

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 27, 2022
10:30 AM**

To attend the meeting via teleconference

Call in number: 312-626-6799

Meeting ID: 739 426 4615

OR

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Camden County Insurance Commission will conduct its *January 27, 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: January 27, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** December 9, 2021 Open Minutes.....Appendix I
December 9, 2021 Closed Minutes..... sent via e-mail

 - ☐ **CORRESPONDENCE – NONE**

 - ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 2-22

 - ☐ **TREASURER – David McPeak**
 - Resolution 4-22 January Bill List Pages 23-25
 - Monthly Treasurer Reports Pages 26-27

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

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2021Page 28
 - Medical Savings Report - 2020Page 29

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 30-37

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution 5-22 Closed Session.....Page 38
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
 - ☐ **APPROVAL OF PARS/SARS**
-
- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETING: February 24, 2022, 10:30 AM**

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

Date: January 27, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2022 Property & Casualty Budget (Pages 4-6)** – At the December 9, 2021 meeting, the 2022 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission's official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of **\$17,346,055** appears on page 4 and assessments are on page 5. The assessments are due on 3/15/22 (40%), 5/15/22 (30%) and 9/15/22 (30%). Attached on page 6 is Resolution 1-22, Authorizing and Adopting the Property & Casualty Budget.
 - ☐ **Motion to open the Public Hearing on the 2022 Property & Casualty Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to approve Resolution 1-22 Authorizing and Adopting the Property & Casualty Budget as presented for Fund Year 2022 & Certify the 2022 Assessments (Page 6)**
- ☐ **Insurance Commission Dividend (Page 7)** - The Executive Director's office has been reviewing available dividend options with the Actuary and Auditor for the member entities. A \$1,000,000 dividend is being recommended out of Fund Years 2015, 2016 & 2017. A copy of the 2022 Dividend Recommendation is included on page 7 of the agenda and includes each member's share. The Fund Office will send a letter to the member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Each member entity will need to pass a resolution authorizing the release of funds. A sample resolution will be sent to each member.
- ☐ **Extraordinary Unspecifiable Services (EUS) Statements (Pages 8-11)** – Attached on pages 8-10 are the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2022 for the Camden County Police Department. Also attached on page 11 is 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**
- ☐ **Meeting Dates for 2022 (Pages 12-13)** – Attached on page 12 is a copy of the 2022 Annual Meeting dates. There will be no meetings in August and November. Attached on page 13 is a copy of Resolution 3-22, Fixing Public Meeting Dates for Year 2022.

❑ Motion to adopt Resolution 3-22, Fixing Public Meeting Dates for Year 2022

- ❑ Certificate of Insurance Issuance Reports (Page 14)** – Included in agenda on page 14 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. There were 5 certificate of insurances issued during the month of December.

❑ Motion to approve the Certificate of Insurance Report

- ❑ NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 15-16)** – The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 15-16. The NJCE is 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 (Appendix II)** – The Underwriting Manager has completed the 2022 Renewal marketing and there are a number of changes which are summarized in the renewal overview in Appendix II. The Underwriting Manager will provide an overview of changes. The NJCE has scheduled two zoom meetings for CSB to review changes with the membership on Wednesday, January 26, 2022 at 2:00 PM and Wednesday, February 2, 2022 at 10:30 AM. An invitation was sent out last week with the registration link. If you have any questions or need the link, please contact the Fund Office.
- ❑ CCIC Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the Financial Fast Track Report as of **October 31, 2021**. The report indicates the Commission has a surplus of **\$31,388,039**. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is **\$3,733,522**. The case amount is \$37,602,472.
- ❑ NJCE Property and Casualty Financial Fast Track (Pages 20-22)** – Included in the agenda on pages 20-22 is a copy of the NJCE Financial Fast Track Report for the month of October. As of **October 31, 2021** the NJCE has a surplus of **\$13,399,623** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash amount is **\$31,702,239**.
- ❑ Professional Contracts** – The Executive Director and Third Party Administrator three year contracts will expire on February 28, 2022. The Commission Attorney has issued and advertised the RFP’s. The responses are due on February 10, 2022 at 11:00 AM.
- ❑ Auditor & Actuary Contracts** – The Actuary and Auditor’s contract will expire on February 28, 2022. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

	CAMDEN COUNTY INSURANCE COMMISSION				
	2022 PROPOSED BUDGET :				
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
		BUDGET FY2021	BUDGET FY2022	\$	%
	APPROPRIATIONS				
	I. Claims and Excess Insurance				
	Claims				
1	Property	380,446	355,000	(25,446)	-6.69%
2	Liability	1,112,025	1,519,000	406,975	36.60%
3	Auto	243,407	326,000	82,593	33.93%
4	Workers' Comp.	5,493,652	4,965,000	(528,652)	-9.62%
5	POL/EPL	61,253	57,000	(4,253)	-6.94%
6	Subtotal - Loss Funds	7,290,783	7,222,000	(68,783)	-0.94%
7					
8	POL/EPL Deductible	199,000	199,000	0	0.00%
9					
10	Subtotal - Claims	7,489,783	7,421,000	(68,783)	-0.92%
11					
12	Premiums				
13	NJCE FUND	5,097,136	5,667,204	570,067	11.18%
14	Property	7,522	7,522	0	0.00%
15	Liability (Law Enf \$1M SIR:XS Liab \$5M xs \$10M \$1M SIR)	2,208,647	1,976,440	(232,207)	-10.51%
16	Auto (\$10M xs SIR)	229,470	882,029	652,559	284.38%
17	Workers' Comp.	264,436	347,877	83,441	31.55%
18					
19	SubTotal Premiums	7,807,211	8,881,071	1,073,860	13.75%
20	Total Loss Fund	15,296,994	16,302,071	1,005,077	6.57%
21					
22	II. Expenses, Fees & Contingency				
23					
24	Claims Adjustment	397,890	405,848	7,958	2.00%
25	Managed Care	0	0	0	0.00%
26	General Expense				
27	Exec. Director	189,425	193,214	3,789	2.00%
28	Actuary	9,020	9,200	180	2.00%
29	Auditor	15,046	15,347	301	2.00%
30	Attorney	116,823	119,160	2,337	2.00%
31	Treasurer	15,000	15,300	300	2.00%
32					
33					
34	Misc. Expense & Contingency	35,925	35,925	0	0.00%
35					
36	Total Fund Exp & Contingency	779,129	793,994	14,865	1.91%
37	Risk Managers	8,919	9,773	854	9.58%
38					
39					
40	XS JIF Ancillary Coverage				
41	POL/EPL	277,110	290,966	13,856	5.00%
42	Crime Program	38,286	38,283	(3)	-0.01%
43	Medical Malpractice	155,083	175,523	20,440	13.18%
44	Pollution Liability	51,680	58,797	7,117	13.77%
45	Employed Lawyers Liab	47,205	41,782	(5,423)	-11.49%
46	Cyber Liability/Special Coverages	126,459	124,688	(1,771)	-1.40%
47	Aviation	7,829	10,178	2,349	30.00%
48	Marina Operators Liability	0	0	0	0.00%
49					
50	Total Ancillary Coverages	703,652	740,217	36,565	5.20%
51					
54	DIVIDEND CREDIT - CCPD		(500,000)	(500,000)	100.00%
52	Total FUND Disbursements	16,788,694	17,346,055	557,361	3.32%

CAMDEN COUNTY INSURANCE COMMISSION					
2022 PROPOSED ASSESSMENTS -					
	2021	2022		Change \$	Change %
Member Name	Total	Dividend	Total	Total	Total
Camden County	7,149,013		7,618,029	469,017	6.56%
Camden County College	587,633		621,077	33,445	5.69%
Camden County Board of Social Services	451,209		475,102	23,892	5.30%
Camden County Utility Authority	979,082		1,023,015	43,933	4.49%
Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	225,076		233,143	8,067	3.58%
Camden County Improvement Authority	156,504		162,870	6,366	4.07%
			-		
Camden County Health Svcs	116,207		73,398	(42,810)	-36.84%
Camden County Dept of Police Svcs	7,123,971	(500,000)	7,139,422	15,451	0.22%
Grand Totals:	16,788,694	(500,000)	17,346,055	557,361	3.32%

RESOLUTION NO. 1-22

**RESOLUTION AUTHORIZING AND ADOPTING THE 2022 PROPERTY AND CASUALTY
BUDGET FOR THE CAMDEN COUNTY INSURANCE COMMISSION AND CERTIFYING
MEMBER ASSESSMENTS**

WHEREAS, the CAMDEN COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$17,346,055** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the CAMDEN COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION
2022 DIVIDEND RECOMMENDATION

Member Name	2015	2016	2017	TOTAL
Camden County	182,516	91,940	91,499	365,954
Camden County College	16,141	8,111	8,340	32,592
Camden County Board of Social Services	10,635	5,352	5,505	21,492
Camden County Municipal Utilities Authority	25,950	13,029	13,106	52,086
Camden County Health Services	5,073	1,451	1,465	7,990
Camden Cty Pollution Control Financing Authority	6,197	3,084	3,015	12,296
Camden County Improvement Authority	3,488	2,033	2,070	7,591
Subtotals:	250,000	125,000	125,000	500,000
Camden County Police Department	300,000	100,000	100,000	500,000
Grand Totals:	550,000	225,000	225,000	1,000,000

**CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES**

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Bradford Stokes, Commission Executive Director

RE: Camden County Police Department Excess Insurance

DATE: January 1, 2022

This is to request your approval of a resolution authorizing contracts to be issued as follows:

Coverage	Insurance Carrier	Premium
Automobile Liability (\$4.5M x \$1.5MSIR)	Genesis Insurance Company	\$600,029.00
Automobile Liability (\$5M x \$6M)	Princeton Excess & Surplus	\$282,000.00
Law Enforcement Liability & General Liability (\$5M x \$1M SIR)	QBE Insurance Corporation	\$754,043.00
Excess Law Enforcement Liability & General Liability (\$5M x \$6M)	Kinsale Insurance Company	\$413,528.00
Excess Law Enforcement Liability & General Liability (\$5M x \$11M)	QBE Insurance Corporation	\$218,019.00
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$16M)	Old Republic Insurance Company	\$590,850.00
Excess Workers' Compensation & Employers Liability	Safety National Casualty Corporation	\$347,877.00
Total		\$3,206,346.00

TERM: 01/01/2022– 01/01/2023

PURPOSE: Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the Fund

These contracts are requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 01/01/2022.

2. Nature of Contract

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation insurance.

QBE Insurance Corporation, Genesis Insurance Company, Princeton Excess and Surplus Lines Insurance Company, Kinsale Insurance Company, Old Republic Union Insurance Company and Safety National Casualty Corporation have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Coverages for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Date: January 1, 2022

To: Fund Commissioners
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Insurance Program for Camden County Police Department

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the 01/01/2022 – 01/01/2023 policy period. QBE Insurance Corporation, Genesis Insurance Company, Princeton Excess and Surplus Lines Insurance Company, Kinsale Insurance Company, Old Republic Union Insurance Company and Safety National Casualty Corporation provided the only viable conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2022 – 01/01/2023 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

RESOLUTION NO. 2-22

**CAMDEN COUNTY INSURANCE COMMISSION
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN COUNTY
DEPARTMENT OF POLICE SERVICES**

WHEREAS, the Camden County Insurance 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 has deemed it necessary and appropriate to obtain certain insurance coverages for the Camden County Department of Police Services; and

WHEREAS, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") in accordance with N.J.A.C.5:34-2.1 et seq. on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

BE IT RESOLVED, that the following insurance contracts to be awarded for the period of January 1, 2022 through January 1, 2023:

Purpose	Name of Firm	Term	Method of Purchase
EPL	Ace American Insurance Company	1/1/22 - 1/1/23	Through the NJCE
Property	Zurich American Insurance Co	1/1/22 - 1/1/23	Through the NJCE
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/22 - 1/1/23	Through the NJCE
GL/Law Enforcement	Kinsale Insurance Company Company	1/1/22 - 1/1/23	Direct
GL/LEL/AL	Old Republic Union Insurance Company	1/1/22 - 1/1/23	Direct
Automobile Liability	Genesis Insurance Company - Princeton Excess & Surplus	1/1/22 - 1/1/23	Direct
Workers' Compensation	Safety National Casualty Corporation	1/1/22 - 1/1/23	Direct
GL/Law Enforcement	QBE Insurance Corporation	1/1/22 - 1/1/23	Direct

BE IT FURTHER RESOLVED that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

BE IT FURTHER RESOLVED that the policy or policies providing the specific terms of such coverage and the certification are on file in the Fund’s office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Commission’s official newspaper in accordance with law and 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: January 27, 2022

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2022 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Camden County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:30 AM	January 27, 2022	Zoom Conference Call (<i>until further notice</i>)	Regular Meeting
10:30 AM	February 24, 2022	“	Re-Organizational Meeting
10:30 AM	March 24, 2022	“	Regular Meeting
10:30 AM	TBD	“	Regular Meeting
10:30 AM	May 26, 2022	”	Regular Meeting
10:30 AM	June 23, 2022	“	Regular Meeting
10:30 AM	July 21, 2022	“	Regular Meeting
10:30 AM	September 22, 2022	“	Regular Meeting
10:30 AM	October 27, 2022	“	Regular Meeting
10:30 AM	December 8, 2022	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator
CAMDEN COUNTY INSURANCE COMMISSION

RESOLUTION NO. 3-22

**CAMDEN COUNTY INSURANCE FUND COMMISSION
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2022**

WHEREAS, Under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

NOW THEREFORE BE IT RESOLVED, by the Camden County Insurance Fund Commission that the Commission shall hold public meetings during the year 2022 as listed below:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:30 AM	January 27, 2022	Zoom Conference Call (<i>until further notice</i>)	Regular Meeting
10:30 AM	February 24, 2022	“	Re-Organizational Meeting
10:30 AM	March 24, 2022	“	Regular Meeting
10:30 AM	TBD	“	Regular Meeting
10:30 AM	May 26, 2022	”	Regular Meeting
10:30 AM	June 23, 2022	“	Regular Meeting
10:30 AM	July 21, 2022	“	Regular Meeting
10:30 AM	September 22, 2022	“	Regular Meeting
10:30 AM	October 27, 2022	“	Regular Meeting
10:30 AM	December 8, 2022	“	Regular Meeting

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the official newspapers of the Commission and post a copy of this resolution in the Office of the Camden County Clerk.

ADOPTED: January 27, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
VICE-CHAIRPERSON

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2021 To 12/31/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Crown Woodcrest, LLC I - County of Camden, Division Of Insurance	15 Watts Street, 5th Floor New York, NY 10013	RE: additional insured Crown Woodcrest, LLC, Crown Properties, Inc., and their respective partners, agents and employees are additional insured on the above-referenced Commercial General Liability and Excess Liability policies if required by written contract	12/3/2021 #3162241	GL AU EX WC OTH
H - Fresh Dental of Voorhees I - Camden County College	ATT: Dr. Hung Luong 910 Haddonfield-Berlin Road Unit #8 Cherry Hill, NJ 08047	RE: student clinical Evidence of Insurance as respects to a student clinical at certificate holders facility	12/10/2021 #3176715	GL AU EX OTH
H - Homeward Bound Pet Adoption I - County of Camden, Division Of Insurance		re: snow removal The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to snow removal	12/14/2021 #3179004	GL AU EX WC OTH
H - Homeward Bound Pet Adoption I - County of Camden, Division Of Insurance	125 County House Road Blackwood, NJ 08012	re: snow removal The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to snow removal	12/14/2021 #3179110	GL AU EX WC OTH
H - Division of Local Government I - Camden County Improvement Authority	Services 101 South Broad Street Trenton, NJ 08625	Evidence of Insurance. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	12/21/2021 #3184651	GL AU EX WC OTH
Total # of Holders: 5				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

Date: December 16, 2021

Memo to: Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: December NJCE Report

2022 Budget & Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 13th to review the status of the 2021 renewal and any changes to the 2022 budget from their last meeting. Underwriting Manager is finalizing the marketing and negotiation of the NJCE excess insurance renewal and provided an update to the Finance Committee, as well as, the full Board of Fund Commissioners.

Executive Director reported that last month the Fund introduced a proposed 2022 budget based on certain assumptions of renewal negotiations. Executive Director reported the Finance Committee has recommended the NJCE adopt the 2022 budget that was introduced at the November 18th Board of Commissioners committee meeting with one amendment. The amendment comes from *Line item 14, Liability*, which decreased by \$104,994.

The Finance Committee recommended the adoption of the amended budget representing a total increase of \$3,342,387 or an 11.9% increase over the 2021 Assessed Budget. Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2022 budget and certified the assessments. In addition, the Board of Fund Commissioners empowered the Finance Committee to authorize the Underwriting Manager to bind and enter into the required agreements for the 2022 excess and ancillary coverages; a resolution formalizing the action will be included in the 2022 Reorganization agenda.

The Finance Committee will meet one more time with the Executive Director and Underwriting Manager prior to year-end to review the final marketing results to determine a final program structure and program insurers.

Financial Fast Track: The October Financial Fast Track reflected a statutory surplus of \$13.3 million.

Dividend: Last month, the Board of Commissioners, based on the recommendation of the Finance Committee authorized the release of a \$750,000 dividend. A filing was made on 11/30/2021 and we are awaiting a response from the regulatory agencies; if no response is received after 30 days of the filing date then the dividends will be distributed as requested. The member Insurance Commissions will receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment. The member Insurance Commissions will have the option to issue checks to their membership or use as an offset to their 2022 member assessment. Executive Director reported the dividend amount/allocation provided last month was based on a \$500,000 dividend in error. The NJCE Board of Fund Commissioners adopted a resolution correcting the refund amounts.

Workers' Compensation/Pension Offsets for Accidental Disability Claims: Executive Director reported in February, the NJ Department of Labor adopted a temporary rule reversing a 2006 rule that made the pension plan the primary payer of compensation for accidental disability retirements for “on-the-job” injuries. The Board of Fund Commissioners adopted a resolution to urge the rule change not be retroactive and further, asking legislatures to adopt amendments to cap the law so that property & casualty insurance costs are outside the cap for the next three years.

New Membership: Executive Director reported Ocean County Board of Health has accepted membership in the Ocean County Insurance Commission effective 12/31/21.

Professional Services/Competitive Contracts:

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: As reported last meeting, the following services are set to expire in February 2022. This is being provided for informational purposes only.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from November to December 2021, as well as, upcoming training events through February 2022.

Workers Compensation Claims Administrator Report

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

2022 Reorganization February Meeting: The Fund is scheduled to meet on Thursday, February 24, 2022 at 9:30am via Zoom to conduct the 2022 Reorganization.

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,362,224	13,622,244	148,710,061	162,332,305	
2.	CLAIM EXPENSES					
	Paid Claims	269,846	3,095,131	33,444,238	36,539,368	
	Case Reserves	101,856	362,751	6,854,756	7,217,507	
	IBNR	229,457	(907,725)	11,547,655	10,639,931	
	Excess Insurance Recoverable	0	293,117	(581,348)	(288,231)	
	Discounted Claim Value	(16,822)	59,861	(375,827)	(315,966)	
	TOTAL CLAIMS	584,338	2,903,135	50,889,475	53,792,610	
3.	EXPENSES					
	Excess Premiums	729,275	7,290,740	62,124,940	69,415,680	
	Administrative	73,560	716,253	6,931,067	7,647,320	
	TOTAL EXPENSES	802,835	8,006,993	69,056,007	77,063,000	
4.	UNDERWRITING PROFIT (1-2-3)	(24,948)	2,712,117	28,764,579	31,476,696	
5.	INVESTMENT INCOME	3,203	36,910	928,396	965,306	
6.	PROFIT (4 + 5)	(21,745)	2,749,027	29,692,975	32,442,002	
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516	
8.	DIVIDEND INCOME	0	0	1,786,569	1,786,569	
9.	DIVIDEND EXPENSE	0	(1,000,000)	(5,786,569)	(6,786,569)	
10.	INVESTMENT IN JOINT VENTURE	(202,524)	(409,146)	4,142,668	3,733,522	
11.	SURPLUS (6 + 7 + 8 - 9)	(224,269)	1,339,881	30,048,159	31,388,040	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	(274)	20,103	(331,727)	(311,624)	
	2011	(344)	42,007	302,035	344,043	
	2012	(107)	13,204	661,292	674,496	
	2013	680	(60,536)	3,270,726	3,210,190	
	2014	30,400	40,420	4,948,748	4,989,168	
	2015	12,152	52,099	6,520,640	6,572,739	
	2016	(20,023)	(423,948)	5,080,376	4,656,428	
	2017	63,727	(85,978)	6,094,099	6,008,121	
	2018	17,194	851,771	1,037,287	1,889,058	
	2019	5,330	449,165	1,368,653	1,817,817	
	2020	(55,790)	521,970	1,096,029	1,617,999	
	2021	(277,215)	(80,396)		(80,396)	
TOTAL SURPLUS (DEFICITS)		(224,269)	1,339,881	30,048,157	31,388,039	
TOTAL CASH					37,602,472	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	820	1,850	2,726,803	2,728,653
Case Reserves	(820)	(21,766)	37,296	15,530
IBNR	0	0	0	0
Discounted Claim Value	0	26	(47)	(21)
TOTAL FY 2010 CLAIMS	0	(19,890)	2,764,052	2,744,162
FUND YEAR 2011				
Paid Claims	3,013	21,957	2,128,996	2,150,953
Case Reserves	(3,013)	(64,217)	150,564	86,347
IBNR	0	0	1,210	1,210
Discounted Claim Value	0	467	(895)	(428)
TOTAL FY 2011 CLAIMS	0	(41,794)	2,279,875	2,238,081
FUND YEAR 2012				
Paid Claims	823	3,646	1,783,547	1,787,193
Case Reserves	1,777	(15,467)	25,179	9,713
IBNR	(2,600)	(4,100)	4,421	321
Discounted Claim Value	0	198	(248)	(49)
TOTAL FY 2012 CLAIMS	0	(15,722)	1,812,899	1,797,177
FUND YEAR 2013				
Paid Claims	1,217	13,192	3,732,139	3,745,331
Case Reserves	(1,211)	64,155	143,370	207,525
IBNR	(6)	(2,154)	9,075	6,921
Discounted Claim Value	0	(442)	(1,637)	(2,079)
TOTAL FY 2013 CLAIMS	0	74,751	3,882,947	3,957,698
FUND YEAR 2014				
Paid Claims	1,448	29,350	5,337,710	5,367,060
Case Reserves	1,252	(26,161)	53,026	26,865
IBNR	(2,700)	(11,814)	30,360	18,545
Discounted Claim Value	0	547	(1,013)	(466)
TOTAL FY 2014 CLAIMS	0	(8,078)	5,420,083	5,412,005
FUND YEAR 2015				
Paid Claims	4,674	34,040	3,352,063	3,386,103
Case Reserves	0	(281,072)	360,229	79,157
IBNR	(3,999)	(33,155)	42,382	9,228
Discounted Claim Value	0	4,165	(4,649)	(485)
TOTAL FY 2015 CLAIMS	675	(276,022)	3,750,024	3,474,002

FUND YEAR 2016				
Paid Claims	825	94,613	4,579,109	4,673,723
Case Reserves	(825)	(87,172)	465,084	377,911
IBNR	0	(69,281)	276,855	207,574
Discounted Claim Value	0	3,647	(12,280)	(8,634)
TOTAL FY 2016 CLAIMS	0	(58,194)	5,308,768	5,250,575
FUND YEAR 2017				
Paid Claims	12,261	207,719	2,960,303	3,168,022
Case Reserves	(551)	(256,314)	571,365	315,052
IBNR	(11,709)	(152,292)	416,684	264,392
Discounted Claim Value	0	6,186	(15,811)	(9,625)
TOTAL FY 2017 CLAIMS	(0)	(194,700)	3,932,541	3,737,840
FUND YEAR 2018				
Paid Claims	61,099	522,555	3,933,814	4,456,369
Case Reserves	(37,582)	(792,160)	2,022,254	1,230,094
IBNR	(23,517)	(560,293)	1,847,915	1,287,622
Discounted Claim Value	0	30,138	(65,830)	(35,692)
TOTAL FY 2018 CLAIMS	0	(799,760)	7,738,153	6,938,393
FUND YEAR 2019				
Paid Claims	27,227	666,590	2,450,266	3,116,857
Case Reserves	78,676	(155,414)	2,243,018	2,087,604
IBNR	(105,903)	(930,880)	2,515,231	1,584,352
Discounted Claim Value	0	47,965	(104,174)	(56,209)
TOTAL FY 2019 CLAIMS	0	(371,738)	7,104,341	6,732,603
FUND YEAR 2020				
Paid Claims	45,105	1,143,101	459,487	1,602,588
Case Reserves	83,033	318,137	783,372	1,101,509
IBNR	(128,138)	(2,513,279)	6,403,522	3,890,243
Excess Insurance Recoverable	0	293,117	(581,348)	(288,231)
Discounted Claim Value	0	52,368	(169,242)	(116,874)
TOTAL FY 2020 CLAIMS	0	(706,556)	6,895,791	6,189,235
FUND YEAR 2021				
Paid Claims	111,336	356,518		356,518
Case Reserves	(18,881)	1,680,202		1,680,202
IBNR	508,030	3,369,522		3,369,522
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(16,822)	(85,404)		(85,404)
TOTAL FY 2021 CLAIMS	583,663	5,320,838	0	5,320,838
COMBINED TOTAL CLAIMS	584,338	2,903,135	50,889,475	53,792,610

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2021			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,320,937	23,209,360	188,496,467	211,705,827
2.	CLAIM EXPENSES					
		Paid Claims	178,269	1,187,537	7,089,259	8,276,797
		Case Reserves	(370,689)	2,569,496	9,041,576	11,611,072
		IBNR	1,081,133	3,814,318	9,477,682	13,292,000
		Discounted Claim Value	(68,873)	(250,488)	(1,855,299)	(2,105,787)
		Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS		819,840	6,415,339	22,467,013	28,882,352
3.	EXPENSES					
		Excess Premiums	1,715,894	17,139,500	132,722,487	149,861,988
		Administrative	168,512	1,681,908	14,328,278	16,010,186
	TOTAL EXPENSES		1,884,406	18,821,409	147,050,765	165,872,174
4.	UNDERWRITING PROFIT (1-2-3)		(383,309)	(2,027,388)	18,978,689	16,951,301
5.	INVESTMENT INCOME		(33,165)	(5,140)	1,561,013	1,555,873
6.	PROFIT (4+5)		(416,474)	(2,032,528)	20,539,702	18,507,174
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(416,474)	(2,032,528)	15,432,151	13,399,623
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(362)	14	313,887	313,901
	2011		(570)	92	817,021	817,113
	2012		(953)	(9,772)	775,737	765,964
	2013		(1,666)	36,129	1,435,473	1,471,602
	2014		(2,515)	118,797	2,370,698	2,489,495
	2015		(3,022)	100,103	1,465,627	1,565,729
	2016		(207,837)	(493,967)	2,615,331	2,121,364
	2017		(3,705)	400,014	1,269,126	1,669,140
	2018		(3,924)	216,543	2,227,973	2,444,515
	2019		(4,011)	344,429	1,617,686	1,962,115
	2020		(2,586)	(934,765)	523,592	(411,173)
	2021		(185,323)	(1,810,142)		(1,810,142)
TOTAL SURPLUS (DEFICITS)			(416,474)	(2,032,528)	15,432,150	13,399,622
TOTAL CASH						31,702,239

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	(65)	65	(0)
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	0	1,401	1,581,076	1,582,477
	Case Reserves	0	9,848	55,743	65,591
	IBNR	0	(610)	6,513	5,903
	Discounted Claim Value	0	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS		0	9,756	1,636,566	1,646,321
FUND YEAR 2013					
	Paid Claims	28,823	17,596	884,946	902,542
	Case Reserves	(7,257)	(33,774)	449,993	416,219
	IBNR	(21,566)	(21,566)	74,752	53,186
	Discounted Claim Value	0	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS		(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014					
	Paid Claims	4,184	1,156	475,133	476,289
	Case Reserves	(95,332)	(195,280)	468,318	273,037
	IBNR	91,148	62,055	82,005	144,060
	Discounted Claim Value	0	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS		0	(118,878)	975,025	856,147
FUND YEAR 2015					
	Paid Claims	147,451	264,665	879,632	1,144,296
	Case Reserves	(253,245)	(499,828)	1,970,599	1,470,771
	IBNR	105,794	101,770	110,856	212,627
	Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS		0	(100,233)	2,815,698	2,715,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	189	156,183	678,557	834,740
	Case Reserves	204,645	482,637	1,006,194	1,488,831
	IBNR	0	(151,073)	233,390	82,317
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS		204,834	493,916	1,830,493	2,324,409
FUND YEAR 2017					
	Paid Claims	1,672	20,939	367,768	388,707
	Case Reserves	(5,067)	(311,749)	1,687,621	1,375,872
	IBNR	3,395	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS		0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	2,690	133,872	358,016	491,887
	Case Reserves	211,542	328,812	563,782	892,594
	IBNR	(214,232)	(754,620)	1,803,479	1,048,859
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS		0	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	0	(91,878)	704,297	612,419
	Case Reserves	(149,999)	269,347	589,734	859,081
	IBNR	149,999	(579,323)	2,688,900	2,109,577
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS		0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	(9,119)	175,261	449,634	624,895
	Case Reserves	(254,973)	1,351,924	2,249,493	3,601,418
	IBNR	264,092	171,847	2,871,245	3,043,092
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS		0	933,164	3,593,835	4,526,998
FUND YEAR 2021					
	Paid Claims	2,380	508,344		508,344
	Case Reserves	(21,005)	1,167,559		1,167,559
	IBNR	702,504	5,158,882		5,158,882
	Discounted Claim Value	(68,873)	(639,358)		(639,358)
TOTAL FY 2021 CLAIMS		615,006	6,195,427	0	6,195,427
COMBINED TOTAL CLAIMS		819,840	6,415,339	22,467,013	28,882,352

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

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

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 4-22

January 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 2010

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000963			
000963	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	2,727.00
			2,727.00
000964			
000964	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	6,388.00
			6,388.00
		Total Payments FY 2010	9,115.00

FUND YEAR 2011

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000965			
000965	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	1,875.00
			1,875.00
000966			
000966	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	5,246.00
			5,246.00
		Total Payments FY 2011	7,121.00

FUND YEAR 2012

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000967			
000967	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	665.00
			665.00
000968			
000968	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	2,245.00
			2,245.00
		Total Payments FY 2012	2,910.00

FUND YEAR 2013

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000969			
000969	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	617.00
			617.00
000970			
000970	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	1,966.00
			1,966.00
Total Payments FY 2013			2,583.00

FUND YEAR 2014

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000971			
000971	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	912.00
			912.00
000972			
000972	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	2,679.00
			2,679.00
Total Payments FY 2014			3,591.00

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000973			
000973	CAMDEN COUNTY BOARD OF SOCIAL SERVICES	CEL DIVIDEND 2021	878.00
			878.00
000974			
000974	CAMDEN COUNTY COLLEGE	CEL DIVIDEND 2021	2,697.00
			2,697.00
Total Payments FY 2016			3,575.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000975			
000975	BROWN & CONNERY, LLP	LEGAL FEES - SOSINA VAGE - 12/21	43.00
000975	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 12/21	813.74
000975	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 11/21	2,039.16
000975	BROWN & CONNERY, LLP	LEGAL FEES - CARMICHAEL - 11/21	21.50
000975	BROWN & CONNERY, LLP	LEGAL FEES - SOSINA VAGE - 11/21	21.50
			2,938.90
000976			
000976	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	5.90
000976	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/21	5.30
			11.20
000977			
000977	COURIER-POST	ACCT# CHL-079881 - MTG- 12.2.21	27.16
000977	COURIER-POST	ACCT #254697 - AUDIT SYNOPSIS - 11.5.21	184.80
			211.96
Total Payments FY 2021			3,162.06

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000978			
000978	CONNER STRONG & BUCKELEW	LAW ENF. LIAB./GL - QBE INS. CO. 1/22	754,043.00
000978	CONNER STRONG & BUCKELEW	EX. LIAB. - QBE INS. CO. 1/22	218,019.00
000978	CONNER STRONG & BUCKELEW	EX. LIAB. - KINSALE INS. CO. 1/22	413,528.00
000978	CONNER STRONG & BUCKELEW	EX. LAW ENF. LIAB. - OLD REP. UNION 1/22	590,850.00
			1,976,440.00
000979			
000979	CONNER STRONG & BUCKELEW	AUTO LIAB. - GENESIS INS. CO. 1/22	600,029.00
000979	CONNER STRONG & BUCKELEW	EX. LIAB. - PRINCETON EXP. & SURP. 1/22	282,000.00
			882,029.00
000980			
000980	CONNER STRONG & BUCKELEW	WC - SAFETY NAT. CAS. CO. (MID.) 1/22	347,877.00
			347,877.00
000981			
000981	COMPSERVICES, INC.	MANAGED CARE FEE 1/22	4,224.92
000981	COMPSERVICES, INC.	MANAGED CARE FEE 1/22	7,025.08
			11,250.00
000982			
000982	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 1/22	12,452.24
000982	COMPSERVICES, INC.	ADMIN FEE FOR WC 1/22	20,705.26
			33,157.50
000983			
000983	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/22	15,785.42
			15,785.42
000984			
000984	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 1/22	476.25
000984	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/22	275.41
			751.66
Total Payments FY 2022			3,267,290.58
TOTAL PAYMENTS ALL FUND YEARS			3,299,347.64

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY INSURANCE COMMISSION						
ALL FUND YEARS COMBINED						
CURRENT MONTH	October					
CURRENT FUND YEAR	2021					
Description:		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$35,884,373.61	35,580,768.35	43597.07	211076.08	20469.13	28462.98
Opening Interest Accrual Balance	\$0.00	-	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$3,201.43	\$3,142.55	\$13.82	\$24.69	\$7.05
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$3,201.43	\$3,142.55	\$13.82	\$24.69	\$7.05
9	Deposits - Purchases	\$2,637,658.87	\$2,187,775.28	\$243,179.56	\$56,420.19	\$87,613.22
10	(Withdrawals - Sales)	-\$1,004,503.99	-\$671,708.05	-\$198,692.62	-\$7,807.06	-\$108,420.43
Ending Cash & Investment Balance	\$37,602,472.43	\$37,099,978.13	\$88,097.83	\$259,713.90	\$3,072.10	\$151,610.47
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$276,028.21	\$81,666.52	\$96,550.91	\$4,408.40	\$86,417.84	\$6,984.54
(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
Balance per Bank	\$37,877,657.64	\$37,181,644.65	\$184,648.74	\$264,122.30	\$88,646.94	\$158,595.01

CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2021									
Month Ending: October									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,432,707.49	9,083,154.31	133,112.94	22,657,979.07	40,925.54	(250,011.83)	(109,139.16)	1,977,387.84	35,966,116.19
RECEIPTS									
Assessments	34,386.81	73,908.31	12,914.51	322,862.62	0.00	811,900.85	86,923.08	9,530.75	1,352,426.93
Refunds	0.00	0.00	0.00	615.28	0.00	0.00	0.00	0.00	615.28
Invest Pymnts	196.66	790.61	362.06	1,698.05	1.23	2.99	133.97	15.85	3,201.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	196.66	790.61	362.06	1,698.05	1.23	2.99	133.97	15.85	3,201.42
Other *	0.00	0.00	0.00	694,575.13	0.00	0.00	140,157.94	0.00	834,733.07
TOTAL	34,583.47	74,698.92	13,276.57	1,019,751.08	1.23	811,903.84	227,214.99	9,546.60	2,190,976.70
EXPENSES									
Claims Transfers	3,702.01	11,424.96	10,555.92	276,347.28	0.00	0.00	0.00	0.00	302,030.17
Expenses	0.00	0.00	0.00	11,250.00	0.00	140,157.94	70,416.52	0.00	221,824.46
Other *	0.00	0.00	0.00	30,765.77	0.00	0.00	0.00	0.00	30,765.77
TOTAL	3,702.01	11,424.96	10,555.92	318,363.05	0.00	140,157.94	70,416.52	0.00	554,620.40
END BALANCE	2,463,588.95	9,146,428.28	135,833.58	23,359,367.10	40,926.77	421,734.06	47,659.30	1,986,934.43	37,602,472.49



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						



MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION

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

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 20, 2022

DATE OF MEETING: January 27, 2022

CCIC SERVICE TEAM

December 2021 – January 2022

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		

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 9:** Attended the CCIC meeting via teleconference.
- **December 15:** Attended the CCIC Safety Committee meeting via teleconference.
- **January 4:** Attended the CCIC Claims Committee meeting via teleconference.
- **January 19:** Attended the CCIC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 24:** Plan to attend the CCMUA Safety Committee meeting via teleconference.
- **January 27:** Plan to attend the CCIC meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Managing Slip & Fall Risks During Winter Months – December 16.
- NJCE JIF - SD Bulletin: Best Practices for Snow Emergencies – December 21.
- MSI-NJCE Expo 2022 – January 7.
- NJCE JIF - JAMC LE Bulletin - Winter Weather Considerations for the Law Enforcement Leader – January 10.
- NJCE JIF - JAMC LE Message: Resource Considerations for Reducing Officer Involved Motor Vehicle Crashes – January 11.
- NJCE JIF - Live Safety Training – March 2022 Registration Now Open! – January 12.
- NJCE JIF - SD Bulletin: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.
- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Please Note: New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led Virtual classes and starting in February 2022 In-Person classes will be offered via MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).

Virtual Live Training - Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with our in-person classes, but with the flexibility and safety of online delivery.

- The February thru March 2022 Live Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

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

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.

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



NJCE Learning Management System (LMS) - The learning history for the participants that attended the 2021 Live Virtual Training classes has been recorded in the users Transcripts on the NJCE LMS. Certificates are available for LMS Administrators to print or save from the website.

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, Thank you.

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY

The training 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. These courses can be taken individually.
 - Ethics for NJ Local Government Employees (2 hours)
 - Practical Leadership – 21 Irrefutable Laws (2 hours)

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
5/4/22	Cumberland - TBD	
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 and for course descriptions and locations, go to the [MSI-NJCE Expo Schedule](#)

J.A. Montgomery

CONSULTING

Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual via Zoom and In-Person classes through MSI-NJCE Expos ([2022 MSI-NJCE Expo Schedule](#)) and the NJCE Leadership Academy (*In-Person Classes noted below with (*)*).

Links for the “In-Person*” class registrations will take you to the NJCE Learning Management System (LMS) to Enroll in the class. If you have not been set-up with a User Account on the NJCE LMS please click on the “New User Registration” button at the bottom of the login page. Once on the NJCE LMS Home Page click on the appropriate College (one of the 7 Departmental Named boxes). The location of the class is included within the description of these courses. **Registration is Required and walk-ins will not be permitted due to classroom size restrictions.**

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

Date	Training Topic	Time
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am
2/8/22	Preparing for the Unspeakable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am
2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am

2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am
2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
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	<u>MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</u>	8:30 - 12:30 pm
3/3/22	<u>MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</u>	8:30 - 10:30 am
3/3/22	<u>MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</u>	10:30 - 12:30 pm
3/4/22	<u>CDL: Drivers Safety Regulations</u>	8:30 - 10:30 am
3/4/22	<u>Fire Safety</u>	11:00 - 12:00 pm
3/4/22	<u>Mower Safety</u>	1:00 - 2:00 pm
3/7/22	<u>Back Safety / Material Handling</u>	8:30 - 9:30 am
3/7/22	<u>Fire Extinguisher Safety</u>	10:00 - 11:00 am
3/7/22	<u>Employee Conduct and Violence Prevention in the Workplace</u>	1:00 - 2:30 pm
3/8/22	<u>Preparing for First Amendment Audits</u>	9:00 - 11:00 am
3/8/22	<u>HazCom w/GHS</u>	1:00 - 2:30 pm
3/9/22	<u>Fire Safety</u>	8:30 - 9:30 am
3/9/22	<u>Fire Extinguisher Safety</u>	10:00 - 11:00 am
3/9/22	<u>Flagger Skills and Safety</u>	1:00 - 2:00 pm
3/10/22	<u>Confined Space for Entrants & Attendants</u>	8:30 - 10:30 am
3/10/22	<u>Implicit Bias in the Workplace</u>	9:00 - 10:30 am
3/10/22	<u>Work Zone: Temporary Traffic Control</u>	1:00 - 3:00 pm
3/11/22	<u>Ladder Safety/Walking Surfaces</u>	8:30 - 10:30 am
3/11/22	<u>Bloodborne Pathogens (BBP)</u>	11:00 - 12:00 pm
3/14/22	<u>Jetter/Vacuum Safety Awareness</u>	8:30 - 10:30 am
3/14/22	<u>Law Enforcement Work Zone Refresher Training</u>	1:00 - 3:00 pm
3/15/22	<u>Accident Investigation</u>	9:00 - 11:30 am
3/15/22	<u>Safety Committee Best Practices</u>	1:00 - 2:30 pm
3/16/22	<u>Bloodborne Pathogens (BBP)</u>	8:30 - 9:30 am
3/16/22	<u>CDL: Supervisors Reasonable Suspicion</u>	10:00 - 12:00 pm
3/16/22	<u>Lock Out/Tag Out (LOTO)</u>	1:00 - 3:00 pm
3/17/22	<u>Flagger Skills and Safety</u>	8:30 - 9:30 am
3/17/22	<u>Chain Saw Safety</u>	10:00 - 11:00 am
3/17/22	<u>HazCom w/GHS</u>	1:00 - 2:30 pm
3/18/22	<u>CDL: Drivers' Safety Regulations</u>	8:30 - 10:30 am
3/18/22	<u>Hearing Conservation</u>	11:00 - 12:00 pm
3/18/22	<u>Introduction to Understanding Conflict</u>	10:00 - 12:00 pm
3/22/22	<u>Mower Safety</u>	8:30 - 9:30 am
3/22/22	<u>Chipper Safety</u>	10:00 - 11:00 am
3/22/22	<u>Indoor Air Quality Designated Person Training</u>	1:00 - 2:00 pm
3/23/22	<u>HazMat Awareness w/HazCom GHS</u>	8:30 - 11:30 am
3/23/22	<u>Fall Protection Awareness</u>	1:00 - 3:00 pm
3/24/22	<u>Employee Conduct and Violence Prevention in the Workplace</u>	9:00 - 10:30 am
3/24/22	<u>Personal Protective Equipment (PPE)</u>	1:00 - 3:00 pm
3/25/22	<u>Shop & Tool Safety</u>	8:30 - 9:30 am
3/25/22	<u>Ladder Safety/Walking Surfaces</u>	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

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.

- 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. 5-22

**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: 2446, 2554, 2435, 1567, 1167 & 9735

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: January 27, 2022

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 9, 2021
VIA TELECONFERENCE
10:30 AM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

PERMA
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew
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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:

Bob Cornforth, Camden County MUA
Ceil Murphy, Camden County College
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Tim Reilley, J.A. Montgomery

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 28, 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 November 23, at 2:00 PM. Mr. Prince said the next meeting was scheduled for December 15 via Zoom. Mr. Prince noted the agenda included the meeting schedule for 2022. Zoom. Mr. Prince then asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee did not meet in December due to the adjusted Commission Meeting date. Ms. Conicella said the claims would be discussed and presented during closed session. Ms. Conicella referred to a copy of the 2022 Claims Committee Schedule which was included in the agenda. Ms. Conicella asked if there were any questions and concluded her report.

EXECUTIVE DIRECTOR:

2022 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the 2022 proposed Property & Casualty Budget in the amount of \$17,343,237 which was included in the agenda. Executive Director noted the overall increase in the budget was 3.3%, however that amount did vary amongst the members. Executive Director reviewed the loss funds, lines 1 through 8 and pointed out there was a big savings in the workers' compensation loss funds, noting this line was reduced by \$500,000. Executive said that was offset somewhat by the liability and auto lines, but the overall decrease was .92%.

Executive Director advised the NJCE premium was increased by 11.18% and said this was well documented at the NJCE and Finance Committee Meetings and included the delta from the 2021 budget. Executive Director explained it was a hard commercial line marketplace and also Hurricane Ida and Covid were factors in the budget. Executive Director advised Mr. Hrubash and the team worked really hard to obtain an increase as low as possible and the initial increase was roughly 18%. Executive Director indicated the total loss funds were an increase of 3.28%.

Executive Director reviewed the Expense Lines of the budget and advised there were 2% contractual increases for the vendors listed.

Executive Director then referred to Ancillary Coverages and reported the Medical Malpractice and Pollution Liability had rather large increases.

Executive Director reviewed a copy of the member assessments which were being displayed on the screen and noted the Health Services were being phased out and should be eliminated over the years. Executive Director said a copy of the assessments would be e-mailed out to the members after the meeting.

Executive Director advised the assessment payments would be due on 3/15/22, 5/15/22 and 9/15/22. Executive Director noted the Fund Office would advertise the proposed 2022 Budget in the Commission's official newspaper. Executive Director asked if anyone had any questions and requested a motion to introduce the budget.

**MOTION TO INTRODUCE THE 2022 PROPERTY & CASUALTY
BUDGET IN THE AMOUNT OF \$1,343,237 AND SCHEDULE A PUBLIC
HEARING ON JANUARY 27, 2022 AT 10:30 AM**

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

NJCE DIVIDEND: Executive Director advised the NJCE Board of Commissioners reviewed dividend options and recommended the Fund release a \$750,000 dividend. Executive Director reported Camden County Insurance Commission's share of the dividend was just under \$300,000. Executive Director referred to a copy of a summary which was included in the agenda. Executive Director said members would have an option of taking their dividend as a check or as an offset to their 2022 assessment. Executive Director advised the Fund Office would send a letter to each member entity to find out their preference shortly. Executive Director advised we usually provide Commission's dividend options early in the spring.

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. Executive Director advised there were 5 certificate of insurances issued during the month of October and 1 during the month of November.

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: Executive Director advised the NJCE met on October 28, 2021 and the NJCE Finance Committee met on November 15, 2021. Executive Director reported he NJCE also met again on November 18, 2021 and introduced the 2022 Budget. Executive Director said written summery reports of the meetings were included in

the agenda. Executive Director reported the Finance Committee was scheduled to meet on December 13, 2021 at 9:30 AM; and the NJCE scheduled a meeting for December 16, 2021. Executive Director said a Public Hearing for the 2022 Budget would be held at this meeting.

CCIC FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director advised as of September 30, 2021 there was a surplus of \$31,612, 308. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$3,936,046 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount is \$35,966,114

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available and would appear in the next agenda.

MEETING DATES FOR 2022: Executive Director said the agenda included the proposed meeting dates for 2022 and noted the April 28 meeting would be changed. In response to Executive Director’s inquiry, Chairman Angilella said he thought we should continue to meet virtually and continue to monitor the status of the pandemic.

January 27, February 24, March 24, April 28, May 26, June 23, July 22, September 22, October 27 and December 8

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 November and December Bills Lists, Resolutions 58-21 & 59-21 which were included in agenda.

MOTION TO APPROVE RESOLUTION 58-21 NOVEMBER BILLS LIST IN THE AMOUNT OF \$110,731

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

MOTION TO APPROVE RESOLUTION 55-21 DECEMBER BILLS LIST IN THE AMOUNT OF \$194,360.08

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

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

CLAIM SERVICE – PERMA: Ms. Conicella referred to a copy of a memorandum which was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed

the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21.

CLAIM SERVICE - AMERI-HEALTH: Ms. Hall reviewed the Medical Savings Report for November which was included in the agenda. Ms. Hall advised the total billed for November was \$98,370,000 and the total paid was \$48,524.00 with a gross savings of \$40,241 or 45.30%. Ms. Hall advised the net savings was \$33,216 and network utilization was 93.30%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the October - November 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 through February 28, 2022. Mr. Prince said the instructions for registering were included in the agenda and employees could register on the NJCE website. Mr. Prince said he could always do in person training if needed. Mr. Prince advised he had one additional item and said he was going to schedule a tutorial of the Learning Management System for the Building and Ground Department. Mr. Prince concluded his report.

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 60-21, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests

MOTION TO APPROVE RESOLUTION 60-21 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/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3178	\$ 161,022.48	PAR
1006	\$ 163,112.88	PAR
6435	\$ 203,866.98	PAR
9777	\$ 74,500.62	PAR
3094	\$ 175,788.60	PAR
3046	\$ 92,077.00	PAR
9727	\$ 126,557.46	PAR
9727	\$ 50,407.20	SAR
1036	\$ 60,632.60	PAR
1020	\$ 74,884.40	PAR
2440	\$ 54,449.28	PAR
7517	\$ 43,076.00	PAR
1385	\$ 69,690.74	PAR
9067	\$ 25,000.00	PAR
1082	\$ 650,000.00	PAR
8129	\$ 86,000.00	PAR
8129	\$ 81,000.00	SAR
9308	\$ 152,500.00	PAR

Motion
Second:
Vote:

Chairman Angilella
Commissioner Wright
Unanimous

Chairman Angilella advised the next meeting is scheduled for January 27, 2022, 10:30 AM, via Zoom.

MOTION TO ADJOURN

Motion
Second:
Vote:

Chairman Angilella
Commissioner Wright
Unanimous

MEETING ADJOURNED: 11:30 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

2022 NJCE EXCESS JOINT INSURANCE FUND OVERVIEW

CONNER
STRONG &
BUCKELEW

2022 Renewal Summary

Summary for Members



Overview



Renewal Overview

As presented during our Pre-Renewal Presentation in August, we are still at the peak of a hard market, which is probably the most difficult hard market since the mid-1980s. Practically every line of coverage is being impacted in their own way by their own unique claims trends, with very few areas jumping on the rate-increase train.

- **Property** – Increasing frequency and severity of natural disasters (flood, wind, fires, etc.), plus a return of the classical fire and water damage losses. Less interest by insurers to put out large capacity. Aging buildings and infrastructure and rising building costs become critical issues.
- **Liability** – “Social inflation”. Claim severity is up by about 300% over past seven years, with some erosion of public entity immunities and volatile sentiment of the public/juries. Most insurers have already cut back capacity to \$5m or less, with increases in retentions. Law enforcement continues to be problematic, along with aging infrastructure (bridges, dams, roadways, etc.). Sexual Abuse/Molestation coverage is limited, with required policies and training.
- **Workers’ Compensation** – COVID-19 trends, including the impact of “long-COVID”. Increase in medical costs and compensation, plus increasing presumptions.
- **Public Officials / Employment Practices** – The employment practices frequency in claims trends continue, with added financial pressure from social inflation.
- **Cyber** – Staggering increase in frequency and severity of ransomware, as well as the incalculable impact of widespread cyber events (i.e. Solar Wind, Microsoft Zero Day, AWS downtime, etc.). Nearly no interest of insurers to write public entities due to claims history and lack of critical minimum controls.
- **Medical Malpractice** – Long term care and hospitals are seen as high risk due to claims trends.
- **Pollution** – Increasing frequency of widespread environmental events, with some impact from adjustments to acceptable levels of chemicals (PFCs, drugs, classic air pollution, etc.). Insurer space has shrunk substantially over past ten years. Increasing amounts of exclusions to narrow insurer exposure (capital improvements, lead, mold, PFCs, sewage backup, etc.). Aging storage tanks are becoming uninsurable.

The keystone of successful renewals in today’s environment is partnering with insurers interested in long-term relationships with a track history of being as steady as possible through renewals. The NJCE has spent much effort through the years to identify these insurers, while recognizing it needs to remain vigilant as changes are needed from time to time. At this year’s renewal, the coverages needing heavy marketing were the Property, Workers’ Compensation, Cyber and Pollution.

Renewal Overview

Zurich has been an incredibly strong partner of the program, despite very difficult years of losses. However, Zurich is beginning to cut back on capacity. This coupled with rate and retention increases made it very appropriate to market Zurich's layer. In the current market, the NJCE had two routes of replacing Zurich: 1) Layered and quota share with multiple markets; or 2) Alliant Property Insurance Program (APIP). The layered/quota share option was not yielding better rates or coverages than what Zurich was offering. On the other hand, APIP, which is a dedicated large public entity property insurance program, was able to provide an excellent renewal option for the NJCE.

The Workers' Compensation needed to be marketed due to unfavorable claims responses on COVID-19 and increasing rates. The market is limited for public entity Workers' Compensation, especially when considering law enforcement and other first responders. Overall, the incumbent provided the best options.

Chubb, as well as just about all other insurers, are trying to severely limit or non-renew their public entity cyber books. As such, we saw Chubb cut their limits down to \$1m in some circumstances, double the price, triple retentions and provide no ransomware coverage with a Protective Safeguards exclusion for MFA. Out of the entire marketplace, only one insurer was willing to provide sufficient coverage: Cowbell. It is paramount to remember in this cyber market for public entities, getting any coverage is a tremendous win, so the NJCE getting a full coverage option with strong limits is extraordinary. We will be talking extensively about Cyber over the next year.

As discussed at the beginning of 2021, Zurich (incumbent) would be exiting Pollution altogether, so a marketing effort had to be done. The market has been shifting for Pollution over past six years, which resulted in us only receiving real options from about three insurers, while only one of those offering a palatable renewal from all perspectives.

The next page provides an overview of key changes for this renewal; however, it is important to review the full presentation for all details, as well as the insurance policies upon issuance. There have been many changes between the new insurers, updated policy forms and shifting coverages in all lines of coverage.

You will also find a page of important tasks for risk managers to work on with their members.

As we pass through our third renewal in a difficult market, we sincerely thank all of you for your assistance, support, patience and confidence in us. We could not accomplish what we have with out you. We are extremely proud to say we achieved a strong and comparable renewal at a 10% overall rate increase.

Key Coverage Changes

■ Property

- New Property form
- Time Element: \$25,000,000
- Delay In Completion is no longer covered
- Fine Arts has a \$100,000 sublimit per item
- Historic Property Preservation has a \$500,000 sublimit, and the property is only eligible if on an official federal, state or local register; special historic appraisals are required prior to a claim
- Spoilage Service Interruption added with a \$100,000 sublimit
- Zurich is using custom flood zones instead of FEMA definitions, so some of your non-high hazard FEMA zoned locations are in Zurich's High Hazard zone now
- High Hazard Flood deductible has a \$5,000,000 maximum per occurrence
- Unnamed/Miscellaneous Locations only receive a maximum of \$5,000,000 for Flood, subject to all other terms
- Vehicles: \$10,000,000
- Over-the-road coverage is no longer provided by Zurich; only at Insured Locations
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit

■ Cyber

- All NJCE members now included in a single policy with a new insurer. Expiring limits per member are maintained, but all will share in a single \$5,000,000 aggregate. \$250,000 retention.
- Ransomware is sublimited to \$250,000 for any member without Multi-Factor Authentication (MFA) fully implemented for remote access.
- A \$2,000,000 excess of \$5,000,000 policy was purchased for aggregate protection only, no drop-down.

■ Medical Malpractice

- Defense is now inside the limit.
- Sexual Abuse/Molestation is sublimited in Chubb's \$10m x \$11m layer to \$2,000,000

Key Coverage Changes

■ Pollution

- New form with new insurer
- One year term, so aggregate reduced to \$10,000,000 with a \$50,000 deductible
- PFAS, PFOA and PFOS Exclusion applying to all locations except administrative offices/buildings, public libraries and courthouses.
- Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit.
- Onsite Cleanup Costs Restriction.
- Capital Improvement Exclusion (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
- Landfill or Recycling Facility Exclusion (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
- Lead in Potable Water Exclusion
- Odors and Atmospheric Migration Exclusion
- Sewage Backup Exclusion
- Prior Claims Exclusion.
- No Green Restoration Costs Coverage.
- Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible.
- Contractors Pollution Liability Coverage, subject to a \$1,000,000 sublimit.
- No Historic Fill Exclusion.



Key Tasks for 2022



Key Tasks for 2022

Property

- Clean the Statement of Values: Complete COPE 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.
- Fine Arts should be available in an itemized format with valuation proof. If any are over/near \$2.1m, we should review coverage.
- Properties looking for historical valuation must be on a proper federal, state or local historical register, and a special historical appraisal must be 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 available from Zurich, but must be underwritten.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, and consider purchasing the same for any locations not deemed as FEMA SFHA, but on Zurich's list of "High Hazard" locations (FEMA "X" locations). Please note, the NJCE and its professionals do not run flood zones for members.
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails.
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors.
- Unmanned aircraft over 10 pounds must submit full details for insurer review.
- Dam and bridge schedules, and current engineering inspection reports for both (regulation requires these reports every 2-4 years on average).

Cyber

- Setup a session with Cowbell's Risk Engineering team in first two months of the year.
- 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 – Submit a list of planned capital improvements for 2022.
 - Will most likely need the following for underwriting review: Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



Coverage Change Details



Coverage Changes / Options

Property

Changes

Zurich has switched its coverage form entirely this year (for all insureds) from the Edge I to the Edge II. Since it is a completely new form, many things have changed, as outlined in their Non-Renewal Notice and Quotation Notice. Following are certain key items we want to make note of:

- Capacity decreased from 100% to 90%.
- Gross Earnings / Gross Profits (Time Element) is limited to \$25,000,000; was included to full limit.
 - Only one member has reported Business Income (CCIA of \$500k), and a few members reported Rental Income (all less than \$2m)
- Bridges, dams, docks, wharfs, etc. are being handled by a new coverage called Completed Civil Engineering Structures.
 - The coverage has new limiting terms, but we are still maintain the coverage we had from 2021.
- Delay In Completion, a Builder's Risk Time Element coverage, is no longer provided.
- Fine Arts now has a \$100,000 sublimit per item; previously no sublimit per item.
- Zurich is handling historic property valuation coverage via its new Historical Building Preservation coverage, which Zurich is currently limiting to \$500,000; this was previously included in full limit.
 - Only a few locations have "historic" in their name/description, but none have indicated they are on a historic register.
- Land Improvements now has a \$5,000 sublimit per item for trees not replaced within 12 months; there was previously no sublimit and no time limit.
- The Newly Acquired coverage is now Per Occurrence instead of Per Location.
- Spoilage From On Premises Service Interruption is a new coverage added with a \$100,000 sublimit.
- Tenants Access is now limited to 90 days; this previously did not have a time limitation.
- Tenants Relocation and Replacement Expenses is limited to 365 days; this previously did not have a time limitation.
- The Equipment Breakdown sub-coverage of Ammonia Contamination is now expanded to all Refrigerants.
- Flood Changes:
 - Zurich is no longer using FEMA flood zones; they are using their own zones called Medium and High Hazard. Medium Hazard does not come with any limitations compared to other non-zone locations. The High Hazard zone replaces Special Flood Hazard Area (SFHA).
 - Flood for Errors & Omissions, Miscellaneous Personal Property/Unnamed Locations, Newly Acquired and Transit is limited to \$5,000,000.
- The previous deductible language for Flood, Quake and Named Storm of "This deductible applies regardless of any other deductible." has been deleted, and none of these deductibles are "Per Location", indicating just the single largest deductible of the occurrence will apply.
- High Hazard Flood deductible will now have a maximum of \$5,000,000 per occurrence; this was previously unlimited.
- Vehicles sublimit is reduced from \$15,000,000 to \$10,000,000.
- Over-the-road coverage for Vehicles is now excluded (still covered while at an Insured Location).
 - No vehicles above \$1m, and our deductible is \$2m.
- Coverage added for fill beneath Land Improvements, bridges, dams, etc.
- Transmission and Distribution lines now covered for 2,000 feet beyond Insured Location; this was previously only 1,000 feet.
- Gross Profit option added to Time Element, in addition to the already existing Gross Earnings option.
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit; these were previously sublimited to \$25m or less.
- Our custom endorsements from previous years will be added.
- The Cyber coverages/terms continue to completely evolve, but physical damage from cyber as a peril, as well as damage to non-tangibles (data) are still largely excluded.

Coverage Changes

Property

Change Spotlight

Flood Zones

Some of the High Hazard Flood Zone locations may not be in a FEMA-defined high hazard zone. As such, the member may not currently be purchase NFIP coverage. The opposite may also be true where Zurich has not defined certain FEMA-defined high hazard locations into their High Hazard zone. The NJCE will continue providing the delta of the policy deductible and maximum NFIP limit for FEMA high hazard zones.

Vehicles

NJCE will continue over-the-road coverage, but only within the retention of \$2,000,000.

Historical Valuation

Zurich is now sublimiting the Historical Valuation provision to \$500,000. We have a few locations on the SOV with historical in the name, but no locations are noted as being on an official historic registry.

During 2022, all members requesting special historical valuation for a building must:

1. Update the SOV showing it is on either the National, State or Local Historical Registry.
2. Obtain an official appraisal from a certified historical appraiser, and provide a copy of such to us.
3. Update the value in the SOV to match the appraisal.

Coverage will cease in 2023 if no appraisal is provided. Up to \$5,000,000 limit is available mid-term after proper appraisal is provided to and reviewed by Zurich.

Flood for Unnamed Locations, etc.

Zurich is now sublimiting Flood for Newly Acquired/Unnamed Locations (etc.) to \$5,000,000.

Any new locations requiring Flood coverage should be reported immediately to ensure no gap in coverage.

Coverage Changes

Public Officials / Employment Practices

Changes

- Only one retention change for one member's EPL, as already conveyed to that member.
- Fee & Price Exclusion added (price gouging, price fixing, predatory pricing).
- The buffer policies for the Burlington County entities will not be purchased.

Coverage Changes

Cyber

Cowbell Cyber was the only insurer willing to offer an alternative quotation. Cowbell will maintain the limits purchased by all members from 2021. The key difference is Cowbell will provide a combined aggregate for the entire NJCE of \$5m versus each member having their own aggregate.

The cost of the Cowbell option comes in at a 150% increase against the expiring program (\$1m v. \$450k). However, on an apples-to-apples basis, the Cowbell option is about 30% lower than Chubb's renewal when considering the limits offered by Cowbell versus the cost per million of limits from Chubb. In addition, Cowbell is only requiring a retention of \$250k versus the retentions by Chubb ranging from \$100k-\$350k.

One critical note about Cowbell is they are sublimiting Ransomware to \$250k for any members that currently do not have Multi Factor Authentication (MFA) in place, but will immediately remove such sublimit once it is confirmed in place.

We have also secured a \$2m x \$5m option from Great American, which is aggregate protection only (no drop-down).

Coverage Changes

Pollution

This renewal brought the end of a three year term with Zurich, who has exited the Pollution market. The best alternative quotes received, by far, were from Allied World (AWAC).

One important note is all insurers are only willing to offer a one year term. As such, we have secured aggregate limit options of both the expiring \$25m and just \$10m. On average, you can save about 17% by decreasing the aggregate to \$10m, which is what they NJCE has chose to do.

The NJCE also purchased the \$50,000 deductible option for additional savings.

The renewal with a new insurer comes with many changes, as outlined on the next page.

Coverage Changes

Pollution

Changes

The AWAC program is a completely new form versus Zurich, so many changes in coverage, but here are key items to be aware of:

- AWAC provided terms with a PFAS, PFOA and PFOS Exclusion (via the Public Entity Enviro Suite Endorsement) applying to all locations except administrative offices/buildings, public libraries and courthouses. The expiring Zurich program provided terms with a Perfluorinated Chemicals (PFCs) Exclusion applying to 7 Covered Locations and any other location that was used for fire training purposes or locations with periodic use of fire suppression foam.
- AWAC provided terms with Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit. The expiring Zurich program provided terms with Defense Inside the Limits of Liability as well. However, Burlington County Resource Recovery Complex is subject to a \$5,000,000 Defense Outside the Limits of Liability and Atlantic County Utilities Authority City Island Wastewater Treatment Facility is subject to a \$1,500,000 / \$2,000,000 Defense Outside the Limits of Liability.
- AWAC provided terms without an Onsite Cleanup Costs Restriction. The expiring Zurich program restricted Onsite Cleanup Costs at Burlington County Resource Recover Complex (22000 Burlington-Columbus Road, Mansfield, NJ 08022) to ASTs and Loading/Unloading Only.
- AWAC provided terms with the following exclusions (via the Public Entity Enviro Suite Endorsement). The expiring Zurich program did not include such exclusions. However, via the Known Pollution Event Schedule, the Zurich program excluded Contamination Associated With The Sewer Beds at Camden County Health And Human Services Facility and Lead Contamination at Camden County Department Of Public Works Facility:
 - **Capital Improvement Exclusion** (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
 - **Landfill or Recycling Facility Exclusion** (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
 - **Lead in Potable Water Exclusion**
 - **Odors and Atmospheric Migration Exclusion**
 - **Sewage Backup Exclusion**
- AWAC provided terms with a Prior Claims Exclusion. The expiring Zurich program did not include such exclusion.
- AWAC provided terms without Green Restoration Costs Coverage. The expiring Zurich program provided Green Remediation Coverage & Green Standards Coverage, subject to a \$50,000 supplemental limit.
- AWAC provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible. The expiring Zurich program provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$0 Deductible.
- AWAC provided Contractors Pollution Liability Coverage (via the Public Entity Enviro Suite Endorsement), subject to a \$1,000,000 sublimit. This is an improvement over the expiring Zurich program which did not provide such coverage.
- AWAC provided terms without a Historic Fill Exclusion. This is an improvement over the expiring Zurich program which provided terms with a Historic Fill Exclusion applying to 620 Plum Street, Vineland, NJ 08360 (via Midterm Endorsement #10).

Coverage Changes / Options

Pollution

Capital Improvements Exclusion

As noted, AWAC is imposing a capital improvements exclusion, which is customary in the marketplace. This merely allows the insurer an opportunity to properly underwrite a price a risk, considering capital improvement projects can pose significant Pollution risks.

We are able to approach AWAC (and other markets if needed) for Pollution coverage for Capital Improvement projects. As such, we recommend the following to the NJCE:

- Provide a schedule of anticipated capital improvement projects for at least the next year, asap.
- Provide the following underwriting information when it is time to quote new projects:
 - Project scope of work
 - Construction values
 - Project duration
 - Environmental due diligence:
 - Phase I and II Environmental Site Assessments
 - Excavation details, including soil management plans
 - Renovation details

Sewerage Backup Exclusion

As noted, Sewerage Backup coverage for utilities is becoming more and more limited in the marketplace, if not completely excluded. In order to provide the NJCE the best possible overall solution, we obtained an Excess/DIC/DIL option from Ironshore to address Sewerage Backup specifically for our four Utility Authorities (Atlantic, Camden, Cumberland and Gloucester).

Ironshore has quoted a \$1,000,000 limit, which sits excess of AWAC and drops down to fill the Sewerage Backup gap in AWAC's quote, with a \$250,000 Deductible for all other loss and \$500,000 Deductible for Sewerage Backup claims. Premium will be \$52,524, plus \$1,576 for TRIA.

■ Coverage Changes / Options

Medical Malpractice

Changes

- Defense will now be inside the limit.
- In the Chubb layer (\$10m x \$11m), Abuse & Molestation is sublimited to \$2m.

IV

Additional Coverage Considerations



■ Additional Coverage Considerations

- Active Shooter / Active Assailant (*bound for certain entities who have requested*)
- Cyber Physical Damage
- Fiduciary Liability (*Monmouth currently purchases*)
- Additional Limits of Insurance (*Casualty, Cyber, Pollution, Crime, POL / EPL, other*)
- Standalone Terrorism
- Sewage Backup (Pollution)



Thank You



THANK YOU

Questions? Comments?



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