appoint a commissioner to fill the vacancy for the unexpired term.
3. Any officer can be removed with cause at any time by the Board of County Commissioners by resolution.

Secretary:

1. The Board of County Commissioners shall appoint a person to serve as secretary to the Insurance Commission. The Secretary shall receive no compensation.
2. The Secretary, in conjunction with the Executive Director/Administrator shall:
 - a. Carry out the policies established by the Commissioners and to otherwise supervise the management of the Fund.
 - b. Coordinate the Commission's meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.
 - c. Perform such other duties as provided for by the Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.

Commission Professionals:

As soon as possible after the beginning of each year, the Commissioners shall meet and select persons to serve in the following professional positions. No professional nor any employee, officer or director, or beneficial owner thereof, shall be a Commissioner. All professionals shall be retained pursuant to the "Local Public Contracts Law."

1. **Treasurer:**

The Treasurer shall be a Certified County Finance Officer and have the following duties and responsibilities:

- a. Custodian of the Commission's assets and shall maintain the various trust funds.
- b. Approval of all receipts, disbursements, and financial records.
- c. Draft the cash management plan and invest all balances.

- d. Ascertain availability of sufficient unencumbered funds in any account to fully pay all charges or commitments prior to any payment or commitment.
- e. The treasurer shall perform such other duties as provided for by the Commissioners, these rules and regulations and in the laws and regulations of the State of New Jersey.
- f. The treasurer shall be covered by a fidelity bond protecting the Commission's assets in a form and amount to be determined annually by the commissioners. Said bond to be paid for by the Commission.

2. **Executive Director/Administrator:**

- a. The Administrator shall serve as Executive Director of the Commission and shall be a licensed New Jersey Insurance Producer who shall be experienced in risk management matters and self-funded entities.
- b. The Administrator shall have the following duties and responsibilities:
 - i) Carry out the policies established by the commissioners and to otherwise supervise the management of the Commission.
 - ii) Advise the commissioners on risk management matters and shall prepare a draft Risk Management Plan.
 - iii) Prepare the Commission's budget, compile and bill assessments.
 - iv) Maintain underwriting files, secure insurance and excess insurance as authorized by the Commission and prepare new members submissions for review of the commissioners.
 - v) Prepare draft requests for proposals for services to be provided by servicing organizations and monitor the performance of the service companies.
 - vi) Prepare filing required by state regulations.
 - vii) Coordinate in conjunction with the Commission's secretary the meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.
 - viii) Maintain the Commission's general ledger, accounts payable and accounts receivable function.

- ix) Perform such other duties as provided for by the Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.
- c. The Administrator shall assume overall executive responsibility for the operations of the Commission except that the Administrator shall not be responsible for the errors and omissions of any other servicing organization except as to generally monitor the compliance of said organization with the directives of the Commissioners, its Service Provider contract, or the applicable statutes and regulations as to the form and timeliness of said undertaking.
- d. The Administrator shall be bonded in a form and amount acceptable to the Commissioner. The Administrator shall also be covered by Errors and Omissions insurance, said coverage is to be paid by the Commission.

3. **Auditor:**

The auditor shall be an independent Certified Public Accountant (CPA) or a registered municipal accountant (RMA) who has evidenced the ability and experience to properly examine an insurance commission. The auditor shall conduct the annual audit of the Commission and shall perform such other duties as provided for by the Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

4. **Attorney:**

- a. The Commission attorney shall be admitted to the New Jersey Bar and shall provide advice to the Commission on legal matters such as advising the commissioners of their obligations and responsibilities under NJSA 40A:10-1 et seq , these rules and regulations and other pertinent law such as the Open Public Meetings Act.
- b. The attorney shall have the following responsibilities:
 - i) The attorney shall advise the Commission as to the appropriateness of claim settlements recommended by the Claims Administrator.
 - ii) The attorney shall advise the commissioners on the selection of counsel to represent the Commission Members in the defense of claims. The Commission attorney may also provide representation concerning incidental aspects of claim matters

such as motions where it is more expeditious, cost effective or otherwise to do so. However, the attorney or any member of the attorney's law firm shall not defend claims which are the responsibility of the Commission without the authorization of the Commissioners.

- iii) The attorney shall perform such other duties as provided for by the Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

5. **Actuary:**

The actuary shall certify the actuarial soundness of the Commission and shall report to the Commissioners in a manner and at such times established by them, and shall provide such actuarial reports as required by the Department. The actuary shall certify claim reserves, reserves for "Incurred but Not Reported" (IBNR) losses, and unearned assessments and shall comment on the adequacy of the budget.

6. **Service Agent:**

The Fund shall designate and appoint an agent in New Jersey to receive service and process on behalf of the Fund.

7. **Risk Management Consultants**

- a. Each member entity shall have the option to appoint an Insurance Producer as a Risk Management Consultant who shall not be a Commissioner or employed by or under contract to the Insurance Commission, or the New Jersey Counties Excess Joint Insurance Fund, as an Administrator or a servicing organization. This restriction shall extend to all officers and employees of the service provider, as well as any other business entity in which the service provider or any of the aforementioned persons has a direct or indirect interest.
- b. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - i. Evaluation of the member's exposures.
 - ii. Explanation of the various coverages available from the Commission and assisting the member in the selection of proper coverage.
 - iii. Preparation of applications, statements of values, etc. required by the Commission.

- iv. Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - v. Assisting in the claims settlement process.
 - vi. Review of losses and engineering reports and providing assistance to the member's safety committee.
 - c. The Risk Management Consultant(s) shall be appointed in conformance with the Local Public Contracts Law.
 - d. If the option to appoint a Risk Management Consultant is exercised by a member entity, such entity shall be responsibly to pay the Consultant's fee. This fee shall be paid quarterly and each affected member's assessment shall separately identify the fee to be paid to the Risk Management Consultant. In the event a member changes its Risk Management Consultant during a Commission Year, the Commission shall prorate the Risk Management fee.
8. All Commission professionals shall be retained on a contractual basis which shall be approved by the Commissioners.
9. Commission Professionals shall be compensated for their services pursuant to written fee guidelines submitted annually and approved by a majority of the Commissioners. The written fee schedule shall be part of the official contract.

Servicing Organizations:

1. The Commission may contract to have the following services performed:
- a. Actuarial services
 - b. Claims Administration
 - c. Cost containment services
 - d. Loss prevention/safety engineering services
 - e. Legal services
 - f. Auditing services
 - g. Financial services
 - h. Compilation and maintenance of the Commission's underwriting file
 - i. Coordination and preparation of coverage documents
 - j. Risk selection and pricing
 - k. Excess insurance or reinsurance producer services
 - l. Member assessment and fee development
 - m. Report preparation
 - n. Other duties as designated by the Commission

2. The Commission may at its option contract for these services from different servicing organizations.
3.
 - a.) No servicing organization of the Commission or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Commission or be an employee, officer or director of the administrator unless notice of such interest has been provided to the Commissioners and members.
 - b.) No administrator of the Commission, or their employees, officers or directors shall be an employee, officer or director of, or have either a direct or indirect financial interest in, a servicing organization of the Commission, or the insurance producer that may be appointed by that Commission unless notice of such interest has been provided to the Commissioners and members.
 - c.) Any employee, officer or director of the administrator or servicing organization shall disclose to the Commissioners, any direct or indirect financial interest such employee, officer or director has in any other administrator, servicing organization or insurance producer.
4. Each service contract shall include a clause stating “unless the Commissioners otherwise permit, the servicing organization shall handle to its conclusion all claims and other obligations incurred during the contract period.”
5. Each Servicing Organization shall provide a surety bond and Errors and Omissions coverage if required by law, in a form and amount acceptable to the Commissioner.
6. All officers, employees and agents, including the Administrator and Servicing Organization of the Commission, on the final day of their contract or employment shall surrender and deliver to their successors all accounts, funds, property, records, books and any other material relating to their contract or employment, or if no successor has been designated, delivery shall be made to the Administrator or Commission Chairperson.

Indemnification of Officers and Employees:

1. The Administrator, Claims Service Provider(s), Producer, Risk Management Consultant(s) and such others as are required by regulation to do so, shall provide Errors and Omissions coverage in a form satisfactory to the Commissioner. The Commissioners may also require other professionals to provide evidence of Errors and Omissions coverage, and any other coverage as a requirement of their contract.

2. Except to the extent covered by Errors and Omissions insurance as may be required, as set forth above, the Commission shall indemnify and defend any past, present or future Commissioner, and may indemnify such other officials or professionals or service providers as the Commissioners determine, for claims arising from an act or omission of such Commissioner, official or employee within the scope of the performance of such individual's duties as Commissioner, officials, professional or employee within the scope of the performance of such individual's duties as Commissioner, official, professional or employee. Such indemnification shall include reasonable cost and expenses incurred in defending such claims. Nothing contained herein shall require the Commission to pay punitive damages or exemplary damages or damages arising from the commission of a crime by such an individual and the Commission shall not be required to provide for the defense or indemnification of such an individual when the act or omission which caused the injury was the result of actual fraud, malice, gross negligence or willful misconduct of such individual or in the event of a claim against such an individual by the State of New Jersey or if such Commissioner, official, professional or employee is either covered, or required to be covered by errors and Omissions liability insurance. The determination as to whether an individual's conduct falls within any of the above exceptions shall be made by the Commissioners. Nothing herein contained is intended to shield omission or wrongdoing which would not customarily be covered by Errors and Omissions insurance if same had been required of said employee or appointed official.
3. A present, past or future Commissioner, official, professional or employee of the Commission shall not be entitled to a defense or indemnification from the Commission unless:
 - a. Within ten (10) calendar days of the time he or she is served with the summons, complaint, process, notice or pleading, he or she delivers the original or exact copy to the Commission Chairman with a copy to the Commission attorney, together with a request that the Commission provide for his or her defense; and
 - b. In the event the Commission provides a defense or indemnification, he or she cooperates in the preparation and presentation of the defense with the attorney selected to defend the case; and
 - c. Except in those instances where a conflict of interest exists, as determined by an attorney selected by the Commission to handle such matters, the past, present or future Commissioner, official, professional or employee shall agree that the Commission and its counsel shall have exclusive control over the handling of the litigation.

4. The foregoing right of indemnification shall not be exclusive of any other rights to which any Commissioner, official, professional or employee may be entitled as a matter of law or which may be lawfully granted to him or her; and the right to indemnification hereby granted by this Commission shall be in addition to and not in restriction or limitation of any other privilege or power which the Commission may lawfully exercise with respect to the indemnification or reimbursement of a Commissioner, official, professional or employee; except that in no event shall a Commissioner, official, professional or employee receive compensation in excess of the full amount of a claim and reasonable costs and expense incurred in defending such claim.
5. Expenses incurred by any Commissioner, official, professional or employee in defending an action, suit or proceeding may be paid by the Commission in advance of final determination of such action, suit or proceeding as authorized by the Commission in a specific case upon receipt of an undertaking by or on behalf of such member or officer to repay such amount in the event of an ultimate determination that his or her conduct was such as to fall outside the scope of coverage under this indemnification provision.

Advisory Committees:

1. From time to time, the Commission Chairperson may establish advisory committees and may appoint any individual to serve on these committees.
2. Loss Prevention Committee:
 - a. **Membership:** Each member shall appoint one of its management employees to serve as the safety coordinator, for the member. The safety coordinator shall serve as the representative of the member on the Commission's Safety Committee. The member shall also designate a management employee to serve as alternate safety coordinator whenever the safety coordinator is unable to serve. The safety coordinator and the alternate shall serve at the pleasure of the member and shall perform those duties specified in the Commission's Loss Control Program.
 - b. The Commission's safety committee shall consist of the Commission's safety director and the safety coordinator from each member. The alternate safety coordinator from each member may also attend meetings of the safety committee.
 - c. At the beginning of each Commission year the safety committee shall select a chairperson to preside over meetings of the committee.
 - d. **Duties:** The safety committee shall meet at least quarterly and shall have the following duties or responsibilities.

- i) Confer with the Commission's safety director to develop a comprehensive safety and loss control program.
- ii) Monitor all accident trends and frequency of accident in order to identify problem areas and local unit activities and programs requiring more frequent loss control surveys and evaluations.
- iii) Assist in the development of a safety educational program that will include visual aids, equipment, etc.
- iv) Make recommendations to the Commission for policies that will implement a comprehensive safety and loss control program for the Commission and the member local units.
- v) Perform such other duties that are assigned by the Commission Commissioners or required by law.

ARTICLE IV - OPERATION OF THE COMMISSION

General Operation:

1. The Commission shall be subject to and operate in compliance with the provisions of the Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq.), the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and regulations (including but not limited to N.J.A.C. 5:34) and the various statutes authorizing the investment of public funds..
2. The Commission shall be considered a local unit for purposes of the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and shall be governed by the provisions of that law in the purchase of any goods, materials, supplies and services.
3. The Commission shall be operated with sufficient aggregate financial strength and liquidity to assure that all obligations will be promptly met. The Commission shall prepare a financial statement on a form acceptable to the Commissioners showing the financial ability of the Commission to meet its obligations.
4. All monies, assessments, funds and other assets of the Commission shall be under the exclusive control of the Commissioners.
5. The Commission shall adopt a resolution designating a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall

also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law. The custodian of funds shall possess a Certified Municipal Finance Officer certificate issued pursuant to N.J.S.A. 40A:9-140.2. The custodian shall quarterly report to the Commissioners on investment and interest income.

6. All books, records, files, documents and equipment of the insurance Commission are the property of the Commission and shall be retained by the Commission Administrator at the discretion of the Commissioners in accordance with a record retention program adopted by the Commission. All books, records, files and documents of the Commission shall be retained for not less than five years. The Commission shall also retain claims information

Risk Management Plan:

The Commissioners shall prepare or cause to be prepared, a Risk Management Plan for the Commission including all information detailed in N.J.A.C. 11:15-2.6(e) and or 11:15-3.6(d) as appropriate. The Risk Management Plan shall be adopted and approved by resolution of the Commissioners.

Financial Statement and Reports:

1. The Commissioners shall provide its members with periodic reports covering the activities and status of the Commission for the reporting period. The reports shall be made at least quarterly, and may be made more frequently at the direction of the Commissioners, and shall include, but not be limited to, the minutes, the Administrator's report, the Treasurer's report, and a summation of Commission activity, including comments on previously reported claims and newly reported claims, and any other information required by the Commissioners. The Treasurer's report shall include budget status, account balances, claims information, investment status, earnings and the costs of making investments.
2. A sworn annual report in a form prescribed by the Commissioners shall be prepared by the Commission, and be made available to each Commission member not later than one hundred eighty (180) days after the end of each Commission year. The report shall be accompanied by an annual audited statement of the financial condition of the Commission prepared by the Auditor, and performed in accordance with generally accepted accounting principles.

Coverages:

The Commission may offer coverage to its members for the following purposes:

1. To insure against any loss or damage however caused to any property, motor vehicles, equipment or apparatus owned by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
2. To insure against liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
3. To insure against liability for its negligence and that of its officers, employees and servants, whether or not compensated or part-time, who are authorized to perform any act or services, but not including an independent contractor within the limitations of the "New Jersey Tort Claims Act" (N.J.S.59:1-1 et seq.);
4. To insure against any loss or damage from liability as established by chapter 15 of Title 34 of the Revised Statutes;
5. To provide contributory or noncontributory self-funded, or partially self-funded, health benefits to employees or their dependents, or both, in accordance with rules and regulations of the Director of the Division of Local Government Services in the Department of Community Affairs. The establishment and operation of a Commission to provide health benefits by a local unit prior to the effective date of P.L.2000, c.126 (C.52:13H-21 et al.) is hereby validated; however, any such health benefits Commission shall comply with all rules and regulations promulgated by the director pursuant to this subsection.

Services:

The Commission may also provide its members with safety and loss control programs and may jointly purchase or lease, on behalf of its membership, safety and loss control services, training, equipment and apparatus, in connection with the provision of the coverage set forth above.

ARTICLE V - MEETINGS AND RULES OF ORDER

1. Annual Organization Meeting:

On or before January 15th the beginning of the Commission year, the Commissioners shall meet to elect officers and to appoint professionals and servicing organizations and conduct such other business as is necessary. The time and place for the meeting shall be established by the Chairperson, and the Secretary shall send written notice to the clerks of participating local units at least two (2) weeks in advance.

2. **Business Meetings:**

The Commissioners shall establish an annual schedule of meetings to conduct the business of the Commission.

3. **Special Meetings:**

The Chairperson or two (2) Commissioners may call a special meeting by notifying the Commission's Secretary at least three (3) days in advance. The Secretary shall notify the Commissioners by telephone.

4. **Quorum:**

The quorum for a meeting of Commissioners shall be a majority of the regular Commissioners.

5. **Conduct Of Meetings:**

- a. All meetings of the Commission shall be subject to the rules and regulations of the Open Public Meetings Act. (N.J.S.A. 10:4-6 et.seq.)
- b. Unless otherwise provided in these rules and regulations, or in the laws or regulations of the State of New Jersey, "Robert's Rules of Order" shall govern the conduct of all meetings.
- c. The Secretary shall cause written minutes to be maintained of all Commission meetings, and shall cause the minutes to be made available to the Commissioner upon request. In addition, the Secretary shall tape record open sessions for clarity in preparing the minutes. Said meeting tape shall be maintained for 180 days or until the meeting minutes are approved, whichever occurs first. There shall be no tape recording of closed session meetings.

6. **Amendments to the Rules and Regulations**

- a. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
- b. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Commissioners of the hearing date and shall send all Commissioners and members a copy of the

proposed amendment. Notice shall be given to the Freeholder Director and County Administrator.

- c. The amendment may be adopted by the commissioners upon the completion of the hearing.

ARTICLE VI - BUDGETS

- A. On or before November 1 of each year, the Commission shall prepare the budget for the upcoming fiscal year. The budget shall identify the proposed items and amounts of expenditure for its operations, the anticipated amounts and sources of assessments and other income to be received during the fiscal year and the status of the self insurance or loss retention accounts. The budget shall be prepared on a basis that does not recognize investment income or discounting of claim reserves, but recognizes all anticipated or forecasted losses and administrative expenses associated with that fiscal year.
- B. A copy of the Commission's proposed budget shall be made available to each member at least two (2) weeks prior to the time scheduled for its adoption. No budget shall be adopted until a hearing has been held in accordance with N.J.S.A. 40A:4-1 et. seq. giving all members the opportunity to present comments or objections.
- C. Not later than December 1st of each year the Commissioners shall adopt by majority vote the budget for the Commission's operation for the coming fiscal year.
- E. An adopted budget may be amended by majority vote of Commissioners.

ARTICLE VII - ASSESSMENTS

Annual Assessment

- 1. In November of each year, the Executive Director/Administrator shall compute each member's assessments for the upcoming Commission year, which shall consist of an amount allocated for the administrative account plus specific assessment to establish and/or replenish the claim or loss retention trust fund account for each type of coverage provided by the Commission and in which such member participates.

2. The annual assessment of each participating local unit shall be its pro rata share of the Commission's budget for the upcoming year for each line of coverage provided to the member.
3. The calculation of pro rata shares shall be based on each member's manual premium by Commission year for that line of coverage. To the extent possible, the Commission shall use experience modification formulas in computing manual premiums. Unless otherwise approved by the Commissioners, the assessment for Worker's Compensation and Employer's Liability shall be based upon the experience rating plan provided for in the New Jersey Worker's Compensation and Employer's Liability Insurance Manual on file with the Commissioner of Banking and Insurance. The Commissioners may also adopt a capping formula which limits the increase in any member's assessment to the Commission-wide average increase plus a percentage established by the Commissioners.
4. The total amount of each member's annual assessment shall be certified by majority vote of the Commissioners to the governing body of each participating local unit at least one (1) month prior to the beginning of the next fiscal year.
5. The annual assessment shall be paid to the Commission in installments, to be determined by the Commissioners.
6. The Treasurer shall deposit each member's assessment into the appropriate accounts, including the administrative account and the claim or loss retention Trust Fund account.
7. If a member joins the Commission or elects to participate in a line of coverage after the start of the Commission year, such member's assessments and supplemental assessments shall be reduced in proportion to that part of the year which had elapsed.

Supplemental Assessments:

1. The Commissioners shall by majority vote levy upon the member local units additional assessments wherever needed to supplement the Commission's claim, loss retention or administrative accounts to assure the payment of the Commission's obligations.
 - a. All supplemental assessments shall be charged to the members by applicable Commission year, and shall be apportioned by that year's assessments for that line of coverage.
 - b. All members shall be given at least thirty (30) days advance written notice of the Commission's intention to charge an additional assessment.

- c. Members shall have thirty (30) days to pay the Commission from the due date established by the Commissioners at the time any supplemental assessment is adopted. Whenever possible, the due date shall be no sooner than the beginning of the Commission's next fiscal year.

Insolvency And/Or Bankruptcy Of Commission Members:

The insolvency or bankruptcy of a member does not release the Commission, or any other member, of joint and several liability for the payment of any claim incurred by the member during the period of its membership, including, but not limited to, being subject to and liable for supplemental assessments.

ARTICLE VIII - REFUNDS

- A. Any monies for a Commission year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Commission.
- B. A refund for any fiscal year shall be paid only in proportion to the member's participation in the Commission for such year. Payment of a refund shall not be contingent on the member's continued membership in the Commission.
- C. The Commission may apply a refund to any arrearage owed by the member to the Commission. Otherwise, at the option of the member, the refund may be retained by the Commission and applied towards the member's next annual assessment.

ARTICLE IX - TRUST FUND ACCOUNTS, INVESTMENTS AND DISBURSEMENTS

Establishment of Trust Fund Accounts

- 1. By resolution, the Commission shall designate a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law.
- 2. The Commission shall establish a separate Trust Fund Account from which monies shall be disbursed solely for the payment of claims, allocated claim expenses and excess insurance or reinsurance premiums designated as the Claims or Loss Retention Fund Account.

- a. Other than for claims, allocated claims expense, or excess insurance premiums, no transfers or withdrawals may be made from a claim or loss retention account without the approval of the commissioners.
 - b. The Commission shall maintain accounting records allocating all income, disbursements, and assets in the Claims account by line of coverage and by Commission year. Accounting records for closed Commission year(s) shall be allocated by member. Accounting records for loss fund contingency or excess loss contingency shall also be allocated by member.
3. The Commission shall also establish an administrative account which shall be utilized for payment of the Commission's general operating expenses, loss prevention activities, data processing services, and general legal expenses. The Commission shall maintain accounting records for the administrative account per 2(b) above.

Investments

1. The balance of any account shall be invested to obtain the maximum interest return practical. All investments shall be in accordance with the Commission's cash management plan and consistent with the statutes and rules governing the investment of public funds by local governments and pursuant to N.J.S.A. 40A:10-10b.
2. The investment and interest income earned by the investment of the assets of each claim or loss retention account shall be credited to each account.
3. The investment and interest income earned by investment of the assets of the administrative account shall be credited to that account.

Disbursements

1. Prior to any commitment or agreement requiring the expenditure of funds, the custodian of the Commission's assets shall certify as to the availability of sufficient unencumbered funds to fully pay all charges or commitments to be accepted.
2. All disbursements, payments of claims or expenditure of funds must be approved by a majority vote of the Commissioners.
3. Notwithstanding numbers 1 and 2 above, the Commission may provide for the expedient resolution of certain claims by designating the Commission's Administrator or service organization as a "certifying and approving officer" pursuant to N.J.S.A. 40A:5-17. The Commission may authorize the certifying

and approving officer to approve for payment any specified claims in an amount not to exceed an amount approved by the Commissioner in the Plan of Risk Management. The Commission shall establish such other procedures and restrictions on the exercise of this authority as the Commission deems appropriate.

4. Upon approval, the certifying and approving officer shall certify the amount and particulars of such approved claims to the custodian of the Commission's assets, directing that a check for payment be prepared.
5. Each month, the certifying and approving officer shall prepare a report of all claims approved since the last report, detailing the nature and the amount of the claim, the payee, the reasons supporting payment and any other pertinent information. This report shall be reviewed and approved or rejected by vote of the Commissioners at their next regularly scheduled meeting. If any payment is not approved, appropriate action shall be taken.
6. All requests for payments must be accompanied by a detailed bill of items or demand, specifying particularly how the bill or demand is made up, with the certification of the party claiming payment that it is correct, and shall be certified by an officer or duly designated agent or employee of the Commission having knowledge of the facts that the goods have been received by, or the services rendered to the Commission. In the case of claims or losses to be charged against any loss fund, the Commission's claims administrator shall certify as to the claims correctness and validity.
7. All claims shall be paid by check. The checks shall be signed by two persons so designated by the Commissioners. Payment of claims may be made by wire transfer.
8. All claims or other disbursements approved for payment by the Commission shall be recorded in a claims register maintained by the custodian of the Commission's assets.

ARTICLE X - CONFLICT OF INTEREST

- A. All officials or employees of a member local unit or any members of the family of such officials or employees shall comply with N.J.S.A. 40A: 22.1 et. seq. (The "Local Government Ethics Law").

ARTICLE XI - VOLUNTARY DISSOLUTION OF THE COMMISSION

- A. If the Commissioners deem it in the best interest of the members to dissolve the Commission, they shall by majority vote direct that a written Plan of Dissolution be prepared.
- B. The Plan of Dissolution must provide for the payment of all unexpired losses of the Commission and its members, including all incurred but not reported losses, as certified by an actuary, before any assets of the Commission or the trust fund accounts may be used for any other purpose.
- C. Upon completion of the plan, the Chairperson shall call a general meeting of all Commissioners who shall review the plan and make any appropriate amendments. By majority vote, the Commissioners may recommend to the County that the Commission be dissolved in accordance with the Plan of Dissolution.
- D. The Camden County Board of Commissioners must by resolution vote to accept the Plan of Dissolution in order to dissolve the Commission.
- E. Such Plan of Dissolution shall contain a statement of the Commission's current financial condition computed both on a statutory basis and according to generally accepted accounting principles as attested to by an independent certified accountant.

ARTICLE XII - CLAIMS HANDLING PROCEDURE

CLAIMS HANDLING PROCEDURE (HEALTH INSURANCE)

- A. Compliance: The Commission shall comply with the requirements of N.J.S.A. 17B:30-13.1 and 13.2 and N.J.A.C. 11:2-17 and N.J.A.C. 11:15-3.22.
- B. Registration of Claims: Covered individuals shall submit claims to the Third Party Claims Administrator (TPA) retained by the Commission. Each covered employee shall have an identification card, which contains the name and telephone number of the TPA. Claim reporting forms shall be made available to each participant.
- C. Claims Response: Upon receipt of the initial notice of claim, the TPA shall process the information in the following manner:
 - 1. Validate that the person has coverage.
 - 2. Determine if claim is eligible.
 - 3. Calculate the amount payable based upon the plan or benefits deductible, coinsurance, any cost containment features in the plan, and coordination of benefits (COB) factors.
 - 4. Pay valid claims or issue notice of rejection.

5. If a notice of rejection is issued, the reason for said rejection shall be stated thereon.
- D. Periodic Review of Pending Claims: All pending claims will be reviewed not less than monthly. The TPA shall submit a report to the Commission not less than quarterly.
- E. Approval of Payments: The Commission shall specify in the contract the TPA's claims payment authority.
- F. Confidentiality:
1. The complaint handling procedure shall provide for the confidentiality of the claimant's identity as required by N.J.A.C. 11:15-3.22.; All Employee claims information is privileged and confidential and shall not be included as a part of any open public record.
 2. Commissioners and the officials of the member local unit shall not have access to any employee claim information which reveals the identity of any individual plan participant.
 3. All claims are to be filed, and all inquiries are to be handled, directly with the Third Party Administrator. All employees of the Third Party Administrator shall execute a non-disclosure statement to protect the identity of the plan participants.
 4. Only Commissioners members and necessary Commission professionals shall participate in any closed session discussion of claims. These claims discussions, whether general or specific to a coverage dispute, shall at all times be confidential and anonymous so that the identity of the local unit and/or claimant cannot be ascertained. When necessary, as in a specific claim dispute, the anonymity of the claimant shall be accomplished by assigning a blind claim number and deleting all references to the individual's name and place of employment. The claimant may demand that the matter be handled with disclosure of his identity by so indicating in writing to the Commission.
 5. Documents identifying the employee, or from which the employee's identity might be deduced, shall not be accessible to any persons other than the Third Party Administrator, Program Manager, Commission Attorney, or duly appointed claim auditors when such records are needed to verify the accuracy of claim data as part of an audit.
 6. Any person having access to claim information must sign a written non-disclosure statement.

G. Disputed Claims Appeal Procedures:

1. If the plan participant is dissatisfied with the determination of the claim processor, the plan participant may appeal in writing the processor's determination to the TPA's Services Management Review Team, who shall notify the plan participant in writing of their determination. The plan participant shall, at that time, be advised that the determination may be appealed to the Commission's Executive Committee and that, at the plan participant's written request, the appeal may be made with the identity of the plan participant revealed. The plan participant's identity shall be revealed only upon the written request of the participant. A copy of this communication with the plan participant's name shall be sent to the Program Manager.
2. The plan participant may appeal an adverse determination concerning a claim to the Executive Committee by forwarding a copy of the determination letter issued by TPA to the Program Manager, who shall place it on the agenda for a closed session discussion at the next regularly scheduled meeting of the Commission, unless the appeal is received seven (7) business days or fewer prior to the next meeting, in which case it shall be placed on the ensuing meeting agenda. Prior to distribution of any writing concerning this appeal, all reference to the plan participant or the Town shall be stricken. The Program Manager shall review the claim and make a written recommendation to the Executive Committee prior to their deliberation regarding same. Whenever practical, the Executive Committee shall render its decision upon conclusion of the discussion at the appeal meeting, and if the plan participant is not present, advise the plan participant in writing of the determination and the reasons therefore within five (5) days.
3. If the plan participant is dissatisfied with the Executive Committee's determination, the plan participant may appeal this determination to the independent appeal organization designated by the Commission annually for a non-binding determination pursuant to fair, informal procedures adopted from time to time.
4. If the plan participant is dissatisfied with the determination of the independent appeal agency, the plan participant may exercise any remedies provided by law.

CLAIMS HANDLING (OTHER THAN HEALTH CLAIMS)

Claims Reporting:

Upon receipt of the initial notice of a claim, the member shall immediately forward the notice of claim and any other information available to the claims administrator and,

where appropriate, to the Commission's attorney for initial contact, investigation, court actions or other appropriate response.

Registration Of Claims:

Upon receipt of initial notice of claim, whether by service of process, notice of claim or petition or otherwise, the claims administrator shall cause each claim to be numbered, and to be included on a monthly report to the Executive Director. The monthly report shall set forth the name of the claimant, the nature of the claim, the type insurance coverage claimed against, and to the extent known, and an approximate estimate of the magnitude of the potential loss. This report shall be considered confidential.

Notice Of Request for Settlement Authority:

Whenever an investigation discloses that the prompt, fair and equitable settlement of a claim is appropriate and possible, and such settlement exceeds the authority of the claims administrator, the claims administrator shall submit to the Commission administrator for review at a Commissioners meeting, a request for settlement authority.

This notice shall be on forms approved by the Commissioners and shall set forth identifying information concerning the claim, recommendations where appropriate concerning the legal liability of the Commission, a summary of investigative work concerning the merits of the claim and the reasons underlying the recommended settlement authority.

Approval Of Payments And Settlements:

Whenever the Commission shall make any payment or settlement of any claim, a notation thereof identifying the claim, and the amount paid shall be entered upon a ledger of claims paid.

ARTICLE XIV - COMPLAINT HANDLING PROCEDURE

- A. Whenever any interested party shall submit a complaint in writing to the Commission, the executive director/administrator, or any member of the Commission, a copy thereof shall be forthwith communicated to the Commissioners for consideration at its next regularly scheduled meeting.
- B. At said meeting the Commissioners shall consider the complaint, and by recorded vote take such action as might be appropriate.
- C. The complaining party, and the Commissioner from the local unit shall receive written notice of the Commissioners findings. The written notice to the complaining party, may where appropriate, include an opportunity for the complaining party to have a hearing concerning his/her complaint before the Commissioners.

- D. The Secretary for the Fund shall keep a separate record of all complaints received and the disposition of same.
- E. If the complaining party is dissatisfied with the Commissioners decision, the complaining party may appeal this determination to the independent appeal organization or arbitrator designated by the Commission annually.
- F. If the complaining party is dissatisfied with the determination of the independent appeal agency or arbitrator, the complaining party may exercise any remedies provided by law.

ARTICLE XV - OTHER CONDITIONS

Inspection And Audit:

The Commission shall be permitted but not obligated to inspect, at any reasonable time, the workplaces and operations of each member covered by this agreement. Neither the right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the member or others, to determine or warrant that such workplaces, operations, are safe or healthful, or are in compliance with any law, rule or regulation.

The Commission shall be permitted to examine and audit the member's payroll records, general ledger, disbursements, vouchers, contracts, tax reports and all other books, documents and records at any reasonable time as far as they show or tend to show or verify the amount of remuneration or other premium basis, or relate to the subject matter of this agreement.

Notice Of Injury:

When an injury occurs, written notice shall be given by or on behalf of the member to the Commission or any of its authorized agents as soon as practical. Such notice shall contain particulars sufficient to identify the member and also reasonably obtainable information respecting the time, place and circumstances of the injury, the names and addresses of the injured and of available witnesses.

Notice Of Claim Or Suit:

If claim is made or formal petition or a suit or other proceedings are brought against the member, it shall immediately forward to the Commission every demand, notice, summons or other process received by the member or its representative.

Assistance And Cooperation Of The Participant:

The member shall cooperate with the Commission and upon the Commission's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits or proceedings. The member shall not, except at its own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and other services at the time of injury as are required by the Workers' Compensation Law.

Action Against Commission:

No action shall lie against the Commission unless, as a condition precedent thereto, the Member shall have fully complied with all the terms of this agreement, not until the amount of the member's obligation to pay shall have been finally determined either by judgment against the member after actual trial or by written agreement of the member, the claimant and the Commission. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this agreement to the extent of the protection afforded by this agreement. Nothing contained in this agreement shall give any person or organization any right to join the Commission as a co-defendant in any action against the member to determine the member's liability.

Bankruptcy or insolvency of the member shall not relieve the Commission of any of its obligations.

Subrogation:

In the event of any payment under the agreement, the Commission shall be subrogated to all rights of recovery therefore of the member and any person entitled to the benefits of this agreement against any person or organization and the Member shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The member shall do nothing after loss to prejudice such rights.

Conformance With Statute:

In the event any portion of these rules and regulations conflict with any statute or administrative regulation, the provision of any such statute or administrative regulation shall control to the extent it conflicts.

THUS DONE, READ AND PASSED in my office in Camden County, State of New Jersey.

CAMDEN COUNTY INSURANCE FUND COMMISSION

BY: _____
CHAIRPERSON

ATTEST: _____
VICE-CHAIRPERSON