

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 24, 2022
10:30 AM**

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via Computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Camden County Insurance Commission will conduct its *February 24, 2022* 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: February 24, 2022
10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** January 27, 2022 Open Minutes.....Appendix I
January 27, 2022 Closed Minutes..... sent via e-mail
- ☐ **CORRESPONDENCE – NONE**

2022 REORGANIZATION

Chairperson asks Executive Director to run the meeting for Election of Officers

- ☐ **ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**

Executive Director ask for Nominations

- ☐ **OATH OF OFFICE**
- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 3-29
- ☐ **TREASURER – David McPeak**
 - Resolution 19-22 February Bill List Pages 30-31
- ☐ **ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
- ☐ **CLAIMS SERVICE - PERMA Verbal**
- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2022Page 32
 - Medical Savings Report - 2021Page 33
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 34-43
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION- PARS/SARS**

☐ APPROVAL OF PARS/SARS

☐ NEXT SCHEDULED MEETING: **March 24, 2022, 10:30 AM**

☐ MEETING ADJOURNMENT

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

Date: February 24, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 6-19)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1st as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 6-19.

Resolution 6-22 Certifying the Election of Chairperson and Vice-Chairperson	Page 6
Resolution 7-22 Appoint Agent for Service of Process for the Commission for the Term of One Year	Page 7
Resolution 8-22 Designating Custodian of Commission Records	Page 8
Resolution 9-22 Designating Official Newspaper for the Commission	Page 9
Resolution 10-22 Designating Authorized Depositories for Fund Assets and..... Establishing Cash Management Plan	Pages 10-14
Resolution 11-22 Designating Commission Treasurer	Page 15
Resolution 12-22 Designating Commission Attorney	Page 16
Resolution 13-22 Designating Authorized Signatures for Commission..... Bank Accounts	Page 17
Resolution 14-22 Indemnifying Camden County Insurance Fund Commission..... Official/Employees	Page 18
Resolution 15-22 Authorizing Commission Treasurer to Process Contracted Payments and Expenses	Page 19

- ☐ **Motion to approve Reorganization Resolutions Number 6-22 through 15-22**

- ☐ **2022 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ☐ **Motion to approve Resolution 16-22, Plan of Risk Management**

- ☐ **Request for Proposals for Executive Director (Pages 20-21)** – The County advertised RFP's for the position of Executive Director with responses due back on February 10. Included in the agenda on pages 20-21 is Resolution 17-22 prepared by the Commission Attorney authorizing an agreement between the Commission and PERMA Risk Management

Services effective February 25, 2022 through re-organization of the Commission in February 2025.

- ☐ **Motion to adopt Resolution 17-22 Authorizing an Agreement Pursuant To a Publicly Advertised Request for Proposals, By and Between the Commission and PERMA Risk Management Services For Executive Director/Administrator Services**
- ☐ **Request for Proposals for Third Party Claims Administrator (Pages 22-23)** - The County advertised RFP's for the position of Claims Administrator & Managed Care Provider, responses were due back on February 15th. Four responses were received. In order to give the review team proper time to review the responses and to possibly conduct interviews, the recommendation is to extend AmeriHealth's current contract on a month to month basis. Included in the agenda on page 22-23 is Resolution 18-22 prepared by the Commission Attorney.
 - ☐ **Motion to adopt Resolution 18-22 Authorizing a Month to Month Agreement, by and Between the Commission and Amerihealth Casualty Services for Claims Administration Services Pending Reprocurement of the Services**
- ☐ **2022 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2022. There was only one response received from our current vendor Bowman & Company, LLP. The proposed quote for audit services is \$15,046 for the year ending December 31, 2022 which is within the budget amount. A copy of the response is available at the Fund Office.
 - ☐ **Motion to approve the fee quote from Bowman & Company, LLP for auditor services for 2022 in the amount of \$15,046**
- ☐ **2022 Actuary Request for Price Quotes** – The Fund Office solicited quotations for the services of an Actuary for 2022. Two responses were received, our current vendor, the Actuarial Advantage, Inc. and Advanced Analytics. Based on qualifications and experience, the recommendation is to re-appoint Actuarial Advantage, Inc. for an annual fee of \$9,200, which is within the budget amount. A copy of the response is available at the Fund Office.
 - ☐ **Motion to approve the fee quote from The Actuarial Advantage, Inc. for actuarial services for 2022 in the amount of \$9,200**
- ☐ **Intellishun Device** – We have received a request from the County to cover the annual cost of an Intellishun Device in the amount of \$7,000. The main function of the device is stop computers from unfriendly countries from accessing the network. This device provides an extra layer of security. We are asking the Commissioners to consider this request as we have done in the past.
 - ☐ **Motion to approve the annual cost of an Intellishun Device in the amount of \$7,000**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE Finance Committee met on February 22, 2022. The NJCE held their Reorganization Meeting earlier in the morning. Executive Director will provide a verbal update at the meeting. The NJCE is scheduled to meet on Thursday, April 28, 2022 at 9:30 am.
- ❑ **2022 Renewal Overview Webinar** - The NJCE Underwriting Manager held two webinars on Wednesday, January 26th and Wednesday February 2nd. It was well attended with over 50 participants. A recording of the webinar has been posted to njce.org. For any questions please contact the Fund office.
- ❑ **Key Tasks for 2022 (Pages 24-25)** – Included in the agenda on pages 24-25 is a copy of the Key Tasks for 2022 prepared by the NJCE Underwriting Manager. The NJCE Underwriting Manager will review the list.
- ❑ **NJCE Cyber Taskforce (Pages 26)** - The Task Force issued a story focusing on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included in the agenda on page 26 are four stories our members have experienced. We finish the story of pointing to which CEL Cyber Program items directly address the four claims examples.
- ❑ **Certificate of Insurance Issuance Reports (Pages 27-28)** – Included in the agenda on pages 27-28 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were 4 certificate of insurances issued.
- ❑ **Financial Fast Tracks** – The Financial Fast Tracks were not available and will appear in the next agenda.
- ❑ **2022 Property & Casualty Assessments** – In accordance with the Commission's By Law's, the property and casualty assessment bills were e-mailed to the member entities on February 8, 2022. The first installment is due on March 15, 2022. Future assessment bills will be due on May 15, 2022 and September 15, 2022.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 29)** - The 11th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 29 is more information on seminar. You can register using the below link. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

[2022 Education Seminar Registration](#)

Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the Seminar. Ms. Suarez will be discussing The Local Government Ethics Law during the April 29th session.

RESOLUTION NO. 6-22

CAMDEN COUNTY INSURANCE FUND COMMISSION

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE-CHAIRPERSON**

BE IT RESOLVED by the Camden County Insurance Fund Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

ROSS G. ANGILELLA	Chairperson
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STEVEN WILLIAMS	Vice-Chairperson
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ANNA MARIE WRIGHT	Commissioner
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BE IT FURTHER RESOLVED, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2023 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 7-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS FOR THE COMMISSION
FOR THE TERM OF ONE YEAR**

BE IT RESOLVED by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2023 or until its successor has be appointed and qualified.

BE IT FURTHER RESOLVED that appointment of Agent for the Commission for Service of Process shall be at no cost to the Commission.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 8-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING CUSTODIAN OF COMMISSION RECORDS**

BE IT RESOLVED that, Cathy Dodd, with PERMA Risk Management Services, is hereby designated as the custodian of the Commission records which shall be kept at the office of PERMA, located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054.

BE IT FURTHER RESOLVED that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2023 reorganization of the Commission and until their successors shall be elected and qualified.

BE IT FURTHER RESOLVED that appointment of the Custodian of Commission Records shall be at no cost to the Commission.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 9-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

BE IT RESOLVED by the Camden County Insurance Fund Commission, (hereinafter the Commission) that the Courier Post is hereby designated as the official newspaper for the Commission and that all official notices required to be published shall be published in this newspaper.

BE IT FURTHER RESOLVED that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2023 re-organization of the Commission.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary or Assistant Secretary of the Commission shall give notice of said meetings to the Courier Post.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 10-22

CAMDEN COUNTY INSURANCE FUND COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

BE IT RESOLVED that First Colonial Bank, is hereby designated as the depository for assets of the Commission; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE FUND COMMISSION
2022 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments

are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

Investments shall be limited to the investments authorized under New Jersey Statues N.J.S.A. 40A:5-15.1

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claim's agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 11-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, Chief Financial Officer for the County of Camden, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2023 Commission Reorganization; and

BE IT FURTHER RESOLVED that David McPeak shall receive no compensation to serve as Treasurer to the Commission.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 12-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION ATTORNEY**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2023 Commission Reorganization; and

BE IT FURTHER RESOLVED that Laura J. Paffenroth shall receive no compensation to serve as Attorney to the Commission.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 13-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the Commission), that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

BE IT FURTHER RESOLVED that for funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

ROSS G. ANGILELLA

- Chairperson

STEVEN WILLIAMS

- Vice-Chairperson

ANNA MARIE WRIGHT

- Commissioner

DAVID MCPEAK

- Treasurer

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 14-22

**INDEMNIFYING CAMDEN COUNTY INSURANCE FUND COMMISSION
OFFICIALS/EMPLOYEES**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the “Commission”) that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the Commission, and all discretion vested with the Attorney General shall be exercised by the Commission Attorney, subject to review by the Commission; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the Commission, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the Commission, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2022 through 2023 Commission Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the Commission may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 15-22

**CAMDEN COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2022.

BE IT FURTHER RESOLVED that the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. : 17-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING AN AGREEMENT, PURSUANT TO A
PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN
THE COMMISSION AND PERMA RISK MANAGEMENT SERVICES FOR
EXECUTIVE DIRECTOR/ADMINISTRATOR SERVICES**

WHEREAS the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS the Commission requires the services of an Executive Director/Administrator; and

WHEREAS the Commission conducted a publicly advertised Request For Proposals process for this professional service pursuant to New Jersey law and the County of Camden Request For Proposals Policy, as adopted by the Commission; and

WHEREAS one proposal was received and the evaluation committee for this Request for Proposals has reviewed the response and has recommended that an agreement be awarded to PERMA Risk Management Services as set forth below, and

WHEREAS the term of the agreement authorized hereby shall commence February 25, 2022 through re-organization of the Commission in February 2025, as permitted by N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15; and

WHEREAS funding for these services is available in the Commission's 2022 permanent budget, and as may be amended, with the balance of funding contingent upon the adoption of the Fund's 2023, 2024 and 2025 budgets; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, that the proper Commission officials be and are hereby authorized to execute an agreement by and between the Commission and PERMA Risk Management Services as provided herein for the period February 25, 2022 through re-organization of the Commission in February, 2025, in accordance with the Commission's fair and open process and consistent with the County of Camden Request For Proposals Policy and N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15:

Executive Director

Name of Firm:	PERMA Risk Management Services, a division of Conner Strong & Buckelew Companies, Inc.
Address:	Office: 9 Campus Drive, Suite 216, Parsippany, NJ 07054
Compensation:	\$193,214.00 annual fee for Fund Year 2022 based on the commission's current members, plus reimbursable costs as

indicated in its proposal on page 10; 2% increase for each of Fund Year 2023 and 2024. No fee for services provided to Camden County Police Department.

BE IT FURTHER RESOLVED that the members of the Commission shall be charged a fee in proportion to the services provided.

BE IT FURTHER RESOLVED that the above firm shall serve pursuant to a Professional Services Contract, which will be entered into and copies of which will be on file in the Commission's office.

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

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 18-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
AUTHORIZING A MONTH-TO-MONTH AGREEMENT, BY AND BETWEEN
THE COMMISSION AND AMERIHEALTH CASUALTY SERVICES FOR
CLAIMS ADMINISTRATION SERVICES PENDING REPROCUREMENT
OF THE SERVICES**

WHEREAS, pursuant to Resolution No. 22-19 adopted February 28, 2019, the Camden County Insurance Fund Commission awarded an agreement, pursuant to a publicly advertised request for proposals to CompServices, Inc., for Professional Claims Administration Services; and

WHEREAS, the advertised Request For Proposals document for these professional services provided for a maximum contract term of three years in accordance with N.J.S.A. 40A:11-15; and

WHEREAS, on Thursday January 13, 2022, the Commission advertised a Request For Proposals for these services pursuant to New Jersey law and the County of Camden Request For Proposals Policy, as adopted by the Commission; and

WHEREAS, three proposals were received and are under review by the RFP committee; and

WHEREAS there is a need to authorize a month-to-month agreement with the Commission's current vendor, AmeriHealth Casualty Services, at the same terms and conditions, pending re-procurement of these services and award of contract; and

WHEREAS the Commission's current vendor has agreed to provide these services on a month-to-month basis at the same terms and conditions; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, that the proper Commission officials be and are hereby authorized to execute a month-to-month agreement by and between the Commission and AmeriHealth Casualty Services, located at 1901 Market Street, 32nd Floor, Philadelphia, PA, 19103, for Professional Claims Administration Services, at the same terms and conditions, pending re-procurement and award of contract for these services.

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

ADOPTED: 2-24-22

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

■ Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc. Ensure all values are listed, and appropriately. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

Pollution

- Capital Improvements are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



In “The Rock”, Sean Connery and team made their way into the drainage tunnels of Alcatraz to breach the prison. Despite high walls and rocky cliffs, the tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from “your friends”) being the chink in the chain. We have these same **necessary weaknesses** in cybersecurity.

Third Party Vulnerabilities

Do you employ an outside Technology consultant? Or maybe payroll is managed by another company? How about employee health insurance management? Purchase software? Following are events experienced by NJCE members surrounding third party vulnerabilities. Each event resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

1. IT Company: You may recall a story regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers’ networks; however, the password of an employee of the company was compromised by an attacker. Multiple NJ public entities were hit at once.

2. Payroll Manager: Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

3. Software: Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users’ systems. The result was countless organizations finding themselves crippled by ransomware.

4. Software of Software: Maybe you heard of “Log4j”. Log4j is software in other software; TONS of other software, in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users’ systems, and millions were affected by different attacks.

NJCE Cyber Program

Here are items in the NJCE’s Cyber Program that directly help address these third party vulnerabilities:

- ✓ Patch Management (Tier 1) – [Stories 3 & 4](#)
- ✓ Defensive Software (Tier 1) – [Story 1](#)
- ✓ 3rd Party Risk Management (Tier 1) – [Stories 1 & 2](#)
- ✓ Remote Access (Tiers 2 and 3) – [Story 1](#)
- ✓ Business Continuity (Tier 2) – [Stories 2, 3 & 4](#)
- ✓ Network Segmentation (Tier 3) – [Story 1](#)

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



Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2022 To 2/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Office Trailer and/or Storage Container Lease/Rental HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer 24772 2014 Storage Container Serial #407960-1 \$5,750 Trailer 24773 2006 Storage Container Serial # SESU4001125 \$4,950 Trailer 14889 Storage Container Serial # 433791-3 \$2,500 Units Value, \$4150: Unit #23047, 2007, # 129256-15 Unit #16288, 1997 # 022062-3. Trl # 32424 # 00030089 2016 Markline \$15,475 Trl # 19833 #E51024186 2006 Markline \$ 9,700 Trl # 17859 #E40722686 2004 Markline \$ 8,775 Trl # 9957 #E-80915955 1999 Markline \$ 8,250 Trl # 017330 # E40122113 2004 Markline \$8,650 Trailer #17543, 2004 Markline Serial #E40322262 Value \$8575.00 Trailer #21143 2006 Serial #SESU4001125 Value \$4950.00 Trailer #29566 2014 Serial #407960-1 Value \$5750.00 Trailer #26252 2005 Serial #434161-5 Value \$5500.00 Trailer #31155 2004 Serial #153027-7 Value \$5600.00 Trailer #23047 2007 Serial #129256-5 Value \$4150.00 Trailer #16288 1997 Serial #022062-3 Value \$2300.00	1/4/2022 #3216346	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Office Trailer and/or Storage Container Lease/Rental HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer 24772 2014 Storage Container Serial #407960-1 \$5,750 Trailer 24773 2006 Storage Container Serial # SESU4001125 \$4,950 Unit	1/5/2022 #3236097	GL AU EX WC OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2022 To 2/1/2022

		#23047, 2007, # 129256-15 Unit #16288, 1997 # 022062-3. Trl # 32424 # 00030089 2016 Markline \$15,475 Trl # 19833 #E51024186 2006 Markline \$ 9,700 Trl # 17859 #E40722686 2004 Markline \$ 8,775 Trl # 9957 #E-80915955 1999 Markline \$ 8,250 Trl # 017330 # E40122113 2004 Markline \$8,650 Trailer #9637 1998 HYUNDAI VAN TRAILER SERIAL # 3H3V532C9WT037028 Trailer #22744 2008 Markline office trailer Serial # E-71126177 Value \$12,750.00 Trailer #31062 2015 storage container		
H - City of Camden I - County of Camden, Division Of Insurance	520 Market Street, City Hall 4th floor Camden, NJ 08102	Evidence of insurance with respect to shared services agreement.	1/24/2022 #3250887	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Office Trailer and/or Storage Container Lease/Rental HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer 24772 2014 Storage Container Serial #407960-1 \$5,750 Trailer 24773 2006 Storage Container Serial # SESU4001125 \$4,950 Unit #23047, 2007, # 129256-15 Unit #16288, 1997 # 022062-3. Trl # 32424 # 00030089 2016 Markline \$15,475 Trl # 19833 #E51024186 2006 Markline \$ 9,700 Trl # 17859 #E40722686 2004 Markline \$ 8,775 Trl # 9957 #E-80915955 1999 Markline \$ 8,250 Trl # 017330 # E40122113 2004 Markline \$8,650 Trailer #9637 1998 HYUNDAI VAN TRAILER SERIAL # 3H3V532C9WT037028 Trailer #22744 2008 Markline office trailer Serial # E-71126177 Value \$12,750.00 Trailer #31062 2015 storage container	1/27/2022 #3272225	GL AU EX WC OTH
Total # of Holders: 4				



**AVAILABLE ONLINE
AT NO COST ...**

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

USE THE BELOW LINK TO REGISTER

[2022 Education Seminar Registration](#)

SPONSORED BY



MEL



AGENDA

FRIDAY, APRIL 29

KEYNOTE

The Local Government
Ethics Law

Jacquelyn Suarez,
*Director NJ Division of Local
Government Services*

CYBER ISSUES

Combating Cyber Attacks

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS

Ethics in Local Elections

SAFETY

Safety in the COVID Era

RISK MANAGEMENT

Local Government Risk
Management

**THE POWER OF
COLLABORATION**

njmel.org

**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 19-22

February 2022

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>
000985			
000985	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 11/21	3,699.00
000985	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 11/21	240.00
000985	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 10/21	1,312.00
000985	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 10/21	3,220.00
			8,471.00
000986			
000986	MADDEN & MADDEN	LEGAL FEES - ORANGE - 10/21	132.00
			132.00
000987			
000987	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 10/21-11/21	431.00
			431.00
000988			
000988	PERMA RISK MANAGEMENT SERVICES	2021 1099 A ATRIX FILINGS	49.90
			49.90
		Total Payments FY 2021	9,083.90

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000989			
000989	COMPSERVICES, INC.	MANAGED CARE FEE 2/22	4,224.92
000989	COMPSERVICES, INC.	MANAGED CARE FEE 2/22	7,025.08
			11,250.00
000990			
000990	BROWN & CONNERY, LLP	LEGAL FEES - SOSINAVAGE - 1/22	43.00
			43.00
000991			
000991	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 2/22	12,452.24
000991	COMPSERVICES, INC.	ADMIN FEE FOR WC 2/22	20,705.26
			33,157.50

000992			
000992	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	8.78
000992	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/22	15,785.42
			15,794.20
000993			
000993	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 2/22	476.25
000993	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/22	275.41
			751.66
000994			
000994	COURIER-POST	ACCT #CHL-091699 - EUS - 1.29.22	105.12
000994	COURIER-POST	ACCT #CHL-091698 - MTG - 1.15.22	76.96
			182.08
000995			
000995	RISK ANALYTICS	INTELLISHUN ANNUAL SUPPORT - 2.9.22	7,000.00
			7,000.00
		Total Payments FY 2022	68,178.44
		TOTAL PAYMENTS ALL FUND YEARS	77,262.34

Chairperson

Attest:

_____ Dated:_____

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

_____ Treasurer



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

2022									
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization	Bills Received
January	\$220,153.00	\$182,605.00	\$74,105.00	\$146,048.00	66.00%	\$11,250.00	\$134,798.00	97.70%	172
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Totals:									
Total Bills Received									



MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION

2021								
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$125,203.00	\$118,932.00	\$59,077.00	\$59,855.00	50.30%	\$11,971.00	\$47,884.00	97.30%
February	\$229,451.00	\$207,569.00	\$92,478.00	\$115,092.00	55.40%	\$7,025.00	\$108,067.00	95.90%
March	\$290,016.00	\$265,209.00	\$135,380.00	\$129,829.00	49.00%	\$7,025.00	\$122,804.00	97.30%
April	\$162,869.00	\$143,435.00	\$72,381.00	\$71,054.00	49.50%	\$7,025.00	\$64,029.00	97%
May	\$150,143.00	\$155,758.00	\$71,402.00	\$82,253.00	54.20%	\$7,025.00	\$75,228.00	96.20%
June	\$151,715.00	\$140,426.00	\$71,296.00	\$69,130.00	49.20%	\$7,025.00	\$62,105.00	97.20%
July	\$180,892.00	\$157,005.00	\$63,372.00	\$93,633.00	59.60%	\$7,025.00	\$86,608.00	99.40%
August	\$163,031.00	\$179,848.00	\$91,118.00	\$88,729.00	49.30%	\$7,025.00	\$81,704.00	98.70%
September	\$98,943.00	\$92,405.00	\$47,938.00	\$44,467.00	48.10%	\$7,025.00	\$37,442.00	98.10%
October	\$161,731.00	\$148,358.00	\$50,710.00	\$97,648.00	65.80%	\$7,025.00	\$90,623.00	97.90%
November	\$98,370.00	\$88,765.00	\$48,524.00	\$40,241.00	45.30%	\$7,025.00	\$33,216.00	93.30%
December	\$349,368.00	\$281,051.00	\$141,079.00	\$139,972.00	49.80%	\$7,025.00	\$132,947.00	94%
Totals:	\$2,161,732.00	\$1,978,761.00	\$944,755.00	\$1,031,903.00	52.00%	\$89,246.00	\$942,657.00	97.00%
Total Bills Received		2777						

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 18, 2022

DATE OF MEETING: February 24, 2022

DATE OF MEETING: February 24, 2022

CCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

January – February 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 24:** Attended the CCMUA Safety Committee meeting via teleconference.
- **January 27:** Attended the CCIC meeting via teleconference.
- **February 1:** Attended the CCIC Claims Committee meeting via teleconference.
- **February 7:** Conducted one session of PPE, Chainsaw Safety, Chipper Safety and Mower Safety training for CCIC.
- **February 14:** Attended the CCMUA Safety Committee meeting via teleconference.
- **February 16:** Attended the CCIC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 24:** Plan to attend the CCIC meeting via teleconference.
- **February 25:** One session of PPE, Chainsaw Safety, Chipper Safety and Mower Safety training is scheduled for CCIC.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses - January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOSH Recordkeeping Annual Reminder – January 28.
- NJCE JIF - SD Bulletin: CDL Drivers Checking Driving Histories and Annual Program Review – January 31.
- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.
- NJCE JIF – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.

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 [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are two ways to access the streaming on demand videos:

- Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
- The 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 Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of our training catalog on a virtual platform through Zoom. We are encouraged with all the in-person training requests we have been receiving from the members; however the following training programs are the only in-person programs available for request:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Forklift Train the Trainer (5-6 hours)

Our virtual classes features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE offerings have been awarded continuing education credits for municipal designations and certifications.

The [NJCE Monthly Training Schedules](#) are available for registration, please register early, under-attended classes will be canceled. *(The March thru April 2022 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly 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.**

In addition, there are NJCE Expos scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.

- ❑ Ethics for NJ Government Employees (2 hour)
- ❑ Practical Leadership – 21 Irrefutable Laws (2 hour)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

- All courses will be held from 8:30 a.m. to 12:30 p.m.
 - Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.
 - ***Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.***

To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the online courses and streaming videos, click the link below for the NJCE Learning Management System (LMS). *(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):*

<https://firstnetcampus.com/njce/entities/njce/logon.htm>



Please Note: The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering the majority of the training catalog on a virtual platform through Zoom.

In-Person training is being held via the NJCE Expos (*) that are scheduled throughout the state in 2022 for training programs not available virtually. **To Register** go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

March thru April 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm
3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am

3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm
3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm
4/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/22	Hearing Conservation	1:00 - 2:00 pm
4/4/22	Shop & Tool Safety	8:30 - 9:30 am
4/4/22	Chain Saw Safety	10:00 - 11:00 am
4/5/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
4/5/22	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/22	Mower Safety	1:00 - 2:00 pm
4/6/22	MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm

4/6/22	MSI Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *	8:30 - 10:30 am
4/6/22	MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	10:30 - 12:30 pm
4/7/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/7/22	HazCom w/GHS	1:00 - 2:30 pm
4/8/22	Heavy Equipment - General Safety	8:30 - 10:30 am
4/8/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/11/22	Flagger Skills and Safety	8:30 - 9:30 am
4/11/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
4/11/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
4/11/22	Dealing with Difficult People	1:00 - 3:00 pm
4/12/22	Preparing for the Unspeakable	9:00 - 10:30 am
4/12/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
4/13/22	HazCom w/GHS	8:30 - 10:00 am
4/13/22	Fall Protection Awareness	1:00 - 3:00 pm
4/14/22	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	Chipper Safety	8:30 - 9:30 am
4/14/22	Hearing Conservation	10:00 - 11:00 am
4/14/22	Introduction to Management Skills	12:30 - 2:30 pm
4/15/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
4/15/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/18/22	Playground Safety Inspections	8:30 - 10:30 am
4/18/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/22	Driving Safety Awareness	8:30 - 10:00 am
4/19/22	Fire Extinguisher	10:30 - 11:30 am
4/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/22	Employee Conduct and Violence in the Workplace	9:00 - 10:30 am
4/20/22	Shop & Tool Safety	11:00 - 12:00 pm
4/20/22	Back Safety / Material Handling	1:00 - 2:00 pm
4/21/22	HazCom w/GHS	8:30 - 10:00 am
4/21/22	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
4/21/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/22	Mower Safety	8:30 - 9:30 am
4/22/22	Fire Safety	11:00 - 12:00 pm
4/25/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
4/26/22	Power of Collaboration (JIF 101) *	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am

4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm

***4/14/2022 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 March 11, 2022.**
- 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.

Zoom 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.

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. [*NJCE Live Virtual Training Group Sign in Sheet*](#)

RESOLUTION NO. 20-22

**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: 3271 & 3083

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: February 24, 2022

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 27, 2022
ZOOM VIRTUAL MEETING
10:30 AM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Stephen Andrick Tracy Ware
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Qual Lynx

PERMA
Jennifer Conicella
Robyn Walcoff

NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Attorney	Laura Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Ed Hill, Camden County Board of Social Services
Karl McConnell, Esq., Camden County College
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 9, 2021

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on January 19 via Zoom. Mr. Prince advised a variety of safety topics were discussed and he would discuss more during the Safety Director's Report regarding an initiative for DPW. Mr. Prince said the Committee was scheduled to meet again on February 16 and he would co-ordinate with Chairman Friedman to electronically distribute the minutes and agenda prior to the meeting. Mr. Prince then asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met on January 4 to discuss several PARS and SARS, which we will discuss further in closed session. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstated the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Amerihealth is working hard to investigate all COVID claims to determine whether they are compensable. With no questions, Ms. Conicella concluded her report.

EXECUTIVE DIRECTOR:

2022 PROPERTY & CASUALTY BUDGET: Executive Director reported at the December 9, 2021 meeting, the 2022 Property & Casualty Budget was introduced. Executive Director advised the budget was up slightly as some of the final renewal numbers came in a little bit higher than anticipated. Executive Director said this was the public hearing for the budget and requested a motion to open the public hearing. In accordance with regulations, the budget was advertised in the Commission's official newspaper.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET

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

Executive Director referred to a copy of the budget which was included in the agenda. Executive Director reviewed the loss funds of the budget and said there was a decent increase on the liability and auto, however there was a reduction in the worker compensation, so overall there was a reduction of about 1%. Executive Director said the NJCE came in with an increase of 11.18% which was well documented previously with the reasons for that increase. Executive Director noted the excess auto liability was up significantly and a lot was attributed to the Police Department. Executive Director said contractual expenses were increased by 2% for the

professionals and the Risk Manager fee for the Improvement Authority was increased to \$9,773. Executive Director advised the ancillary coverages went up and down across the board and the overall increase was 5.2%. Executive Director advised we were going to discuss a dividend for the members after this. Executive Director said the Police Department decided to take their dividend as a credit to offset some of the increases we talked about in the budget and noted that credit was reflected on line 54. Executive Director said the overall increase of the budget was 3.32% or \$17,346,055. Executive Director referred to a copy of the assessments, which were included in the agenda and advised Ms. Dodd would e-mail a copy of the assessment to the member entities. Executive Director asked if there were any questions or comments on the budget.

Chairman Angilella advised with respect to the auto and liability premium increase he reached out to the Chief and asked him to make this a priority. Chairman Angilella said, as you know I have been commenting on this for years on the driving habits of our folks in Metro. Chairman Angilella asked Glenn Prince if he has not already spoken to people there let's start focusing on that. Chairman Angilella advised the Chief understood that we cannot have more increases like this and if we did it's coming out of his budget. Mr. Prince added that last year they presented a variety of programs to the patrol officers who primarily operate units. Mr. Prince said they would continue this initiative and several J.A. Montgomery consultants have gone for certification to be able to present the program. Chairman Angilella thanked Mr. Prince. Mr. McPeak said that Holly Cass from the County would reach out to Mr. Prince to push the efforts on behalf of the County with the Chief.

Executive Director requested a motion to close the public hear.

MOTION TO CLOSE THE PUBLIC HEARING

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

Executive Director referred to Resolution 1-22 which was included in the agenda and requested a motion for approval.

MOTION TO APPROVE RESOLUTION 1-22 AUTHORIZING AND ADOPTING THE PROPERTY & CASUALTY BUDGET AS PRESENTED FOR FUND YEAR 2022 AND CERTIFY THE 2022 ASSESSMENTS

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

INSURANCE COMMISSION DIVIDEND: Executive Director reported he reviewed available dividend options with the Actuary and Auditor for the member entities. Executive Director advised a \$1,000,000 dividend was being recommended out of Fund Years 2015, 2016 & 2017. Executive Director referred to a copy of the 2022 Dividend Recommendation that was included in the agenda. Executive Director said the Fund Office would send a letter to the member entities asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Executive Director noted each member entity would need to pass a resolution authorizing the release of funds and a sample resolution would be sent to each member.

EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS: Executive Director referred to a copy of the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2022 for the Camden County Police Department that was included in the agenda. Executive Director asked for a motion to approve Resolution 2-22 Awarding the Purchase of Excess Insurances for the Department.

**MOTION TO APPROVE RESOLUTION 2-22 AWARDING THE
PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY
POLICE DEPARTMENT**

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

MEETING DATES FOR 2022: Executive Director referred to a copy of the 2022 Annual Meeting dates, which was included in the agenda. Executive Director noted there would be no meetings in August and November. Executive Director said there was a conflict for the April meeting date due to a conference so we will need to schedule a different date. Executive Director requested a motion to approve Resolution 3-22, Fixing Public Meeting Dates for Year 2022.

**MOTION TO ADOPT RESOLUTION 3-22, FIXING PUBLIC MEETING
DATES FOR YEAR 2022**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 5 certificate of insurances issued during the month of December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on December 16, 2021 and adopted the 2022 budget. Executive Director noted a written summary report of the meeting was included in the agenda. Executive Director said the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

2022 NJCE EXCESS RENEWAL OVERVIEW AND CHANGES: Executive Director reported the Underwriting Manager completed the 2022 Renewal marketing and there were a number of changes, which were summarized in the renewal overview in Appendix II. Executive

Director asked the Underwriting Manager to comment on the overview. Mr. Cooney advised they put together a lengthy overview of the renewal. Mr. Cooney said the overview included a marketplace update of what they saw in the last couple of months of the year as well, any real changes and the things to tackle over the course of 2022. Mr. Cooney advised he hosted the first overview session yesterday afternoon. Mr. Cooney noted there was one more session and the members should have received an e-mail from Brandon Tracy to sign up for the session. Executive Director encouraged everyone to try to participate in the next session.

CCIC FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2021 there was a surplus of \$31,388,039. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,733,522 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount is \$37,602,472.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track was included in the agenda. As of October 31, 2021 the Fund had a surplus of \$13,399,623. Executive Director referred to line 7, "Dividend", and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$31,702,239.

PROFESSIONAL CONTRACTS: Executive Director reported the Executive Director and Third Party Administrator three-year contracts would expire on February 28, 2022. Executive Director said the Commission Attorney issued and advertised the RFP's. Executive Director noted the responses were due on February 10, 2022 at 11:00 AM.

AUDITOR & ACTUARY CONTRACTS: Executive Director advised the Actuary and Auditor's contract would expire on February 28, 2022. Executive Director reported the Fund Office would request quotes for both positions. Executive Director said the responses would be available for discussion and approval at the February meeting.

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 he did not have anything to report, however recommended payment of the January Bills List, Resolution 4-22 which was included in agenda.

**MOTION TO APPROVE RESOLUTION 4-22 JANUARY BILLS
LIST IN THE AMOUNT OF \$3,299,347.64**

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

ATTORNEY: Ms. Paffenroth said she had nothing to report.

CLAIM SERVICE - AMERI-HEALTH: Ms. Hall reviewed the Medical Savings Report for December which was included in the agenda. Ms. Hall advised the total billed for December was \$349,368 and the total paid was \$141,079 with a gross savings of \$139,972 or 49.8%. Ms. Hall advised the net savings was \$132,947 and network utilization was 94%. Ms. Hall continued to

review the year to date figures and advised the total net savings was \$942,657. Ms. Hall noted the the annual network utilization was 97%. Ms. Hall said she wanted to take this opportunity to say she was leaving Amerihealth on February 9. Ms. Hall wanted to thank everyone for all of their support over the last 13 years. Ms. Hall said she appreciated the time together and wished everyone success in the future and maybe perhaps our paths would cross again in the future. Chairman Angilella thanked Ms. Hall, said she was a pleasure to work with and wished her the best in her next endeavors. Ms. Wright and Mr. Williams also wished Ms. Hall the best. Ms. Hall reported Tracy Ware would be taking over and was sure she would take good care of the Commission.

SAFETY DIRECTOR: Mr. Prince advised the December - January 2021 All Risk Control Activity Report was included in the agenda. Mr. Prince reported a list of virtually Safety Training Courses were included in the agenda. Mr. Prince said as he mention earlier, he received a request from DPW including Building, Grounds and Parks to pursue what we would call a Fast Track Training. Mr. Prince advised he was going to schedule four sessions throughout the year the first two will be held on February 7 and February 25 where we will hold approximately five classes at the Emergency Training Center in one day to provide a variety of training to the employees he mention. Mr. Prince said he recruited members of his staff to assist with presenting those programs. Mr. Prince report some examples of the training were Flagler Work Zone, Chainsaw, Chipper and Mower Safety along with Personal Protective Equipment. Mr. Prince advised there would be full day sessions and it was his goal to reduce some of the claims that we see in those departments. Mr. Prince thanked Mr. Harris, Ms. Downs, Mr. Walack and Mr. Warren for putting this together. Mr. Prince advised going forward this might be a model for other Counties to think about. Mr. Prince concluded his report unless there were any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN MEETING TO PUBLIC

Motion	Chairman 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	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 5-22, 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 5-22 FOR CLOSED SESSION

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
2446	\$ 31,500.00	PAR
2554	\$ 20,724.75	PAR
2435	\$ 82,739.70	PAR
1567	\$ 11,450.50	PAR
1167	\$ 10,470.07	PAR
9735	\$ 30,000.00	PAR

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for February 24, 2022, 10:30 AM, via Zoom.

MOTION TO ADJOURN

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 11:04AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

2022 PLAN OF RISK MANAGEMENT

RESOLUTION NO. 16-22

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

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/2022 the 2022 Plan of Risk Management shall be:

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

- a.) Workers' Compensation limits.
 - Workers' Compensation: Statutory
 - Employer's Liability: \$26,150,000
 - CCPD: \$10,000,000
 - USL&H: Included
 - Harbor Marine/Jones Act: Included
- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
 - \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
 - CCPD:
 - Law Enforcement/General Liability: \$20,000,000 each/aggregate
 - Automobile Liability: \$14,500,000 each
 - Subsidence: \$750,000
 - Owned Watercraft 35' in length or less: \$750,000
 - Garage Liability: \$750,000
 - Personal Injury Protection (PIP): \$250,000
 - Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
- d.) Public Officials/School Board Legal/Employment Practices Liability
 - \$10,000,000 each claim / aggregate
 - Camden County Health Services: \$1,000,000 each claim / aggregate
 - Camden County College – Sexual Abuse/Molestation: \$1,000,000
 - Retentions:
 - Camden County: \$250,000
 - Camden County College:
 - SBL: \$25,000
 - EPL: \$50,000

- Sexual Abuse/Molestation: \$100,000
- Camden County College Foundation:
 - SBL: \$25,000
 - EPL: \$50,000
- Camden County MUA:
 - POL: \$25,000
 - EPL: \$25,000
- Camden County BoSS:
 - POL: \$25,000
 - EPL: \$15,000
- Camden County IA:
 - POL: \$10,000
 - EPL: \$10,000
- Camden County Police (EPL): \$250,000
- Camden Pollution Control: \$25,000

e.) Property/Equipment Breakdown

- a. All Risk: \$110,000,000 Per Occurrence
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- c. Flood: \$50,000,000 Aggregate, except
 - i. Flood, High Hazard: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate
- e. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

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

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

f.) Crime

Limit per occurrence (all coverage parts):

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

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

Deductible per occurrence (each coverage part):

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

g.) Pollution Liability

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

- Limit of Liability: \$10,000,000 per claim and \$10,000,000 annual aggregate
- Member Entity Deductible: \$50,000

h.) Medical Professional General Liability/Excess Medical Professional

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

- Camden County Improvement Authority – Not applicable

i.) Employed Lawyers Professional Liability

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

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

k.) Non-Owned Aircraft.

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

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

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

a.) Workers' Compensation (all coverages) - \$300,000 CSL
a. CCPD: \$2,000,000

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

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL
- CCPD: \$1,000,000
 - Auto Liability: \$1,500,000

c.) Public Officials Liability/School Board Legal/Employment Practices Liability
a. All Other: \$0

- b. CCPD: \$250,000
 - c. CCMUA: \$75,000 x \$25,000
 - d. CCBoss: \$85,000 x \$15,000
 - e. CCIA: \$15,000 x \$10,000
 - d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - a. CCPD Breakdown: \$50,000
 - b. CCPD Named Storm: 1%/1%/\$500,000 minimum/\$5,000,000 aggregate
 - c. Flood, SFHA: \$500,000
 - d. Named Storm, High Hazard: \$500,000
 - e.) Crime
 - a. All Other: \$0
 - b. CCPD: \$50,000
 - f.) Pollution Liability
 - a. All Other: \$0
 - b. CCPD: \$25,000
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability
 - a. All Other: \$0
 - b. CCPD: \$100,000/12 Hours/\$10,000
 - j.) Non Owned Aircraft – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of

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

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

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

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

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

6.) Procedures governing loss adjustment and legal expenses.

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

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

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

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

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

a.) Not applicable at this time.

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

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

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

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

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

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

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

Adopted by the Governing Body this 24 day of February 24, 2022.
Camden County Insurance Commission

By: _____
Chairperson

Attest:

Secretary