

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, MAY 26, 2022  
10:30 AM**

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

**OR**

**Join Zoom Meeting via Computer Link**

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

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Camden County Insurance Commission will conduct its *May 26, 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: May 26, 2022**  
**2:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - PLEDGE OF ALLEGIANCE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: April 25, 2022 Open Minutes.....Appendix I**  
**April 25, 2022 Closed Minutes ..... sent via e-mail**
  
  - CORRESPONDENCE – NONE**
  
  - COMMITTEE REPORTS**
    - Safety Committee: ..... Verbal
    - Claims Committee: ..... Verbal
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Pages 2-20
  
  - TREASURER – David McPeak**
    - Resolution 34-22 May Bill List ..... Pages 21-22
    - Treasurer Reports ..... Pages 23-24
  
  - ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
  - CLAIMS SERVICE –AmeriHealth Casualty Services**
    - Medical Savings Report - 2022 .....Page 25
    - Medical Savings Report - 2021 .....Page 26
  
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
    - Monthly Report..... Pages 27-34
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  
  - CLOSED SESSION- PARS/SARS**
    - Resolution 35-22 Closed Session.....Page 35
    - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  - APPROVAL OF PARS/SARS**
- 
- NEXT SCHEDULED MEETING: June 23, 2022, 10:30 AM**
  - MEETING ADJOURNMENT**

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

Date: May 26, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Legal Defense Panel Contracts (Pages 4-9) - Request for Proposals for Legal Services for the Camden County Insurance Commission** was issued and advertised. Responses were due on Thursday, April 21, 2022 at 11:00 a.m. A copy of the narrative regarding the RFP responses prepared by the Commission Attorney is on file at the Fund Office. Attached on pages 4-6 is Resolution 32-22 prepared by the Commission Attorney. The resolution also includes a provision to authorize the use of the County's legal pool as well. A copy of the County Resolution is included in the agenda on pages 7-9.

**Motion to adopt Resolution 32-22 Authorizing Award of Contracts, Pursuant to a Publicly Advertised Request for Proposals, By And Between The Camden County Insurance Fund Commission and Various Law Firms for Inclusion in the Legal Defense Panel And For the Provision of Special/Conflicts Counsel Services**

**Resolution 33-22, Amending Resolution 11-22, Designating Commission Treasurer (Page 10)** – Included in the agenda on page 10 is Resolution 33-22, Amending Resolution 11-22, Adopted February 24, 2022 Designating Commission Treasurer prepared by the Commission Attorney. The resolution is amended to provide compensation to David McPeak in the amount of \$35,000 annually to serve as Treasurer to the Commission.

**Motion to adopt Resolution 33-22, Amending Resolution 11-22, Designating Commission Treasurer**

**Certificate of Insurance Issuance Report (Page 11)** – Included in the agenda on page 11 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. There were 5 certificates of insurance issued.

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

**Online Training Courses** – We have received a request to purchase 250 usages of the National Counsel Defensive Driver Course offered through SafeServe.com from Josh Friedman. The cost for 250 usages is \$5,737.50. We are asking the Commissioners to consider approving this expense. If approved the expense will be allocated to the miscellaneous and expense account.

**❑ Motion to approve the cost of \$5,737.50 for the Online Defensive Driver Training Course for 250 Usages**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 12-15)** – The NJCE met on April 28, 2022. Included in the agenda on pages 12-15 is a written summary of the report. The NJCE is scheduled to meet again on Thursday, June 23, 2022 at 9:30 AM via Zoom.
- ❑ **CCIC Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the Financial Fast Track Report as of **March 31, 2022**. The report indicates the Commission has a surplus of **\$32,171,431**. 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 **\$3,781,777**. The total cash amount is **\$35,787,384**.
- ❑ **NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track is not available and will appear in the next agenda.
- ❑ **NJCE Cyber Task Force (Page 19-20)** – Included in the agenda on pages 19-20 is a Cyber Bulletin – Prevent Cyber Events: Learn from Each Other. This update outlines two claims experienced by members and the claims process they experienced.
- ❑ **2022 Property & Casualty Assessments** - The second assessment payment was due on May 15, 2022. If you have not already remitted your payment, please process payment and send to the Commission Treasurer, David McPeak.
- ❑ **Auto ID Cards and WC Posting Notices** – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.
- ❑ **2022 MEL, MRHIF & NJCE JIF Educational Seminar** -The 11<sup>th</sup> annual seminar was conducted virtually on Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup>. The Fund Office will submit attendance records to the respective agencies for continuing education credits.

**RESOLUTION NO. 32-22**

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

**WHEREAS**, there exists a need for legal services for the Camden County Insurance Fund Commission (the "Commission") in the event that the Office of County of Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict of interest or other appropriate reason; and

**WHEREAS**, in response to a publicly advertised request for proposals for such services, 19 proposals were received; and

**WHEREAS**, the Evaluation Committee for this Request For Proposals has reviewed the responses and recommended that contracts be awarded to the 19 firms listed herein at the rates set forth in their respective proposals, such rates subject to further negotiation as may be deemed in the best interests of the Commission and upon agreement with the firms listed herein in accordance with the provisions of the advertised Request For Proposals document; and

**WHEREAS** funds for this purpose shall be encumbered to a maximum not to exceed the Commission's temporary and/or permanent 2022 and 2023 budgets for this purpose as services are utilized pursuant to N.J.A.C. 5:30-5.5(b)(2); and

**WHEREAS** these contracts are awarded pursuant to a publicly advertised Request For Proposals, N.J.S.A. 40A:11-5(1)(a)(i), and in accordance with the Commission's Request For Proposals Policy; and

**WHEREAS** the term of the contracts authorized herein shall commence on or about June 1, 2022 through May 31, 2023; and

**WHEREAS** the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities and awarded contracts to law firms pursuant to County Resolution No. 95, adopted July 22, 2021, for a term August 1, 2021 to July 31, 2022; and

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

**BE IT RESOLVED**, by the Camden County Insurance Fund Commission that, contingent upon the funding as described herein, the proper Commission officials be and are hereby authorized to execute all documents necessary to effect the contracts described herein with the law firms listed below for inclusion in the Commission's legal defense panel for Worker's Compensation,

General Litigation and Special/Conflicts Counsel Services in the event that the office of County Counsel or the Office of Counsel for the member entities of the Commission is unable to provide such representation by virtue of a conflict or other appropriate reason at the rates as described in each firm's proposal:

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

Hill Wallack  
21 Roszel Road  
P.O. Box 5226  
Princeton, NJ 08543-5226

Capelhart & Scatchard, P.A.  
Laurel Corporate Center  
8000 Midlantic Drive, Suite 300 S  
Mt. Laurel, NJ 08054

Parker McCay, P.A.  
9000 Midlantic Drive, Suite 300  
P.O. Box 5054  
Mount Laurel, NJ 08054-1539

Madden & Madden  
108 Kings Highway East, su 200  
Haddonfield, NJ 08033

Marmero Law, LLC  
44 Euclid Street  
Woodbury, NJ 08096

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

Rainone Coughlin Minchello  
555 U.S. Highway One South  
Suite 440  
Iselin, NJ 08830

David L. Worthington, Esquire, LLC  
911 Woodcrest Drive  
Spring Lake, NJ 07762

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

Pietras, Saracino, Smith & Meeks, LLP  
2060 Fairfax Avenue  
Cherry Hill, NJ 08003

Cooper Levenson  
1125 Atlantic Ave  
Atlantic City, NJ 08401

Sweeney & Sheehan, P.C.  
Sentry Office Plaza, Suite 300  
216 Haddon Avenue  
Westmont, NJ 08108

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

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

Cleary Giacobbe Alfieri Jacobs, LLC  
255 Kings Highway East  
Haddonfield, NJ 08033

Birchmeier & Powell, LLC  
1891 State Highway 50  
PO Box 582  
Tuckahoe, NJ 08250

Biancamano & DiStefano, P.C.  
Executive Plaza  
10 Parsonage Road, Suite 300  
Edison, NJ 08837

Murphy Orlando, LLC  
30 Montgomery Street, 11<sup>th</sup> Floor  
Jersey City, NJ 07302;

and

**BE IT FURTHER RESOLVED** the Camden County Insurance Commission hereby authorizes use of all law firms contained in the County of Camden Special, Conflicts and Labor Counsel pool, authorized by County Resolution No. 95, adopted July 22, 2021, a copy of which is attached hereto for a term expiring July 31, 2022.

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

**ADOPTED: 5-26-22**

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**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

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**STEPHEN WILLIAMS, VICE-CHAIRMAN**

# RESOLUTION

Res-Pg: 95-1

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

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

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

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

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

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

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

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

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



# RESOLUTION

Res-Pg: 95-2

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

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

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

LJP

File No. 9715.7

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

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

# RESOLUTION

Res-Pg: 95-3

## NAME & ADDRESS

Marmero Law, LLC  
44 Euclid Street  
Woodbury, NJ 08096

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

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

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

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

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

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

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

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

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

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

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

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

Cooper Levenson  
1125 Atlantic Avenue  
Atlantic City, NJ 08401

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

Introduced on: July 22, 2021  
Adopted on:  
Official Resolutions:

**RESOLUTION NO.: 33-22**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
AMENDING RESOLUTION NO.: 11, ADOPTED FEBRUARY 24, 2022 DESIGNATING  
COMMISSION TREASURER**

**WHEREAS** on February 24, 2022, the Camden County Insurance Fund Commission, pursuant to Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission appointed David McPeak, Chief Financial Officer for the County of Camden, as Commission Treasurer, to serve without compensation for the term commencing upon adoption of the within resolution through 2023 Commission Reorganization; and

**WHEREAS** the Commission has determined compensation for this position is appropriate in the sum of \$35,000 annually to be paid equally in monthly installments; now, therefore,

**BE IT RESOLVED** that David McPeak shall receive total annual compensation in the amount of \$35,000.00 to serve as Treasurer to the Commission.

**BE IT FURTHER RESOLVED** such compensation shall be paid equally in monthly installments.

**ADOPTED: 5-26-22**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

# Camden County Insurance Commission

From 4/1/2022 To 5/1/22

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Eastern Camden County Regional  I - County of Camden, Division Of Insurance	School District	RE: Use of Facilities - baseball & softball The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Facilities at Eastern Regional High School 1401 Laurel Oak Road Voorhees, NJ 08043 or High School Baseball & Softball All-Star games taking place during the current calendar year. Baseball - Joe Hartmann Field (location) Softball - Varsity Softball Field (location)	4/1/2022  #3427392	GL AU EX WC OTH
H - The Diocese of Camden, New  I - Camden County Municipal Utilities	Jersey 631 Market St Camden, NJ 08102	Camden Countv MUA has a \$800,000 SIR on WC. The proqram stated above is excess of the Camden Countv MUA's SIR. RE: Sewer Repair Project The Diocese of Camden, New Jersey, Pope Paul VI High School, Haddon Township, N.J., and St. Joseph the Worker Parish, Haddon Township, N.J. are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Sewer Repair Project	4/8/2022  #3437246	GL AU EX WC OTH
H - The Diocese of Camden, New  I - Camden County Municipal Utilities	Jersey 631 Market St Camden, NJ 08102	Camden Countv MUA has a \$800,000 SIR on WC. The proqram stated above is excess of the Camden Countv MUA's SIR. RE: cultural artifact study The Diocese of Camden, New Jersey, Pope Paul VI High School, Haddon Township, N.J., and St. Joseph the Worker Parish, Haddon Township, N.J. are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to cultural artifact study	4/18/2022  #3446095	GL AU EX WC OTH
H - Winslow Township  I - County of Camden, Division Of Insurance	125 S. Route 73 Sicklerville, NJ 08081	RE: training of election board workers Evidence of Insurance with respect to use of property for the training of election board workers.	4/19/2022  #3446155	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc.  I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Trailer #05108 HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	4/29/2022  #3453515	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				



**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:** April 28, 2022  
**Memo to:** Commissioners of the Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** April 28, 2022 NJCE Meeting

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**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

**Finance Sub-Committee:** Executive Director reported the committee met on April 26, 2022, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager. All positions received one response except for Actuary, which received two responses from The Actuarial Advantage Inc (*incumbent*) and SG Risk LLC. The Fund office provided an analysis comparing the scope and hours of each firm; a memorandum was distributed and the Finance committee recommended an award be made to The Actuarial Advantage.

The Board of Fund Commissioners accepted the Finance Committee’s recommendations for contract awards as follows:

- Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract via a motion.
- Auditor** – Award Bowman & Company for a 1-year contract via a motion.
- Payroll Auditor** - Award Bowman & Company for a 1-year contract via Resolution 20-22
- Actuary** – Award The Actuarial Advantage Inc a 1-year contract via Resolution 21-22

In addition, Commissioner O’Connor volunteered to serve on the Finance Committee to fill the vacancy of Commissioner Wood’s recent retirement.

**Financial Fast Track:** The Financial Fast Track as of December 31, 2021 and February 28, 2022 were submitted for information. Executive Director reported the statutory surplus as of February 28<sup>th</sup> is \$14.3 million.

**NJCE Committees:**

**Cyber Task Force:** The task force met Friday, March 11, 2022, to discuss cyber-related issues such as the State of Cyber, Member Communications, Employee Cyber Training, and the formation of a Cyber JIF. Copies of the meeting minutes were submitted for information.

Executive Director reported the MEL JIF formed a special committee to review the feasibility of creating a Cyber JIF to manage the rising exposure of cyber incidents. Executive Director said membership would consist of local JIFs and additional review is needed to determine if the NJCE JIF and/or its members may participate.

The Executive Director also asked any Fund Commissioner and/or a designated representative is interested in serving on the task force, to contact the office. The Executive Director noted that Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

**Coverage Committee:** The Committee met Thursday, March 17, 2022, to discuss the status of the Manuscript Policies, Pollution/Sewer Backup update, State of Cyber and the possibility of implementing an appraisal program. Copies of the meeting minutes were submitted for information.

Underwriting Manager reported the Fund's initiative to draft manuscript policies will improve pricing, flexibility, and the management of claims with the NJCE JIF program as well as also allow the Fund to access the reinsurance market.

The committee discussed new technologies to obtain property appraisal data. Executive Director noted the MEL JIF is reviewing a pilot program with a vendor that provides this service, which may be beneficial and assist with obtaining accurate property valuations. The Board of Fund Commissioners granted authority to the Fund office to pursue quotes for a vendor to provide property appraisals.

**Safety Committee:** A draft copy of the Safety Committee Charter was presented for the Board's review in February. Submitted as part of the agenda was the final Safety Charter for approval. Safety Director reported Commissioner Kessler expressed interest to Chair the committee and encouraged all member entities designate a representative to serve. The first meeting of the Safety Committee will be scheduled for mid-May and other meetings will be scheduled quarterly throughout the year. The Board of Fund Commissioners adopted a motion approving the Safety & Education Committee Charter as presented.

**Prospective Membership:** The Fund office is working to provide Camden County College a requested quote for Workers Compensation coverage. No action is required at this time.

**Membership Renewal:** The Counties of Union County, Hudson County, Ocean County and Mercer County are scheduled to renew their three-year membership with the Fund as of January 1, 2023. Renewal documents will be sent to each respective County following the meeting.

**Pollution Liability/Sewer Backup:** The Executive Director indicated, as previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the

representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. Due to the hard market conditions the best proposal was at a \$1 million per incident limit subject to a \$1 million policy aggregate with a \$500,000 per incident retention. There are also options to buy a higher aggregate limit at \$2 million, \$3 million, and \$4 million.

Executive Director reported due to the size of the Insurer retention, the Actuary provided loss funding at the NJCE level and Insurance Commission level so we can offer our members a proposal at various deductible options. Proposals involving the NJCE JIF and/or the Insurance Commissioners would require prior approval from their respective Board of Commissioners

A final decision has not been made by the four utility authorities. They have asked for clarification on loss fund allocation based upon review of specific exposures information for each entity and what affect that may have on pricing.

Executive Director reported action at this point is to seek authority for NJCE to offer the coverage for one year at either \$250 x \$250 or \$400 x \$100. Should the members authorities decide to purchase coverage then the additional assessment will be charged directly back to the respective authorities. The Board of Fund Commissioners approved a request to provide coverage subject to acceptance by the member utility authorities for the balance of 2022.

**Hurricane Ida and Covid-19 Claims Update:** Ms. Walcoff reported there have been 4,000 reported claims with \$3.2 million paid and \$9.5 million incurred to date. Ms. Walcoff stated the Fund office is working closely with the carrier to obtain a recovery and expects to report more information at future meetings.

Ms. Walcoff reported several NJCE members were affected by Hurricane Ida and to date claim activity is \$5 million incurred and approximately \$630,000 paid to date. Ms. Walcoff noted Zurich, the Fund's excess property carrier, has appointed Mike Trump to assist with management of those claims.

**2022 MEL, MRHIF & NJCE Educational Seminar:** The 11<sup>th</sup> Annual Educational Seminar will be held virtually over two sessions on Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup>, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29<sup>th</sup> Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

**NJCE JIF Renewal Timeline:** At the February meeting there was a thorough discussion on the 2022 premium delta. The Board of Commissioners, understanding the current hard market conditions, asked what can be done to have a more affirmative premium indications in time for budget introduction but no later than budget adoption to avoid post budget renewal reconciliations. In response, the Fund office submitted a suggested timeline for the NJCE which assumes an earlier start to the renewal process and with specific target dates.

**2022 Financial Disclosures:** The Local Finance Board issued notification, 2022-06, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as

well as any County and/or Municipal related positions that require filing. The deadline to file is April 30<sup>th</sup>.

**NJAC 2022 May Conference:** Representatives from PERMA will be attending and exhibiting at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

**Risk Control Report**

Safety Director submitted a report reflecting the risk control activities from February to May 2022.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2022.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 23, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,497,418	4,492,253	165,056,754	169,549,007
2.	CLAIM EXPENSES				
	Paid Claims	293,310	675,529	37,669,872	38,345,401
	Case Reserves	171,713	645,452	8,100,104	8,745,556
	IBNR	523,843	821,120	9,324,252	10,145,372
	Excess Insurance Recoverable	(1,524)	(2,361)	(298,123)	(300,759)
	Discounted Claim Value	(2,433)	(32,630)	(392,434)	(425,063)
	<b>TOTAL CLAIMS</b>	<b>984,909</b>	<b>2,107,110</b>	<b>54,403,672</b>	<b>56,510,506</b>
3.	EXPENSES				
	Excess Premiums	812,020	2,436,059	70,396,802	72,832,861
	Administrative	73,374	226,500	7,793,079	8,019,579
	<b>TOTAL EXPENSES</b>	<b>885,393</b>	<b>2,662,559</b>	<b>78,189,881</b>	<b>80,852,440</b>
4.	UNDERWRITING PROFIT (1-2-3)	(372,885)	(277,417)	32,463,202	32,186,060
5.	INVESTMENT INCOME	5,701	17,340	973,738	991,078
6.	PROFIT (4 + 5)	(367,184)	(260,076)	33,436,939	33,177,138
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,086,123	2,086,123
9.	DIVIDEND EXPENSE	0	0	(7,086,123)	(7,086,123)
10.	INVESTMENT IN JOINT VENTURE	0	(19,945)	3,801,722	3,781,777
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(367,184)</b>	<b>(280,021)</b>	<b>32,451,177</b>	<b>32,171,431</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	1,057	681	(407,136)	(406,455)
	2011	(50)	(632)	269,686	269,054
	2012	176	(453)	642,645	642,192
	2013	74	(1,134)	3,158,908	3,157,774
	2014	345	(715)	4,941,369	4,940,654
	2015	881	117	6,594,533	6,594,650
	2016	6,974	6,076	4,601,172	4,607,248
	2017	(695)	(1,709)	6,188,838	6,187,129
	2018	287,393	285,324	1,965,420	2,250,744
	2019	211,211	209,961	1,927,004	2,136,965
	2020	412,408	414,012	2,167,498	2,581,510
	2021	(1,395,350)	(1,395,247)	401,239	(994,008)
	2022	108,392	203,697		203,697
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(367,184)</b>	<b>(280,021)</b>	<b>32,451,175</b>	<b>32,171,154</b>
	<b>TOTAL CASH</b>				<b>35,787,384</b>

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		March 31, 2022			
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
Paid Claims	(180)	(40)	2,729,023	2,728,983	
Case Reserves	180	40	15,160	15,200	
IBNR	0	0	0	0	
Excess Insurance Recoverable	(1,025)	(1,025)	0	(1,025)	
Discounted Claim Value	(1)	(1)	(76)	(77)	
<b>TOTAL FY 2010 CLAIMS</b>	<b>(1,025)</b>	<b>(1,025)</b>	<b>2,744,107</b>	<b>2,743,082</b>	
<b>FUND YEAR 2011</b>					
Paid Claims	0	1,253	2,150,953	2,152,206	
Case Reserves	0	(1,253)	86,347	85,094	
IBNR	0	0	1,210	1,210	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	76	76	(614)	(538)	
<b>TOTAL FY 2011 CLAIMS</b>	<b>76</b>	<b>76</b>	<b>2,237,895</b>	<b>2,237,971</b>	
<b>FUND YEAR 2012</b>					
Paid Claims	2,173	2,415	1,787,270	1,789,685	
Case Reserves	(2,173)	(2,415)	9,636	7,221	
IBNR	0	0	2,921	2,921	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	26	26	(117)	(91)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>26</b>	<b>26</b>	<b>1,799,709</b>	<b>1,799,735</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	0	7,240	3,745,371	3,752,610	
Case Reserves	0	(7,240)	207,485	200,245	
IBNR	0	0	6,927	6,927	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	166	166	(2,444)	(2,278)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>166</b>	<b>166</b>	<b>3,957,339</b>	<b>3,957,505</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	499	2,146	5,371,543	5,373,688	
Case Reserves	(299)	(2,146)	26,027	23,882	
IBNR	(256)	(56)	21,431	21,376	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	73	73	(661)	(589)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>17</b>	<b>17</b>	<b>5,418,340</b>	<b>5,418,357</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	0	0	3,389,034	3,389,034	
Case Reserves	0	0	79,157	79,157	
IBNR	(241)	(241)	1,390	1,149	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	(85)	(85)	(798)	(883)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>(326)</b>	<b>(326)</b>	<b>3,468,783</b>	<b>3,468,456</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	5,454	19,869	4,692,019	4,711,888	
Case Reserves	(23,418)	(20,231)	393,089	372,857	
IBNR	10,742	(6,860)	164,981	158,121	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	809	809	(9,792)	(8,983)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>(6,414)</b>	<b>(6,414)</b>	<b>5,240,297</b>	<b>5,233,883</b>	

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		March 31, 2022		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
Paid Claims	4,254	8,513	3,228,260	3,236,773
Case Reserves	(7,986)	(12,245)	214,917	202,671
IBNR	4,983	4,983	166,589	171,572
Excess Insurance Recoverable	(275)	(275)	0	(275)
Discounted Claim Value	467	467	(7,766)	(7,299)
<b>TOTAL FY 2017 CLAIMS</b>	<b>1,442</b>	<b>1,442</b>	<b>3,602,000</b>	<b>3,603,442</b>
<b>FUND YEAR 2018</b>				
Paid Claims	16,076	8,613	4,968,273	4,976,886
Case Reserves	(23,991)	(51,741)	1,096,556	1,044,816
IBNR	(285,637)	(250,409)	885,826	635,417
Excess Insurance Recoverable	(275)	(275)	0	(275)
Discounted Claim Value	6,301	6,301	(31,069)	(24,768)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(287,526)</b>	<b>(287,511)</b>	<b>6,919,587</b>	<b>6,632,076</b>
<b>FUND YEAR 2019</b>				
Paid Claims	59,330	131,130	3,255,306	3,386,436
Case Reserves	(58,539)	(111,652)	2,107,278	1,995,626
IBNR	(217,290)	(235,976)	1,392,704	1,156,728
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,938	5,938	(56,618)	(50,680)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(210,560)</b>	<b>(210,560)</b>	<b>6,698,670</b>	<b>6,488,110</b>
<b>FUND YEAR 2020</b>				
Paid Claims	23,560	56,120	1,675,351	1,731,471
Case Reserves	4,436	(48,988)	1,062,087	1,013,100
IBNR	(455,184)	(433,484)	3,148,385	2,714,901
Excess Insurance Recoverable	(224)	(1,061)	(298,123)	(299,183)
Discounted Claim Value	15,858	15,858	(110,615)	(94,757)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(411,554)</b>	<b>(411,554)</b>	<b>5,477,085</b>	<b>5,065,531</b>
<b>FUND YEAR 2021</b>				
Paid Claims	178,221	487,582	677,470	1,165,052
Case Reserves	252,823	707,703	2,802,367	3,510,070
IBNR	987,701	223,460	3,531,888	3,755,348
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(22,162)	(22,162)	(171,864)	(194,027)
<b>TOTAL FY 2021 CLAIMS</b>	<b>1,396,583</b>	<b>1,396,583</b>	<b>6,839,860</b>	<b>8,236,443</b>
<b>FUND YEAR 2022</b>				
Paid Claims	3,924	(49,311)		(49,311)
Case Reserves	30,681	195,619		195,619
IBNR	479,025	1,519,702		1,519,702
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,898)	(40,095)		(40,095)
<b>TOTAL FY 2022 CLAIMS</b>	<b>503,730</b>	<b>1,625,916</b>	<b>0</b>	<b>1,625,916</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>984,634</b>	<b>2,106,835</b>	<b>54,403,672</b>	<b>56,510,506</b>

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



# NJCE JIF CYBER TASK FORCE

## Prevent Cyber Events: Learn from Each Other

The NJCE's Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



### **RANSOMWARE Cost a local Police Department nearly 3 months and \$600K.**

A police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: 1) *Identify where the attackers are/were in the network*; and 2) *Secure the network and get operational*.

Forensics worked with the police's outsourced IT vendor in identifying nearly 1.1M data files, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly \$1,000,000 ransom and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included payroll, thousands of police reports, victim/witness statements, Megan's Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots, and more. It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

**END RESULT:** Attacker negotiations initiated due to exfiltrated data, and such went on for nearly six weeks. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring.

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





# NJCE JIF CYBER TASK FORCE



## RANSOMWARE Cost a local Municipality nearly 3 months \$300K

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About \$100,000 in ransom was

demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was sensitive employee and third-party data. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

**END RESULT:** The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

## WHAT CAN WE LEARN?

First, if you think this cannot happen to you – think again. It is estimated that nearly three quarters of organizations saw a cyber event last year and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

Second, various security control failures in both of these events are glaring:

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

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



**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 34-22

MAY 2022

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

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

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

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001020			
001020	BROWN & CONNERY, LLP	LEGAL FEES - CARMICHAEL - 10/21	63.00
001020	BROWN & CONNERY, LLP	LEGAL FEES - CARMICHAEL - 3/21	21.00
			<b>84.00</b>
		<b>Total Payments FY 2021</b>	<b>84.00</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001021			
001021	COMPSERVICES, INC.	MANAGED CARE FEE 5/22	4,694.35
001021	COMPSERVICES, INC.	MANAGED CARE FEE 5/22	7,805.65
			<b>12,500.00</b>
001022			
001022	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 2/22	7,897.06
001022	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 2/22	430.00
001022	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 1/22	8,967.00
001022	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 3/22	399.00
			<b>17,693.06</b>
001023			
001023	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	2,567.00
			<b>2,567.00</b>
001024			
001024	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,428.00
			<b>3,428.00</b>
001025			
001025	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,426.00
			<b>3,426.00</b>
001026			
001026	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,428.00
			<b>3,428.00</b>
001027			
001027	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,428.00
			<b>3,428.00</b>
001028			
001028	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,428.00
			<b>3,428.00</b>
001029			
001029	SELECTIVE INSURANCE COMPANY	RENEWAL OF FLOOD POLICY 7/12/22-7/12/23	3,428.00
			<b>3,428.00</b>

001030			
001030	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES 5/22	12,763.63
001030	COMPSERVICES, INC.	ADMIN FEE FOR WC 5/22	21,223.04
			<b>33,986.67</b>
001031			
001031	SAFETYSERVE.COM	DDC9-D, 250 USERS - METRO POLICE - 5/22	5,737.50
			<b>5,737.50</b>
001032			
001032	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	5.60
001032	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/22	16,101.17
			<b>16,106.77</b>
001033			
001033	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 5/22	485.76
001033	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 5/22	280.91
			<b>766.67</b>
		<b>Total Payments FY 2022</b>	<b>109,923.67</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>110,007.67</b>

\_\_\_\_\_  
**Chairperson**

**Attest:**

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

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

\_\_\_\_\_ **Treasurer**

CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2022									
Month Ending: February									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,687,455.90	9,681,586.18	(224,564.97)	25,217,884.56	641,990.52	(141,931.04)	2,187,526.06	59,700.61	40,109,647.81
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	25,016.95	0.00	0.00	0.00	0.00	25,016.95
Invest Pymnts	394.88	1,247.00	596.79	2,819.95	87.03	213.11	30.30	29.24	5,418.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	394.88	1,247.00	596.79	2,819.95	87.03	213.11	30.30	29.24	5,418.30
Other *	0.00	0.00	0.00	0.00	0.00	91,698.00	0.00	0.00	91,698.00
TOTAL	394.88	1,247.00	596.79	27,836.90	87.03	91,911.11	30.30	29.24	122,133.25
EXPENSES									
Claims Transfers	3,993.76	7,282.20	10,232.21	176,441.59	0.00	0.00	0.00	0.00	197,949.76
Expenses	0.00	0.00	0.00	11,250.00	0.00	66,012.34	0.00	0.00	77,262.34
Other *	0.00	0.00	0.00	28,811.73	0.00	0.00	0.00	0.00	28,811.73
TOTAL	3,993.76	7,282.20	10,232.21	216,503.32	0.00	66,012.34	0.00	0.00	304,023.83
<b>END BALANCE</b>	<b>2,683,857.02</b>	<b>9,675,550.98</b>	<b>(234,200.39)</b>	<b>25,029,218.14</b>	<b>642,077.55</b>	<b>(116,032.27)</b>	<b>2,187,556.36</b>	<b>59,729.85</b>	<b>39,927,757.23</b>



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	February						
CURRENT FUND YEAR	2022						
	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	\$24,960,588.13	24,676,861.46		47,353.42	207,615.15	24,684.29	4,073.81
Opening Interest Accrual Balance	\$0.00	-		-	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$1,935.25	\$1,892.06	\$9.29	\$16.63	\$5.56	\$11.71
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$1,935.25	\$1,892.06	\$9.29	\$16.63	\$5.56	\$11.71
9	Deposits - Purchases	\$293,426.64	\$116,714.95	\$74,875.28	\$7,924.88	\$43,970.78	\$49,940.75
10	(Withdrawals - Sales)	-\$480,735.52	-\$253,974.03	-\$149,780.28	-\$8,672.98	-\$55,473.04	-\$12,835.19
Ending Cash & Investment Balance	\$24,858,408.11	\$24,541,494.44		-\$27,542.29	\$206,883.68	-\$1,676.99	\$139,249.27
Ending Interest Accrual Balance	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$262,683.79	\$78,014.00		\$108,118.45	\$9,347.51	\$61,792.30	\$5,411.53
(Less Deposits in Transit)	-\$1,255.48	\$0.00		\$0.00	\$0.00	-\$1,255.48	\$0.00
Balance per Bank	\$25,119,836.42	\$24,619,508.44		\$80,576.16	\$216,231.19	\$58,859.83	\$144,660.80
		-	4,007,097.25	-	84,606.69	-	53,690.53
							4,504.93
							82,263.31



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

2022									
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization	Bills Received
January	\$220,153.00	\$182,605.00	\$74,105.00	\$146,048.00	66.00%	\$11,250.00	\$134,798.00	97.70%	248
February	\$183,500.00	\$171,143.00	\$73,625.00	\$109,875.00	58.00%	\$11,250.00	\$98,625.00	95.00%	189
March	\$425,085.00	\$324,514.00	\$156,395.00	\$268,690.00	63.00%	\$11,250.00	\$257,440	98.00%	554
April	\$259,928.00	\$212,817.00	\$116,693.00	\$143,235.00	55.00%	\$12,500.00	\$130,735.00	92.00%	208
May									
June									
July									
August									
September									
October									
November									
December									
<b>Total:</b>	<b>\$1,088,666.00</b>	<b>\$891,079.00</b>	<b>\$420,818.00</b>	<b>\$667,848.00</b>	<b>61.00%</b>	<b>\$46,250.00</b>	<b>\$621,598.00</b>	<b>96.00%</b>	<b>1199</b>



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

<b>2021</b>								
<b>Month</b>	<b>Provider Billed Amount</b>	<b>Usual Customary Rate (UCR)80th percentile</b>	<b>Paid Amount</b>	<b>Gross Savings</b>	<b>% of Savings</b>	<b>ACS Network Fee</b>	<b>Net Savings</b>	<b>Network Utilization</b>
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%
<b>Totals:</b>	<b>\$2,161,732.00</b>	<b>\$1,978,761.00</b>	<b>\$944,755.00</b>	<b>\$1,031,903.00</b>	<b>52.00%</b>	<b>\$89,246.00</b>	<b>\$942,657.00</b>	<b>97.00%</b>
<b>Total Bills Received</b>		<b>2777</b>						

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** May 18, 2022

**DATE OF MEETING:** May 26, 2022

### CCIC SERVICE TEAM

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

April - May 2022

### RISK CONTROL ACTIVITIES

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

- **April 20:** Attended the CCIC Safety Committee meeting via teleconference,
- **April 25:** Attended the CCIC meeting.
- **May 3:** Attended the CCIC Claims Committee meeting.

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

- **May 23:** Plan to attend the CCMUA Safety Committee meeting.
- **May 26:** Plan to attend the CCIC meeting.

## ***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 - Safety Recall Alert – Craftsman 30" Mini and Troy-Bilt TB30 Riding Lawn Mowers – April 18.
- NJCE JIF - SD Message: New Jersey Youth Camps – April 27.
- NJCE JIF - SD Bulletin: Workplace Violence Prevention – May 2.
- NJCE JIF - SD Message: National Safety Stand-Down to Prevent Falls in Construction - May 2 through May 6, 2022 – May 4.
- NJCE JIF - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.
- NJCE JIF - SD Bulletin: Lightning Safety Best Practices – May 18.

## ***NJCE MEDIA LIBRARY***

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

- No videos utilized.

## ***NJCE ONLINE STREAMING VIDEOS SERVICE***

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

1. 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.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning On Demand” Workplace College located on the Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

## ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs

available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#)):

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

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

The live virtual monthly training schedules and registration links are available on the <https://njce.org/> website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The May thru June 2022 Live Training schedules and registration links are also attached)*. To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

**MSI-NJCE EXPOS (In-Person Training)**

The MSI/NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Personal Protective Equipment (1 hour)
  - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
  - Ethics for NJ Government Employees (2 hour)
  - Practical Leadership – 21 Irrefutable Laws (2 hour)

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

All courses will be held from 8:30 a.m. to 12:30 p.m.  
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

***Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.***

**To Register go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date.**

***(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046)***

### ***NJCE Leadership Academy***

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>

***(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)***



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

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

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

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

***(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046):***

***NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>***





**Please Note:** As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live Virtual platform through Zoom via the MSI/NJCE Expos as mentioned below. ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#))

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

**May thru July 2022 Safety Training Schedule**  
**Click on the Training Topic to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
5/19/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
5/19/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
5/20/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
5/20/22	<a href="#">Back Safety / Material Handling</a>	10:00 - 11:00 am
5/20/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/23/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/23/22	<a href="#">Public Works &amp; Utilities: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
5/23/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
5/23/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
5/24/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/25/22	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
5/25/22	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 2:30 pm
5/26/22	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/26/22	<a href="#">Introduction to Communication Skills</a>	12:30 - 2:30 pm
5/26/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
5/27/22	<a href="#">Shop &amp; Tool Safety</a>	1:00 - 2:00 pm
5/31/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
5/31/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
5/31/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
6/1/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/1/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:30 - 11:00 am
6/1/22	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/1/22	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/2/22	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
6/2/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
6/6/22	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
6/6/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
6/6/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	11:00 - 12:30 pm



6/6/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</a>	8:30 - 10:30 am
6/7/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	10:30 - 12:30 pm
6/8/22	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
6/8/22	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
6/8/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
6/9/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
6/9/22	<a href="#">Violence Prevention &amp; Risk Considerations for CIT Trained Officers and Mental Health Professionals</a>	8:30 - 10:00 am
6/9/22	<a href="#">Introduction to Understanding Conflict</a>	12:30 - 2:30 pm
6/9/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/10/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
6/10/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
6/13/22	<a href="#">Public Works &amp; Utilities: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
6/13/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/13/22	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/13/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
6/14/22	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
6/14/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
6/14/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
6/14/22	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
6/15/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/16/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
6/17/22	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	8:30 - 10:30 am
6/17/22	<a href="#">Special Events Management</a>	1:00 - 3:00 pm
6/20/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
6/20/22	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
6/20/22	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
6/21/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/21/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/21/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
6/22/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
6/23/22	<a href="#">Power of Collaboration - Middlesex Fire Academy*</a>	9:00 - 2:00 pm w/lunch brk
6/23/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
6/24/22	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
6/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	10:30 - 12:30 pm
6/27/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/27/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/28/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am

6/28/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
6/28/22	<a href="#">Safety Coordinator Skills Training</a>	8:30 - 12:30 pm
6/29/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/29/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/30/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
6/30/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/1/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/1/22	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
7/6/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
7/6/22	<a href="#">Violence Prevention &amp; Risk Considerations for CIT Trained Officers and Mental Health Professionals</a>	9:00 - 10:30 am
7/6/22	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
7/6/22	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
7/7/22	<a href="#">Back Safety / Material Handling</a>	7:30 - 8:30 am
7/7/22	<a href="#">HazCom w/GHS</a>	9:00 - 10:30 am
7/8/22	<a href="#">Fire Safety</a>	7:30 - 8:30 am
7/8/22	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
7/11/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
7/11/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
7/12/22	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
7/12/22	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
7/12/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
7/13/22	<a href="#">Personal Protective Equipment (PPE)</a>	7:30 - 9:30 am
7/13/22	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
7/14/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/14/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
7/15/22	<a href="#">Bloodborne Pathogens (BBP)</a>	7:30 - 8:30 am
7/15/22	<a href="#">Shop &amp; Tool Safety</a>	9:00 - 10:00 am
7/18/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	7:30 - 9:30 am
7/18/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
7/18/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/19/22	<a href="#">Public Works &amp; Utilities: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
7/19/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:00 - 10:00 am
7/19/22	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
7/19/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
7/20/22	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
7/20/22	<a href="#">Implicit Bias in the Workplace</a>	11:00 - 12:30 pm
7/21/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
7/21/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
7/22/22	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
7/22/22	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
7/25/22	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
7/25/22	<a href="#">Fire Safety</a>	10:00 - 11:00 am

7/26/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
7/26/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
7/27/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
7/27/22	<a href="#">Dealing with Difficult People</a>	9:00 - 10:30 am
7/28/22	<a href="#">Mower Safety</a>	7:30 - 8:30 am
7/28/22	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am

### Zoom Safety Training Guidelines:

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

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

### Zoom Training Registration:

- 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. 35-22**

**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: 2302, 1020 & 1962**

**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: May 26, 2022**

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**CHAIRPERSON**

**ATTEST:**

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**VICE-CHAIRPERSON**

# **APPENDIX I**

## *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 25, 2022  
ZOOM VIRTUAL MEETING  
2:00 PM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Gladys Driggins</b> <b>Monica Coleman</b> <b>Steve Andrick</b> <b>Linda Page</b> <b>Paulette Kelly</b> <b>Tracy Ware</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**  
**Robyn Walcoff**

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

Bob Cornforth, Camden County MUA  
Harry Earle, J.A. Montgomery Risk Control  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES:** OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2022,  
OPEN AND CLOSED MINUTES OF MARCH 24, 2022 AND OPEN AND CLOSED MINUTES  
OF APRIL 25, 2022

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FEBRUARY 24, 2022**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 1 Abstention

**MOTION TO APPROVE OPEN AND CLOSED MINUTES MARCH 24, 2022**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 1 Abstention

**MOTION TO APPROVE OPEN AND CLOSED MINUTES APRIL 5, 2022**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on April 20 and Mr. Prince noted it was an in-person meeting with a hybrid zoom meeting. Mr. Prince said it was well attended and a variety of topics were discussed including safety training and opportunities that were available. Mr. Prince advised they also briefly discussed the Fast Track Training Program which were completed for the Public Works and Building and Grounds Departments. Mr. Prince advised they would continue this program in the fall. Mr. Prince advised the next meeting was scheduled for May 18. Mr. Prince advised they would use the same format, in-person and zoom. Mr. Prince reported he would co-ordinate with Mr. Friedman to distribute the agenda and minutes. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee met at the beginning of the month and discussed several payment authorizations which would be presented in closed session later in the meeting. Ms. Conicella concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR:** Executive Director thanked Chairman Angilella and hoped everyone was well.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE was scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom and

**April 25, 2022**

**Camden County Insurance Commission OPEN Minutes**

the agenda would be sent out tomorrow. Chairman Angilella commented that he or Ms. Wright would not be available for the meeting. In response to Chairman Angilella's inquiry, Ms. Paffenroth said she spoke with Mr. Hrubash and he was aware that she would not be attending the meeting.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. Executive Director advised there were 4 certificates of insurance issued during the month of March.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**ONLINE TRAINING COURSES:** Executive Director reported we received a request for 250 usages of the online National Counsel Defensive Driver Course offered through SafeServe.com. for the Metro Police. Executive Director advised the cost for 250 usages was \$5,737.50. Executive Director said the Commission had paid for this type of expense in the past and would be allocated to the miscellaneous and expense account. Executive Director asked if there were any questions and requested a motion to approve the cost. Executive Director encouraged the other entities if they were interested in the services to reach out to Mr. Prince.

**MOTION TO APPROVE THE COST OF \$5,737.50 FOR THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES**

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

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director advised as of February 28, 2022, there was a surplus of \$32,538,339. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,781,777 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$39,868,027.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. As of February 28, 2022, the Fund had a surplus of \$14,323,660. Executive Director referred to line 7, "Dividend", and noted the NJCE released dividends in the amount of \$5,857,551. Executive Director noted the cash amount was \$12,413,800.

**LEGAL DEFENSE PANEL CONTRACTS:** Executive Director advised the Defense Panel Contracts would expire on May 31, 2022. Executive Director reported the Commission Attorney issued Request for Proposals for Legal Services for the Insurance Commission. Executive Director noted the results would be discussed at the May meeting.



**CAMDEN COUNTY COLLEGE:** Executive Director reported the next item was informational. Executive Director advised the Camden County College requested a quote for Workers Compensation coverage. Executive Director said the Underwriting Office and Executive Director's office were working on a quote to present to the College

**CAMDEN COUNTY MUNICIPAL UTILITIES AUTHORITY:** Executive Director report there was a call last week with the CCMUA and three other County Utilities Authorities to discuss the pollution liability coverage for the 2022 renewal. Executive Director advised the renewal coverage resulted in an exclusion for sewer backup claims. Executive Director said we are finding this coverage to be very expensive with higher retentions. Executive Director advised additional information was requested from the member entities and the NJCE Underwriting Team would continue to work with the carrier on some options for this coverage. Executive Director reported another call was scheduled for next week and he would keep everyone updated.

**2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director said it was not too late to register for the 11<sup>th</sup> Annual Educational Seminar. Executive Director advised the first session was on Friday, April 29<sup>th</sup> and the second session was on May 6<sup>th</sup>, 9:00 AM to Noon. Executive Director noted Ms. Dodd recently sent an e-mail with all the pertinent information to register.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak said he did not have anything to report other than the April Bills List which was included in the agenda. Mr. McPeak advised he reviewed the Bills List and recommended payment and approval.

**MOTION TO APPROVE RESOLUTION 28-22 APRIL BILLS LIST  
IN THE AMOUNT OF \$81,573.49**

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

**ATTORNEY:** Ms. Paffenroth said she did not have anything to report at this.

**CLAIMS SERVICE - AMERI-HEALTH:** Ms. Ware reviewed the Medical Savings Report for the month of March and advised they received 554 bills and were billed \$425,085. Ms Ware advised we paid \$156,395 with a gross savings of \$268,693 minus the network fee for a total savings of \$257,440. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the March through April 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince reported the agenda also included a flyer on the Expo Program they were hosting around the State. Mr. Prince noted an Expo was scheduled on September 21, 2022 at the Camden County Emergency Training Center and said it was a wonderful opportunity for employees to get a variety of training in one day as opposed to one class per session. Mr. Prince reported all

training through June 30 was included in the packet and encouraged all employees to review the listing. Mr. Prince advised they have been on an aggressive initiative with the Camden County Police Department to try to review training opportunities and initiatives that could reduce the motor vehicle accidents in the department. Mr. Prince said his colleague, Harry Earle, who was on the call would discuss some of the initiatives and recent meetings. Mr. Earle reported they reviewed four years of crashes and determined the trend for accidents were occurring when an officer was responding to emergencies and not just everyday driving. Mr. Earle suggested the Defensive Driving Course and advised the Training Coordinators at the police department and deputy chief were eager to start the courses. Mr. Earle said it was a worthwhile investment and thought it would make a big difference in the amount of crashes. Chairman Angilella thanked Mr. Earle for his involvement and was hopeful the situation would be addressed. Mr. Prince then asked if anyone had any questions and concluded the Safety Director 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:	3 Ayes, 0 Nays

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:	3 Ayes, 0 Nays

**CLOSED SESSION:** Chairman Angilella read Resolution 29-22, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 29-22 FOR CLOSED SESSION**

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

A breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

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

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

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

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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3446	\$ 167,957.24	PAR
2633	\$ 112,892.61	PAR
2633	\$ 75,673.36	SAR
944	\$ 265,386.17	PAR
2539	\$ 16,500.00	PAR
3101	\$ 128,122.54	PAR
2640	\$ 84,471.24	PAR
3014	\$ 21,000.00	PAR
707	\$ 136,790.99	PAR
707	\$53,984.00	SAR
1733	\$ 11,948.03	SAR

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 2:49 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary