

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, SEPTEMBER 23, 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 September 23, 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: September 23, 2021**  
**10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ☐ **PLEDGE OF ALLEGIANCE**
  - ☐ **ROLL CALL OF COMMISSIONERS**
  - ☐ **APPROVAL OF MINUTES:** July 22, 2021 Open Minutes.....Appendix I  
July 22, 2021 Closed Minutes..... sent via e-mail
  
  - ☐ **CORRESPONDENCE – NONE**
  
  - ☐ **COMMITTEE REPORTS**
    - Safety Committee ..... Verbal
    - Claims Committee: ..... Verbal
  
  - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Pages 2-20
  
  - ☐ **TREASURER – David McPeak**
    - Resolution **45-21** July Supplemental Bill List .....Page 19
    - Resolution **46-21** August Bill List .....Page 20
    - Resolution **47-21** September Bill List ..... Pages 21-22
    - June Monthly Treasurer Reports..... Pages 23-24
  
  - ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
  - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
    - Medical Savings Report - 2021 .....Page 25
    - Medical Savings Report - 2020 .....Page 26
  
  - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
    - Monthly Report..... Pages 27-33
  
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  
  - ☐ **CLOSED SESSION- PARS/SARS**
    - Resolution **48-21** Closed Session .....Page 34
    - 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: [October 28, 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: September 23, 2021

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**❑ Legal Defense Panel (Pages 5-8)** - 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 Authorizing Award of Contracts, Pursuant to a Publicly Advertised Request for Proposals, By And Between The Camden County Insurance Fund Commission and Various Law Firms for Inclusion in the Legal Defense Panel And For the Provision of Special/Conflicts Counsel Services**

**❑ Proposed Amendment to the Commission's Rules and Regulations (Appendix II)** -- 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 needs a revision is the Rules & Regulations. Attached in Appendix II of the agenda is 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 & Regulations and schedule of Public Hearing and adoption at the October 28, 2021 meeting**

**❑ 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 ratify the approval of the Online Defensive Driver Training Course for 250 Usages for a cost of \$5,737.50**

- ❑ **Certificate of Insurance Issuance Reports (Pages 9-11)** – Included in agenda on pages 9-11 is a copy of the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August. There were 3 certificate of insurances issued in the month of July and 9 during the month of August.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met earlier in the morning and Executive Director will provide a verbal report of that meeting. The NJCE is scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.
- ❑ **NJCE Cyber Task Force (Page 12)** - 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 attached memorandum included in the agenda on page 12. This year's overall theme is **“Do your Part. #BeCyberSmart”**.
- ❑ **CCIC Financial Fast Track (Pages 13-15)** – Included in the agenda is 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**. 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 (Pages 16-18)** – Included in the agenda is 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** 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<sup>th</sup>. The Fund office will follow up with

member to the have the exposure data completed. We want to thank everyone involved in the renewal process.

- ❑ **10<sup>th</sup> 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 71<sup>st</sup> Annual Conference is scheduled to be held from October 12<sup>th</sup> – October 14<sup>th</sup> 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.

**RESOLUTION NO. 44 -21**

**AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY  
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN  
COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR  
INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF  
SPECIAL/CONFLICTS COUNSEL SERVICES**

**WHEREAS** 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; and

**WHEREAS** these contracts were awarded pursuant to a publicly advertised Request For Proposals, N.J.S.A. 40A:11-5(1)(a)(i), and in accordance with the County of Camden Request For Proposals Policy, which provisions were adopted by the Camden County Insurance Fund Commission; and

**WHEREAS** it is in the best interests of the Commission to authorize use of these firms as may be needed in accordance with the provisions of the County RFP and Resolution referenced herein, a copy of the County Resolution is attached hereto; and

**WHEREAS** funds for this purpose shall be encumbered to a maximum not to exceed the Commission's temporary and/or permanent 2021 and 2022 budgets for this purpose as services are utilized pursuant to N.J.A.C. 5:30-5.5(b)(2); now, therefore,

**BE IT RESOLVED** that contingent upon the funding as described herein the Camden County Insurance Commission hereby authorizes use of all law firms contained in the County of Camden Special, Conflicts and Labor Counsel pool, authorized by County Resolution No. 95, adopted July 22, 2021, a copy of which is attached hereto for the term stated herein.

**BE IT FURTHER RESOLVED** that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

**ADOPTED: 9-23-21**

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**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

\_\_\_\_\_  
**STEPHEN WILLIAMS, VICE-CHAIRMAN**

# RESOLUTION

Res-Pg: 95-1

**RESOLUTION AUTHORIZING AGREEMENTS, PURSUANT TO A PUBLICLY  
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE COUNTY  
OF CAMDEN (OFFICE OF COUNTY COUNSEL) AND VARIOUS LAW FIRMS  
FOR THE PROVISION OF SPECIAL, CONFLICTS AND LABOR COUNSEL SERVICES  
FOR THE COUNTY, COUNTY AGENCIES AND AUTHORITIES**

WHEREAS, there exists a need for legal services, special counsel, conflicts counsel and labor counsel, for the Camden County Board of Commissioners in the event that the Office of County of Counsel is unable to provide such representation by virtue of a conflict of interest or other appropriate reasons; and

WHEREAS the County of Camden issued a publicly advertised Request For Proposals for Special, Conflicts and Labor Counsel Services for the County of Camden and its Agencies and Authorities; and

WHEREAS, in response to a publicly advertised request for proposals for such services, fifteen proposals were received; and

WHEREAS the Evaluation Committee for this Request For Proposals has reviewed the responses and recommended that agreements be awarded to the firms listed on the schedule attached hereto at the rates set forth in their proposals; and

WHEREAS funds for this purpose shall be encumbered to a maximum not to exceed the County's 2021 & 2022 temporary and/or permanent budgets for this purpose as authorized pursuant to N.J.A.C. 5:30-5.5(b)(2); and

WHEREAS these agreements are awarded pursuant to a publicly advertised request for proposals and N.J.S.A. 40A:11-5(1)(a)(i) and in accordance with the County's Request For Proposals Policy; and

WHEREAS the term of the agreements authorized herein shall commence on or about August 1, 2021 to July 31, 2022; now, therefore,

Introduced on: July 22, 2021  
Adopted on:  
Official Resolution#:

# RESOLUTION

Res-Pg: 95-2

BE IT RESOLVED, by the Board of Commissioners of the County of Camden that, contingent upon the funding as described herein, the proper County officials be and are hereby authorized to execute all documents necessary to affect the agreements described herein with the law firms listed on the schedule attached hereto for legal services for Special Counsel, Conflicts Counsel and Labor Counsel Services in the event that the office of County Counsel is unable to provide such representation by virtue of a conflict or other appropriate reason, at the rates listed in the firm's individual proposals for the period of one (1) year commencing on or about August 1, 2021 to July 31, 2022; and

BE IT FURTHER RESOLVED that that the participating Agencies and Authorities are hereby authorized to enter into an agreement directly with the firms, pursuant to the terms and conditions of the publicly advertised Request For Proposals for this purpose, after award by its governing body in accordance with funding and applicable law; and

BE IT FURTHER RESOLVED that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

LJP

File No. 9715.7

Z:\Files\Gen\Special Counsel-Conflicts-Labor Counsel Svcs 2021-2022  
Resol. Auth. Agreements Per RFP - 7-22-21

Introduced on: July 22, 2021  
Adopted on:  
Official Resolution#:



# RESOLUTION

Res-Pg: 95-3

## NAME & ADDRESS

Marnero Law, LLC  
44 Euclid Street  
Woodbury, NJ 08096

Brown & Connery, LLP  
360 Haddon Avenue  
P.O. Box 539  
Westmont, NJ 08108

Parker McCay, P.A.  
9000 Midlantic Drive, Suite 300  
P.O. Box 5054  
Mount Laurel, NJ 08054-5054

DeCotiis, Fitzpatrick, Cole & Giblin, LLP  
61 South Paramus Road  
Paramus, NJ 07652

Shimberg & Friel, P.C.  
Attorneys at Law  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034

Zeller & Wieliczko, LLP  
120 Haddontowne Court  
Cherry Hill, NJ 08034

Madden & Madden, P.A.  
108 Kings Highway East, Suite 200  
P.O. Box 210  
Haddonfield, NJ 08033

Blumberg & Wolk, LLC  
158 Delaware Street  
Woodbury, NJ 08096

Siciliano & Associates, LLC  
16 South Haddon Avenue  
P.O. Box 25  
Haddonfield, NJ 08033

Eric M. Bernstein & Associates, LLC  
34 Mountain Blvd. Building A  
P.O. Box 4922  
Warren, NJ 07059

Birchmeier & Powell, LLC  
1891 State Highway 50  
P.O. Box 582  
Tuckahoe, NJ 08250

Platt & Riso, P.C.  
40 Berlin Avenue  
Stratford, NJ 08084

Barker, Gelfand, James & Sarvas, P.C.  
210 New Road, Linwood Greene, Suite 12  
Linwood, NJ 08221

Cooper Levenson  
1125 Atlantic Avenue  
Atlantic City, NJ 08401

Maley Givens  
1150 Haddon Avenue, Suite 210  
Collingswood, NJ 08108

Introduced on: July 22, 2021  
Adopted on:  
Official Resolution#:

## Camden County Insurance Comm.

### Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ, Dept of Envr I - County of Camden, Division Of Insurance	Protection Compliance & Enforcement Bureau of Local..Mail Code 401-04B, PO Box 420 Trenton, NJ 08625	HOLDER NAME CONTINUED: Environmental Management and Right to Know Evidence of Insurance with respect to County Environmental Health Act (CEHA) grant requirement	7/15/2021 #2967926	GL AU EX WC OTH
H - PNC Bank 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.	7/22/2021 #2971803	GL AU EX WC OTH
H - Rutgers State University I - County of Camden, Division Of Insurance	409 N. 4th street Camden, NJ 08102	RE: Additional Insured The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basison the above-referenced Commercial General Liability and Excess Liability Policies.	7/27/2021 #2975913	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

## Camden County Insurance Comm.

### Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Atco Family Dentistry I - Camden County College	ATT: Dr. Lawyer 311 White Horse Pike Atco, NJ 08004	RE: student clinical Evidence of Insurance as respects to a student clinical at certificate holders facility.	8/11/2021 #3010019	GL AU EX OTH
H - Medical Management I - Camden County College	International, Inc. d/b/a Banfield Pet Hospital 18101 SE 6th Way Vancouver, WA 98683	RE providing clinical experience to vet tech students Evidence of Insurance as respects to Facility providing clinical experience to Camden County Colleges veterinary tech students.	8/11/2021 #3010020	GL AU EX OTH
H - Your Child's Very Own Dentist I - Camden County College	400 Greentree Road Sewell, NJ 08080	RE: student clinical Evidence of Insurance as respects to a student clinical at certificate holders facility.	8/11/2021 #3010021	GL AU EX OTH
H - Intellicorp I - Camden County Board of Social Services		Evidence of insurance as respects to employee background checks.	8/13/2021 #3010268	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.	8/13/2021 #3010305	GL AU EX OTH
H - NAMCO Realty LLC I - County of Camden, Division Of Insurance	150 Great Neck Rd, Suite 304 Great Neck, NY 11021	RE: leased property located at 2120 Voorhees Township NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC, Voorhees Nassim LLC and Voorhees CH LLC are an Additional Insures on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to leased property located at 2120 Voorhees Township, Camden County, NJ 08043. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverage's shown if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First	8/13/2021 #3010309	GL AU EX WC OTH

09/01/2021

1 of 1

## **Camden County Insurance Comm.**

### **Certificate of Insurance Monthly Report**

From 8/1/2021 To 9/1/2021

		Named Insured.		
H - Bud Duble Senior Center I - County of Camden, Division Of Insurance	33 Cooper Folly Road Atco, NJ 08004	RE: Camden County Immunization Program Evidence of Insurance as respects to Camden County Immunization Program during the current calendar year.	8/24/2021 #3017085	GL AU EX WC OTH
H - Jersey Lyfe and Southern New I - Camden County College	Jersey LGBTQA Pride Committee 190 Warwick Road, #113 ATT: DeAnn Cox Stratford, NJ 08084	RE: Out in the Park 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 CCCs participation in Out in the Park during the current calendar year.	8/25/2021 #3017190	GL AU EX OTH
H - Market Fair Senior I - County of Camden, Division Of Insurance	Housing 1250 Collings Road Camden, NJ 08104	RE: ballot drop box The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the placement of a ballot drop box on the property.	8/30/2021 #3020208	GL AU EX WC OTH
<b>Total # of Holders: 9</b>				



## **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/](https://staysafeonline.org/event_category/cybersecurity-awareness-month/)

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



CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,363,540	8,174,662	148,710,061	156,884,723
2.	CLAIM EXPENSES				
	Paid Claims	8,726	1,985,338	33,444,238	35,429,576
	Case Reserves	168,587	(157,689)	6,854,756	6,697,068
	IBNR	(265,366)	(554,149)	11,547,655	10,993,506
	Excess Insurance Recoverable	38,562	207,584	(581,348)	(373,764)
	Discounted Claim Value	40,603	70,476	(375,827)	(305,350)
	TOTAL CLAIMS	(8,887)	1,551,560	50,889,475	52,441,035
3.	EXPENSES				
	Excess Premiums	730,591	4,374,955	62,124,940	66,499,895
	Administrative	72,681	384,855	6,931,067	7,315,922
	TOTAL EXPENSES	803,271	4,759,810	69,056,007	73,815,817
4.	UNDERWRITING PROFIT (1-2-3)	569,156	1,863,292	28,764,579	30,627,871
5.	INVESTMENT INCOME	3,188	24,413	928,396	952,809
6.	PROFIT (4 + 5)	572,344	1,887,705	29,692,975	31,580,680
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)	572,344	519,029	30,048,159	30,567,187
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	18	20,226	(331,727)	(311,501)
	2011	39	18,378	302,035	320,414
	2012	4,797	12,890	661,292	674,182
	2013	22,405	(61,460)	3,270,726	3,209,267
	2014	(5,532)	3,901	4,948,748	4,952,649
	2015	180,845	(54,352)	6,520,640	6,466,288
	2016	(65,553)	(499,622)	5,080,376	4,580,754
	2017	(50,472)	(291,169)	6,094,099	5,802,930
	2018	341,667	655,601	1,037,287	1,692,888
	2019	179,707	414,794	1,368,653	1,783,447
	2020	143,469	209,371	1,096,029	1,305,400
	2021	(179,045)	90,469		90,469
TOTAL SURPLUS (DEFICITS)		572,344	519,029	30,048,157	30,567,186
TOTAL CASH					39,250,905

SURPLUS (DEFICITS) BY FUND YEAR						
	2010		18	20,226	(331,727)	(311,501)
	2011		39	18,378	302,035	320,414
	2012		4,797	12,890	661,292	674,182
	2013		22,405	(61,460)	3,270,726	3,209,267
	2014		(5,532)	3,901	4,948,748	4,952,649
	2015		180,845	(54,352)	6,520,640	6,466,288
	2016		(65,553)	(499,622)	5,080,376	4,580,754
	2017		(50,472)	(291,169)	6,094,099	5,802,930
	2018		341,667	655,601	1,037,287	1,692,888
	2019		179,707	414,794	1,368,653	1,783,447
	2020		143,469	209,371	1,096,029	1,305,400
	2021		(179,045)	90,469		90,469
TOTAL SURPLUS (DEFICITS)			572,344	519,029	30,048,157	30,567,186
TOTAL CASH						39,250,905
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	310	2,726,803		2,727,113
	Case Reserves	0	(20,226)	37,296		17,070
	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	686	9,399	2,128,996		2,138,395
	Case Reserves	(686)	(27,814)	150,564		122,750
	IBNR	17	0	1,210		1,210
	Discounted Claim Value	(41)	425	(895)		(470)
TOTAL FY 2011 CLAIMS			(23)	(17,990)	2,279,875	2,261,885
FUND YEAR 2012						
	Paid Claims	0	2,491	1,783,547		1,786,039
	Case Reserves	0	(17,037)	25,179		8,142
	IBNR	(4,725)	(1,500)	4,421		2,921
	Discounted Claim Value	49	196	(248)		(52)
TOTAL FY 2012 CLAIMS			(4,676)	(15,850)	1,812,899	1,797,049
FUND YEAR 2013						
	Paid Claims	2,943	9,957	3,732,139		3,742,096
	Case Reserves	(136)	67,383	143,370		210,753
	IBNR	(24,248)	(2,148)	9,075		6,927
	Discounted Claim Value	(817)	(509)	(1,637)		(2,146)
TOTAL FY 2013 CLAIMS			(22,259)	74,684	3,882,947	3,957,630
FUND YEAR 2014						
	Paid Claims	906	25,865	5,337,710		5,363,575
	Case Reserves	94	(17,686)	53,026		35,340
	IBNR	4,717	(3,071)	30,360		27,289
	Discounted Claim Value	34	338	(1,013)		(675)
TOTAL FY 2014 CLAIMS			5,751	5,446	5,420,083	5,425,529
FUND YEAR 2015						
	Paid Claims	1,824	26,607	3,352,063		3,378,670
	Case Reserves	(2,911)	(210,847)	360,229		149,382
	IBNR	(182,261)	(13,277)	42,382		29,105
	Discounted Claim Value	2,838	3,432	(4,649)		(1,217)
TOTAL FY 2015 CLAIMS			(180,510)	(194,084)	3,750,024	3,555,940

<b>FUND YEAR 2016</b>				
Paid Claims	52,258	84,531	4,579,109	4,663,640
Case Reserves	(58,859)	(30,261)	465,084	434,823
IBNR	72,119	(40,743)	276,855	236,112
Discounted Claim Value	336	2,141	(12,280)	(10,139)
<b>TOTAL FY 2016 CLAIMS</b>	<b>65,853</b>	<b>15,668</b>	<b>5,308,768</b>	<b>5,324,436</b>
<b>FUND YEAR 2017</b>				
Paid Claims	65,437	158,482	2,960,303	3,118,785
Case Reserves	(62,810)	(162,512)	571,365	408,853
IBNR	47,361	(94,925)	416,684	321,759
Discounted Claim Value	878	4,554	(15,811)	(11,257)
<b>TOTAL FY 2017 CLAIMS</b>	<b>50,866</b>	<b>(94,401)</b>	<b>3,932,541</b>	<b>3,838,140</b>
<b>FUND YEAR 2018</b>				
Paid Claims	21,069	291,061	3,933,814	4,224,875
Case Reserves	(65,180)	(501,781)	2,022,254	1,520,473
IBNR	(306,748)	(439,398)	1,847,915	1,408,517
Discounted Claim Value	9,348	21,961	(65,830)	(43,869)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(341,511)</b>	<b>(628,157)</b>	<b>7,738,153</b>	<b>7,109,996</b>
<b>FUND YEAR 2019</b>				
Paid Claims	7,383	432,739	2,450,266	2,883,005
Case Reserves	(35,492)	(284,622)	2,243,018	1,958,396
IBNR	(165,433)	(573,729)	2,515,231	1,941,502
Discounted Claim Value	14,308	39,569	(104,174)	(64,605)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(179,234)</b>	<b>(386,043)</b>	<b>7,104,341</b>	<b>6,718,298</b>
<b>FUND YEAR 2020</b>				
Paid Claims	(133,582)	1,004,642	459,487	1,464,129
Case Reserves	(15,006)	231,161	783,372	1,014,533
IBNR	(8,047)	(1,794,163)	6,403,522	4,609,359
Excess Insurance Recoverable	(740)	207,584	(581,348)	(373,764)
Discounted Claim Value	14,358	45,090	(169,242)	(124,152)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(143,017)</b>	<b>(305,685)</b>	<b>6,895,791</b>	<b>6,590,105</b>
<b>FUND YEAR 2021</b>				
Paid Claims	(10,197)	(60,746)		(60,746)
Case Reserves	409,573	816,553		816,553
IBNR	301,881	2,408,805		2,408,805
Excess Insurance Recoverable	39,302	0		0
Discounted Claim Value	(687)	(46,747)		(46,747)
<b>TOTAL FY 2021 CLAIMS</b>	<b>739,873</b>	<b>3,117,864</b>	<b>0</b>	<b>3,117,864</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(8,887)</b>	<b>1,551,560</b>	<b>50,889,475</b>	<b>52,441,035</b>

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



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,323,212	13,920,390	188,496,467	202,416,857
2.	CLAIM EXPENSES				
	Paid Claims	(132,930)	232,415	7,089,259	7,321,674
	Case Reserves	(691,667)	1,099,172	9,041,576	10,140,748
	IBNR	215,354	2,465,618	9,477,682	11,943,300
	Discounted Claim Value	(4,464)	(14,420)	(1,855,299)	(1,869,719)
	Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	(771,910)	3,236,064	22,467,013	25,703,077
3.	EXPENSES				
	Excess Premiums	1,739,036	10,257,564	132,722,487	142,980,051
	Administrative	162,120	1,022,142	14,328,278	15,350,420
	TOTAL EXPENSES	1,901,157	11,279,705	147,050,765	158,330,471
4.	UNDERWRITING PROFIT (1-2-3)	1,193,965	(595,379)	18,978,689	18,383,309
5.	INVESTMENT INCOME	(11,376)	12,446	1,561,013	1,573,459
6.	PROFIT (4+5)	1,182,590	(582,934)	20,539,702	19,956,768
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	1,182,590	(582,934)	15,432,151	14,849,217
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(129)	182	313,887	314,069
	2011	(207)	350	817,021	817,372
	2012	306,646	296,855	775,737	1,072,592
	2013	(1,552)	33,238	1,435,473	1,468,710
	2014	(33,660)	(2,887)	2,370,698	2,367,811
	2015	46,592	40,901	1,465,627	1,506,527
	2016	90,856	(405,668)	2,615,331	2,209,662
	2017	176,002	113,223	1,269,126	1,382,349
	2018	28,364	136,806	2,227,973	2,364,779
	2019	198,030	317,659	1,617,686	1,935,344
	2020	(168,016)	(660,763)	523,592	(137,171)
	2021	539,664	(452,828)		(452,828)
TOTAL SURPLUS (DEFICITS)		1,182,590	(582,934)	15,432,150	14,849,216
TOTAL CASH					24,670,162

CLAIM ANALYSIS BY FUND YEAR					
<b>FUND YEAR 2010</b>					
	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
<b>TOTAL FY 2010 CLAIMS</b>		<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	(1)	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
<b>TOTAL FY 2011 CLAIMS</b>		<b>(1)</b>	<b>(58)</b>	<b>538,516</b>	<b>538,458</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	(306,496)	(305,773)	1,581,076	1,275,304
	Case Reserves	(326)	10,550	55,743	66,293
	IBNR	(227)	(125)	6,513	6,388
	Discounted Claim Value	63	(1,083)	(6,766)	(7,849)
<b>TOTAL FY 2012 CLAIMS</b>		<b>(306,987)</b>	<b>(296,430)</b>	<b>1,636,566</b>	<b>1,340,136</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	5,258	(25,972)	884,946	858,974
	Case Reserves	(5,315)	(6,467)	449,993	443,526
	IBNR	(3)	(0)	74,752	74,752
	Discounted Claim Value	1,007	(107)	(55,345)	(55,452)
<b>TOTAL FY 2013 CLAIMS</b>		<b>947</b>	<b>(32,546)</b>	<b>1,354,346</b>	<b>1,321,800</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	517	4,161	475,133	479,294
	Case Reserves	(12,617)	15,536	468,318	483,853
	IBNR	48,913	(15,150)	82,005	66,855
	Discounted Claim Value	(4,054)	(576)	(50,431)	(51,007)
<b>TOTAL FY 2014 CLAIMS</b>		<b>32,760</b>	<b>3,970</b>	<b>975,025</b>	<b>978,995</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	2,262	94,136	879,632	973,768
	Case Reserves	(61,039)	(152,915)	1,970,599	1,817,684
	IBNR	143	(1,838)	110,856	109,019
	Discounted Claim Value	10,953	20,973	(145,390)	(124,416)
<b>TOTAL FY 2015 CLAIMS</b>		<b>(47,680)</b>	<b>(39,643)</b>	<b>2,815,698</b>	<b>2,776,054</b>

<b>FUND YEAR 2016</b>					
	Paid Claims	249,494	281,714	678,557	960,271
	Case Reserves	(354,494)	203,098	1,006,194	1,209,292
	IBNR	(3)	(79,420)	233,390	153,970
	Discounted Claim Value	12,994	1,617	(87,647)	(86,030)
<b>TOTAL FY 2016 CLAIMS</b>		<b>(92,009)</b>	<b>407,009</b>	<b>1,830,493</b>	<b>2,237,503</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	3,318	117,574	367,768	485,341
	Case Reserves	(8,318)	(299,992)	1,687,621	1,387,629
	IBNR	(196,925)	27,893	1,606,476	1,634,369
	Discounted Claim Value	24,596	42,823	(221,332)	(178,509)
<b>TOTAL FY 2017 CLAIMS</b>		<b>(177,329)</b>	<b>(111,702)</b>	<b>3,440,532</b>	<b>3,328,830</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	3,309	10,247	358,016	368,262
	Case Reserves	(178,309)	235,271	563,782	799,053
	IBNR	123,589	(423,980)	1,803,479	1,379,499
	Discounted Claim Value	21,682	43,206	(240,690)	(197,484)
<b>TOTAL FY 2018 CLAIMS</b>		<b>(29,729)</b>	<b>(135,256)</b>	<b>2,484,586</b>	<b>2,349,330</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	(51,946)	(47,439)	704,297	656,858
	Case Reserves	(55,709)	63,902	589,734	653,636
	IBNR	(116,410)	(379,758)	2,688,900	2,309,142
	Discounted Claim Value	24,560	47,317	(357,356)	(310,039)
<b>TOTAL FY 2019 CLAIMS</b>		<b>(199,504)</b>	<b>(315,979)</b>	<b>3,625,576</b>	<b>3,309,597</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	(38,647)	103,767	449,634	553,401
	Case Reserves	235,285	928,989	2,249,493	3,178,482
	IBNR	182,981	(43,249)	2,871,245	2,827,996
	Discounted Claim Value	(54,342)	219,412	(690,332)	(470,920)
	Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
<b>TOTAL FY 2020 CLAIMS</b>		<b>167,074</b>	<b>662,197</b>	<b>3,593,835</b>	<b>4,256,032</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	0	0		0
	Case Reserves	(250,824)	101,200		101,200
	IBNR	173,296	3,381,311		3,381,311
	Discounted Claim Value	(41,923)	(388,009)		(388,009)
<b>TOTAL FY 2021 CLAIMS</b>		<b>(119,451)</b>	<b>3,094,501</b>	<b>0</b>	<b>3,094,501</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>(771,910)</b>	<b>3,236,064</b>	<b>22,467,013</b>	<b>25,703,077</b>

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

**CAMDEN COUNTY INSURANCE COMMISSION  
SUPPLEMENTAL BILLS LIST**

Resolution No. 45-21

July 2021

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

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

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

**FUND YEAR 2021**

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

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 46-21

August 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>
000919			
000919	COMPSERVICES, INC.	MANAGED CARE FEE 8/21	4,224.92
000919	COMPSERVICES, INC.	MANAGED CARE FEE 8/21	7,025.08
			<b>11,250.00</b>
000920			
000920	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 7/21	1,244.45
000920	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 6/21	546.00
			<b>1,790.45</b>
000921			
000921	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 8/21	12,452.24
000921	COMPSERVICES, INC.	ADMIN FEE FOR WC 8/21	20,705.26
			<b>33,157.50</b>
000922			
000922	SAFETYSERVE.COM	DDC9-D DEF. DRIVING COURSE - 7.26.21	5,737.50
			<b>5,737.50</b>
000923			
000923	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/21	3.06
000923	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/21	15,785.42
			<b>15,788.48</b>
000924			
000924	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 8/21	476.25
000924	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/21	275.41
			<b>751.66</b>
		<b>Total Payments FY 2021</b>	<b>68,475.59</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>68,475.59</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 47-21

September 2021

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

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

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

## FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000856			
000856	PERMA RISK MANAGEMENT SERVICES	VOID	-2.50
			<b>-2.50</b>
000925			
000925	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	2.50
			<b>2.50</b>
		<b>Total Payments FY 2020</b>	<b>0.00</b>

## FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000863			
000863	PERMA RISK MANAGEMENT SERVICES	VOID	-15,475.92
			<b>-15,475.92</b>
000926			
000926	COMPSERVICES, INC.	MANAGED CARE FEE 9/21	4,224.92
000926	COMPSERVICES, INC.	MANAGED CARE FEE 9/21	7,025.08
			<b>11,250.00</b>
000927			
000927	BROWN & CONNERY, LLP	LEGAL FEES - SOSINA VAGE - 7/21	42.00
000927	BROWN & CONNERY, LLP	LEGAL FEES - LA VELL - 3/21-4/21	4,094.00
			<b>4,136.00</b>
000928			
000928	SELECTIVE INSURANCE COMPANY	RENEW AL FLOOD POLICY 10/29/21-10/29/22	28,967.00
			<b>28,967.00</b>
000929			
000929	SELECTIVE INSURANCE COMPANY	RENEW AL FLOOD POLICY 10/29/21-10/29/22	20,777.00
			<b>20,777.00</b>
000930			
000930	SELECTIVE INSURANCE COMPANY	RENEW AL FLOOD POLICY 10/29/21-10/29/22	23,742.00
			<b>23,742.00</b>
000931			
000931	SELECTIVE INSURANCE COMPANY	RENEW AL FLOOD POLICY 10/29/21-10/29/22	18,212.00
			<b>18,212.00</b>

000932			
000932	MADDEN & MADDEN	CID #65200-005M - STMNT NO. 10 - 8.19.21	579.16
			<b>579.16</b>
000933			
000933	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 9/21	12,452.24
000933	COMPSERVICES, INC.	ADMIN FEE FOR WC 9/21	20,705.26
			<b>33,157.50</b>
000934			
000934	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	24.75
000934	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/21	15,475.92
000934	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/21	15,785.42
			<b>31,286.09</b>
000935			
000935	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 9/21	476.25
000935	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 9/21	275.41
			<b>751.66</b>
000936			
000936	HARDENBERGH INSURANCE GROUP	CCIA - 1ST INS RMC FEE 2021	2,972.00
			<b>2,972.00</b>
		<b>Total Payments FY 2021</b>	<b>160,354.49</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 160,354.49**

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	June					
CURRENT FUND YEAR	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	\$37,080,026.06	36778254.09	-2027	214966.36	55777.36	33055.25
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,188.05	\$3,132.73	\$10.70	\$22.72	\$7.00	\$14.90
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	\$3,188.05	\$3,132.73	\$10.70	\$22.72	\$7.00	\$14.90
9 Deposits - Purchases	\$3,181,880.97	\$2,652,861.15	\$218,303.80	\$53,716.36	\$183,266.41	\$73,733.25
10 (Withdrawals - Sales)	-\$990,520.54	-\$611,871.37	-\$207,924.64	-\$9,673.86	-\$112,037.17	-\$49,013.50
Ending Cash & Investment Balance	\$39,250,904.68	\$38,822,376.60	\$8,362.86	\$259,031.58	\$40,333.84	\$120,799.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$399,420.14	\$98,329.97	\$160,422.77	\$11,846.46	\$90,792.99	\$38,027.95
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$39,649,481.82	\$38,920,706.57	\$168,785.63	\$270,878.04	\$130,283.83	\$158,827.75
		\$7,312,796.04	\$37,392.44	\$7,857.03	\$82,331.60	\$121,385.67



CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2021 Month Ending: June									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,476,576.13	9,006,811.63	135,162.46	22,230,173.31	40,920.88	474,767.62	739,424.19	1,952,520.00	37,056,356.22
RECEIPTS									
Assessments	60,108.91	129,193.36	22,574.84	564,370.97	0.00	1,419,220.54	151,943.45	16,659.96	2,364,072.03
Refunds	0.00	0.00	0.00	390,356.46	0.00	0.00	0.00	0.00	390,356.46
Invest Pymnts	177.90	786.97	366.27	1,497.53	1.28	5.20	344.15	8.73	3,188.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	177.90	786.97	366.27	1,497.53	1.28	5.20	344.15	8.73	3,188.03
Other *	0.00	0.00	0.00	511,588.00	0.00	0.00	0.00	0.00	511,588.00
TOTAL	60,286.81	129,980.33	22,941.11	1,467,812.96	1.28	1,419,225.74	152,287.60	16,668.69	3,269,204.52
EXPENSES									
Claims Transfers	56,888.13	20,517.46	7,665.59	302,186.23	0.00	0.00	0.00	0.00	387,257.41
Expenses	0.00	0.00	0.00	11,250.00	0.00	0.00	71,601.55	0.00	82,851.55
Other *	(26,383.82)	0.00	0.00	17,775.58	0.00	0.00	613,155.34	0.00	604,547.10
TOTAL	30,504.31	20,517.46	7,665.59	331,211.81	0.00	0.00	684,756.89	0.00	1,074,656.06
END 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



**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								
October								
November								
December								
<b>Totals:</b>								
<b>Total Bills Received</b>		<b>1912</b>						



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

2020								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$255,130.00	\$152,370.00	\$40,205.00	\$61,545.00	73.60%	\$12,309.00	\$49,236.00	97.70%
February	\$217,365.00	\$171,964.00	\$85,572.00	\$89,396.00	50.20%	\$17,879.20	\$71,516.80	94.30%
March	\$379,194.00	\$340,049.00	\$154,538.00	\$185,667.00	54.60%	\$37,133.40	\$148,533.60	98.20%
April	\$252,454.00	\$202,026.00	\$98,794.00	\$103,233.00	51.10%	\$20,646.60	\$82,586.40	96%
May	\$22,461.00	\$21,912.00	\$9,574.00	\$12,190.00	56.30%	\$2,438.00	\$9,752.00	100.00%
June	\$63,168.00	\$57,948.00	\$27,078.00	\$34,846.00	60.00%	\$6,969.20	\$27,876.00	98.00%
July	\$186,855.00	\$182,562.00	\$84,659.00	\$97,903.00	53.60%	\$19,580.60	\$78,322.40	98.90%
August	\$63,459.00	\$61,269.00	\$19,437.00	\$41,832.00	68.30%	\$8,366.40	\$33,465.60	92.90%
September	194,505.00	\$180,768.00	\$107,875.00	\$76,142.00	40.30%	\$15,228.40	\$60,913.60	99.70%
October	105,964.00	\$93,674.00	\$43,194.00	\$50,480.00	53.90%	\$10,096.00	\$40,394.00	98.20%
November	235,247.00	\$203,176.00	\$99,153.00	\$103,176.00	51.00%	\$20,635.20	\$82,540.80	100.00%
December	331,223.00	\$321,253.00	\$165,258.00	\$155,776.00	48.60%	\$31,155.20	\$124,620.80	99%
<b>Totals:</b>	<b>2,307,025.00</b>	<b>\$1,988,971.00</b>	<b>\$935,337.00</b>	<b>\$1,012,186.00</b>	<b>55.10%</b>	<b>\$202,437.20</b>	<b>\$809,758.00</b>	<b>98.00%</b>
<b>Total Bills Received</b>		<b>2437</b>						



## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** September 14, 2021  
**DATE OF MEETING:** September 23, 2021

### CCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**July - September 2021**

### RISK CONTROL ACTIVITIES

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

- **July 18:** Attended the CCIC Safety Committee meeting via teleconference.
- **July 21:** Plan to attend the CCIC Safety Committee meeting via teleconference.
- **July 22:** Plan to attend the CCIC meeting via teleconference.
- **July 26:** Attended the CCMUA Safety Committee meeting at CCMUA.
- **August 18:** Attended the CCIC Safety Committee meeting via teleconference.

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

- **September 15:** Plan to attend the CCIC Safety Committee meeting via teleconference.
- **September 23:** Plan to attend the CCIC meeting via teleconference.
- **September 27:** Plan to attend the CCMUA Safety Committee meeting at CCMUA.

#### *SAFETY DIRECTOR BULLETINS*

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

- NJCE JIF - SD Message: New CDC Mask Recommendation – July 29.
- NJCE JIF - SD Bulletin: Summer Safety for Pets – July 30.

- NJCE JIF - SD Bulletin: Daniel's Law – August 4.
- NJCE JIF - Live Virtual Safety Training – October Registration Now Open! – August 12.
- NJCE JIF - SD Bulletin: Tornado Safety – August 13.
- NJCE JIF - Designated Employer Representative – Training Announcement – September 8.

#### ***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 September – November 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](mailto: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 Streaming 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.

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

Date	Training Topic	Time
9/9/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
9/9/21	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
9/9/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
9/10/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	8:30 - 10:00 am
9/10/21	<a href="#">Fire Safety</a>	10:30 - 11:30 am
9/10/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/13/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am
9/13/21	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
9/13/21	<a href="#">Shop &amp; Tool Safety</a>	1:00 - 2:00 pm
9/13/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
9/14/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
9/14/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	10:00 - 11:00 am
9/15/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
9/15/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
9/16/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
9/16/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
9/16/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
9/17/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
9/17/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
9/20/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
9/20/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/21/21	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
9/21/21	<a href="#">Leaf Collection Safety Awareness</a>	10:00 - 12:00 pm
9/21/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/21/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
9/22/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/22/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
9/22/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
9/23/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
9/24/21	<a href="#">CDL-Driver's Safety Regulations</a>	8:30 - 10:30 am
9/24/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
9/27/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/27/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
9/27/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
9/27/21	<a href="#">Heavy Equipment - Tractor Safety</a>	1:00 - 2:00 pm
9/28/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
9/28/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm



Date	Training Topic	Time
9/28/21	<a href="#">Work Zone Safety for Supervisors</a>	1:00 - 2:00 pm
9/29/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
9/29/21	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
9/29/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/30/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
9/30/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/1/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/1/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/4/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
10/4/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/4/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/5/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
10/5/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
10/5/21	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/7/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/7/21	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/7/21	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
10/8/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
10/8/21	<a href="#">Mower Safety</a>	8:30 - 9:30 am
10/8/21	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
10/8/21	<a href="#">Back Safety / Material Handling</a>	2:00 - 3:00 pm
10/11/21	<a href="#">Bloodborne Pathogens (BBP)</a>	2:00 - 3:00 pm
10/12/21	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/12/21	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/12/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/12/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/13/21	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 - 10:30 am
10/13/21	<a href="#">Fire Safety</a>	10:30 - 11:30 am
10/13/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/14/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
10/14/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
10/14/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
10/15/21	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/15/21	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/15/21	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
10/18/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
10/18/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
10/18/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
10/18/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
10/19/21	<a href="#">Accident Investigation</a>	8:30 - 10:30 am
10/19/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/19/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/19/21	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/19/21	<a href="#">Driving Safety Awareness</a>	2:00 - 3:30 pm
10/20/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am

Date	Training Topic	Time
10/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/20/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
10/21/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/21/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
10/21/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/21/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
10/22/21	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
10/22/21	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
10/22/21	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
10/25/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
10/25/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/25/21	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
10/26/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
10/26/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/26/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
10/27/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/27/21	<a href="#">Asbestos, Lead, Silica, Overview</a>	11:00 - 12:00 pm
10/27/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/28/21	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm w/1 hour lunch break
10/28/21	<a href="#">Housing Authority Executive Directors: What You Need to Know</a>	10:00 - 11:30 pm
10/28/21	<a href="#">Confined Space Entry for Supervisors</a>	8:30 - 11:30 am
10/28/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/29/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
10/29/21	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
11/1/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
11/1/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
11/1/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/2/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/2/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/2/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
11/2/21	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/3/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
11/3/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/3/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
11/4/21	<a href="#">Mower Safety</a>	8:30 - 9:30 am
11/4/21	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
11/4/21	<a href="#">Heavy Equipment - Tractor Safety</a>	1:00 - 2:00 pm
11/5/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
11/5/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
11/5/21	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
11/8/21	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
11/8/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
11/8/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/9/21	<a href="#">Special Events Management</a>	8:30 - 10:30 am
11/10/21	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am



Date	Training Topic	Time
11/10/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
11/10/21	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
11/10/21	<a href="#">Hoists, Cranes and Rigging</a>	1:00 - 3:00 pm
11/10/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
11/12/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
11/12/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
11/12/21	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
11/15/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/15/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
11/15/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	10:00 - 11:00 am
11/15/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
11/16/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/16/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
11/16/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/17/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/17/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
11/18/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
11/18/21	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
11/18/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
11/19/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/19/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/19/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/22/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
11/22/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
11/22/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/21	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
11/23/21	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
11/23/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/29/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
11/29/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm

**\*10/28/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 8, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

**Safety Training Guidelines:**

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

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question &

answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

**About Zoom Training:**

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

**RESOLUTION NO. 48-21**

**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: 2551, 1568, 3129, 2422, 7577, 8647, 2397, 3002, 2206, 1012,  
1981, 1002, 1011, 3113, 1109, 1314, 8827 & 7398**

**PERSONNEL:**

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

**ADOPTED: September 23, 2021**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

## **APPENDIX I**

### *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 22, 2021  
VIA TELECONFERENCE  
10:30 AM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

PERMA  
**Jennifer Conicella**

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

Ed Hill, Camden County Board of Social Services  
Bob Cornforth, Camden County MUA  
Joseph Walsh, Attorney  
Howard Goldberg, Attorney

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 24, 2021**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays (1 Abstention – Angilella)

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Czarnecki reported the Safety Committee last met on July 21<sup>st</sup>, where a variety of safety topics were discussed, including scheduling training, mostly virtual with limited in-person courses and noted there are still defensive driving course codes available. Mr. Czarnecki then asked if there were any questions and concluded his report.

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

**EXECUTIVE DIRECTOR:**

**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 June. There were 7 certificates of insurance issued.

**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)** – Executive Director Stokes reported the NJCE met on June 24, 2021. Included in the agenda was a written summary report. Of note, the amended budget was approved and the auditor presented the 2020 audit for submission to the state.

Executive Director Stokes asked Mr. Hrubash if he wanted to report on a few things.

Mr. Hrubash reported tomorrow there would be a webinar on the benefits of membership in the NJCE versus the commercial market. This presentation was for the finance committee and the NJCE Executive Committee agreed a webinar for all the other NJCE Commissioners would be appropriate. Mr. Hrubash recommended anyone who has not yet registered should.

Mr. Hrubash also reported emails were sent to start the underwriting process for 2022. He said that it was very important it be completed by the deadline because we are still in a hard market and the Underwriting Manager and his team need time to negotiate the renewal.

The NJCE will meet again on September 23, 2021 at 9:30 AM.

**NJCE JIF Cyber Task Force** – Included in the agenda was a news alert from the NJCE JIF Cyber Task Force. Executive Director Stokes advised this touched on several of the cyber security breaches that happened throughout the country. He asked Mr. Cooney if he would like to add anything.

The Underwriting Manager advised the three events included had been in the news. This alert breaks them down to the core issues, and how they relate to the Commission operations.

**COPE/Building Information for Renewal** – Executive Director Stokes reported Ms. Chwastek from his office had sent out worksheets to various members looking for some additional COPE information, primarily construction type. There were a fair amount with either mixed construction or TBD listed. Mr. Stokes advised the MUA returned it the same day it went out and the county is working on theirs.

The Underwriting Manager advised it is critical for their underwriting efforts, to negotiate the best renewal possible, and for their knowledge of the exposure in the self-insured layers.

Executive Director Stokes advised these worksheets are in advance of the formal renewal and asked everyone to have them back timely. Ms. Chwastek will be sending out a reminder email tomorrow.

**CCIC Financial Fast Track** – Included in the agenda was a copy of the Financial Fast Track Report as of May 31, 2021. The report indicates the Commission has a surplus of \$29,994,843. A slight dip of \$416,000 from the prior month, some reserve changes, most in 2021, which is typical early in the year.

Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$3,773,992. The total cash amount is \$37,056,356.

**NJCE Property and Casualty Financial Fast Track** – Included in the agenda was a copy of the NJCE Financial Fast Track Report as of May 31, 2021. The report indicates the Fund has a surplus of \$13,666,628. The NJCE had a dip in the current year about \$152,000.00.

Mr. Hrubash advised for 2019 and 2020 there is a reduction in surplus because the NJCE has chosen to book 40% of the overall Covid-19 liability, as a result of the position Safety National has taken on this particular claim. The Underwriting Manager and his team negotiated and endorsement that we believe makes Covid-19 one occurrence, which means all the underlying Insurance Commissions would share the primary retention. Mr. Hrubash added the reduction in 2016 is due to reserve changes for some large claims. There remains over \$13 million in surplus.

Executive Director Stokes added including the 2016 reserve changes there is still a \$2.1 million surplus for that year.

Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$27,392,708.

**NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery will present a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar is scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. An e-mail invite went out on 7-9-21. If you wish to join us, you can register at:  
[https://permainc.zoom.us/webinar/register/WN\\_H5BlezYzTYyOtrFv4vHg](https://permainc.zoom.us/webinar/register/WN_H5BlezYzTYyOtrFv4vHg)

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

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

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

**2021 New Jersey Association of Counties Conference** - Ms. Chwastek reported the 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> 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** - Ms. Chwastek reported the 106<sup>th</sup> Annual New Jersey State League of Municipalities Conference is scheduled for November 16<sup>th</sup> through November 18<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 37-21 JUNE BILLS LIST  
IN THE AMOUNT OF \$2,939,142.96**

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

**ATTORNEY:** Nothing to report.

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



**CLAIM SERVICE - Ameri-Health:** Ms. Hall reviewed the Medical Savings Report for June was included in the agenda. Ms. Hall advised the total billed for June was \$151,715.00 and the total paid was \$71,296.00 with a savings of \$69,130.00 or 49.20%. Ms. Hall advised the net savings was \$62,105.00 and network utilization was 97.20%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Czarnecki advised the June – July Risk Control Activity Report was included in the agenda. All of the training has been posted on the NJCE website through September and Mr. Prince is scheduling some limited in person training. Mr. Czarnecki 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 38-21, 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 38-21 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 Williams made a motion to approve the PARS/SARS discussed during closed session.

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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
2984	\$ 99,153.50	PAR
1953	\$ 154,057.64	PAR
1975	\$ 78,266.00	PAR
3048	\$ 118,450.50	PAR
2131	\$ 76,746.42	PAR
2469	\$ 84,225.03	PAR
1138	\$ 13,895.00	PAR
8640	\$ 84,492.19	PAR/SAR
0219	\$ 150,000.00	SAR

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised a motion was also needed for Resolution 39-21, the supplemental July Bills List in the amount of \$150,000.00

**MOTION TO APPROVE RESOLUTION 39-21**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for September 23, 2021, 10:30 AM, via Zoom.

**MOTION TO ADJOURN**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MEETING ADJOURNED: 11:17 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 Apporoved July 2011**

**WHEREAS**, the Board of ~~Chosen Freeholders~~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~~Chosen Freeholders~~ 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 ~~Freeholders~~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~~~~Chosen Freeholders~~ 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~~Chosen Freeholders~~ 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~~Chosen Freeholders~~ by resolution.

#### **Secretary:**

1. The Board of County Commissioners~~Chosen Freeholders~~ 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 responsible 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 15<sup>th</sup> 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 ~~Freeholders~~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**