

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 28, 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 *July 28, 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: July 28, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** June 23, 2022 Open Minutes.....Appendix I
June 23, 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 2-11

 - ☐ **TREASURER – David McPeak**
 - Resolution **45-22** July Bill List Pages 28-29
 - Treasurer Reports Pages 30-31

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

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2022Page 32
 - Medical Savings Report - 2021Page 33

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 34-41

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

 - ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution **46-22** Closed SessionPage 42
 - 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: September 22, 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: July 28, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Resolution 39-22 (Page 4)** – Included in the agenda on page 4 is Resolution 39-22 prepared by the Commission Attorney. This resolution amends Resolution No.: 32-22 adopted on May 26, 2022 to include the law firm of Savitz Law, LLC and provides 20 law firms for inclusion in the Commission’s defense panel for Worker’s Compensation, General litigation and Special/Conflicts Counsel Services.
- ☐ **Motion to adopt Resolution 39-22, Pursuant to a Publicly Advertised Request for Proposals, Amending the Existing Pool of Approved Law Firms for Inclusion in Defense Panel and for the Provision of Special Conflicts Counsel Services**
- ☐ **Certificate of Insurance Issuance Report (Page 5)** – Included in the agenda on page 5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were 6 certificates of insurance issued.
 - ☐ **Motion to approve the Certificate of Insurance Report**
- ☐ **2023 Renewal – Underwriting Data Collection (Pages 6-8)** – Included in the agenda on pages 6-8 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **Friday, August 19, 2022**. The applications for Optional Ancillary Coverage will be completed online via Broker Buddha. An e-mail will be sent out shortly on the new application process which will include instructions and FAQs.
- ☐ **NJCE JIF – CYBER UPDATE (Pages 9-18)** – Included in the agenda on page 9 is a note from the NJCE Underwriting Manager providing an update on the 2023 Cyber renewal. Also included in the agenda on pages 10-17 is the “Pre-Renewal Update on Cyber Controls” for your review. On page is 18 is a NJCE Cyber Checklist you can use for the 2023 Renewal.

Mr. Cooney, NJCE Underwriting Manager, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. If anyone is interested in attending the conference, the link is listed below:

<https://www.gmis.org/page/2022registration>

- ❑ **NJCE Counties Excess Joint Insurance Fund (NJCE) (Pages 19-21)** – The NJCE met on June 23, 2022. At the last meeting Executive Director provided a verbal report. Attached in the agenda on pages 19-21 is a written summary report. The NJCE will meet again on September 22, 2022, at 9:30 AM.
- ❑ **CCIC Financial Fast Track (Pages 22-24)** – Included in the agenda on pages 22-24 is a copy of the Financial Fast Track Report as of **May 31, 2022**. The report indicates the Commission has a surplus of **\$32,314,946**. 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 **\$3,880,392**. The total cash amount is **\$39,253,730**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 25-27)** - Included in the agenda on pages 25-27 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2022**, there is a statutory surplus of **\$14,790,254**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$26,655,729**.
- ❑ **August Commission Meeting** – As a reminder, the Commission will not be meeting in August. The Commission previously passed Resolution 15-22 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next meeting is scheduled for September 22, 2022, at 10:30 AM.

RESOLUTION NO. 39 -22

**PURSUANT TO PUBLICLY ADVERTISED REQUEST FOR PROPOSALS,
AMENDING THE EXISTING POOL OF APPROVED LAW FIRMS FOR INCLUSION
IN DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS
COUNSEL SERVICES**

WHEREAS, pursuant to Resolution No.: 32-22 adopted May 26, 2022, and pursuant to a publicly advertised Request for Proposals, the Camden County Insurance Fund Commission (the “Commission”) established a pool of law firms for a defense panel for Worker’s Compensation and General litigation, and for Special/Conflicts Counsel Services in the event 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 of interest or other appropriate reason; and

WHEREAS, Resolution No.: 32-22 included 19 firms, however, the correct number of law firms should have been 20 as this was the number of proposals received, reviewed, and approved; and

WHEREAS, there is a need to amend the original Resolution to include the law firm of Savitz Law, LLC; now, therefore,

BE IT RESOLVED, by the Camden County Insurance Fund Commission that Resolution No.: 32-22 adopted May 26, 2022 is hereby amended to include the law firm of Savitz Law, LLC, 200 Haddonfield Berlin Road, Suite 302, Gibbsboro, NJ 08026, and to provide for a total of 20 law firms for inclusion in the Commission’s defense panel for Worker’s Compensation, General litigation and Special/Conflicts Counsel Services at the rates as described in the firm’s proposal; 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).

ADOPTED: July 28, 2022

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVE WILLIAMS, VICE-CHAIRMAN

Camden County Insurance Commission

From 6/1/2022 To 7/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lindenwold Board of Education I - County of Camden, Division Of Insurance	801 Egg Harbor Road Lindenwold, NJ 08021	RE: event at Lindenwold High School Evidence of Insurance as respects to an event at Lindenwold High School taking place during the current calendar year.	6/3/2022 #3478003	GL AU EX WC OTH
H - Kingdom Charter School I - County of Camden, Division Of Insurance	121 West Church Road Blackwood, NJ	RE: active shooter training Evidence of Insurance as respects to active shooter training for SERT Team and fugitive unit, taking place during the current policy period.	6/3/2022 #3478004	GL AU EX WC OTH
H - Renaissance School Services I - County of Camden, Division Of Insurance	7 Farmersville Rd Califon, NJ 07830	RE: active shooter training Evidence of Insurance as respects to active shooter training for SERT Team and fugitive unit, taking place during the current policy period.	6/6/2022 #3479113	GL AU EX WC OTH
H - Winslow Township I - County of Camden, Division Of Insurance	125 South Route 73 Braddock, NJ 08037	RE: Immunization Program Evidence of Insurance with respect to Camden County Immunization Program.	6/8/2022 #3480487	GL AU EX WC OTH
H - Wright-Way Productions I - Camden County College	6055 Bridge Fair RD Cumming, GA 30028	RE: Christmas Show at Cherry Hill Mall Evidence of insurance with respects to CCC Recruitment Department will attend a Christmas Show at the Cherry Hill Mall to share College information with prospective students at a designated exhibit table.	6/15/2022 #3485419	GL AU EX WC OTH
H - Wright-Way Productions I - Camden County College	6055 Bridge Fair RD Cumming, GA 30028	Evidence of insurance with respects to CCC Recruitment Department will attend a Christmas Show at the Cherry Hill Mall to share College information with prospective students at a designated exhibit table.	6/15/2022 #3485433	GL AU EX OTH
Total # of Holders: 6				

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami and Broker Buddha, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
 - **Transit Operations** – If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Underwriting Information *(Continued)*

- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application and COVID Supplemental in BrokerBuddha.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

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[NJCE JIF – CYBER UPDATE](#)

Please find attached the NJCE Underwriting Team's Cyber Update for the NJCE. This update is intended to provide members with a brief overview of the current Cyber insurance landscape to prepare for the 2023 Cyber renewal. Of critical importance are the cybersecurity controls required by cyber insurers to not only obtain a good quotation, but a quotation at all. To assist, we have created a basic checklist of such critical items, also attached.

These controls should be familiar as they have not changed much since we started heavily discussing Cyber in 2018 and they are certainly the same as we urged members to deploy in early 2021 when the cyber insurance market started to become difficult. Even more notable, the same controls are all also found in the NJCE's Cyber Risk Management program released a few years ago, found here:

https://njce.org/wp-content/uploads/2021/10/NJCE-Cyber-Risk-Management-Program_v1.pdf

While all of your technology professionals have been a part of the NJCE's Cyber Task Force and are certainly aware of these security challenges, please share this message with them. The NJCE Underwriting team is available to have meetings with your teams to discuss any of this, so please reach out any time.

Finally, the global association for government technology professionals, called GMIS International, is having their annual conference in Philadelphia this year. This is a great opportunity for your technology experts to collaborate with their peers and attend educational sessions. NJCE Underwriting Manager, Ed Cooney, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure.



Register Today for GMIS MEETS 2022 | Aug. 21 – 24

The 2022 GMIS MEETS conference will be held August 21 – 24, 2022 in lively Philadelphia, PA. Created by and for leaders in the public sector IT industry, GMIS MEETS offers informative general sessions, specialized educational tracks, interaction with industry-leading providers, networking opportunities and much more.

[Register Today](#)

Cyber Update



Pre-Renewal Update on Cyber Controls

July 2022



What Are
The Issues?

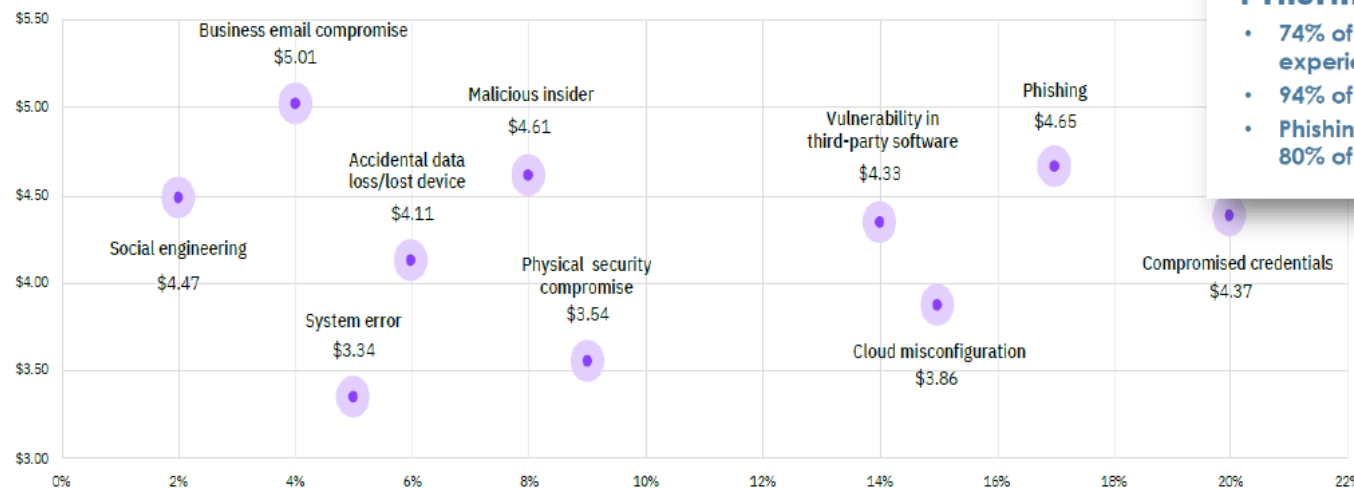
The Issues

The Key Problem: Extortion

- A. M. Best reports: Cyber insurance industry loss ratio rose by 51% from 2019 to 2020, Ransomware claims rose 35% in 2020, which now account for 75% of all Cyber claims
- FireEye reports 41% of identified malware families in 2020 were new / previously unknown, showing the quick acceleration of attacker innovation
- IBM/Ponemon reports: 48% of breaches were caused by human error and system glitch, 20% of breaches were due to compromised credentials, 16% of breaches due to 3rd party vulnerabilities

Measured in US\$ millions

- KnowBe4 reports Ransomware claims increased by 1,000% in 2021



Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents



The Issues

287

Average number of days
to identify and contain a
data breach

**The longer it took to identify
and contain, the more costly
the breach.**

Data breaches that took longer than 200 days to identify and contain cost on average \$4.87 million, compared to \$3.61 million for breaches that took less than 200 days. Overall, it took an average of 287 days to identify and contain a data breach, seven days longer than in the previous report. To put this in perspective, if a breach occurring on January 1 took 287 days to identify and contain, the breach wouldn't be contained until October 14th. The average time to identify and contain varied widely depending on the type of data breach, attack vector, factors such as the use of security AI and automation, and cloud modernization stage.

\$4.62m

Average
total cost of a
ransomware breach

**Ransomware and destructive
attacks were costlier than
other types of breaches.**

Ransomware attacks cost an average of \$4.62 million, more expensive than the average data breach (\$4.24 million). These costs included escalation, notification, lost business and response costs, but did not include the cost of the ransom. Malicious attacks that destroyed data in destructive wiper-style attacks cost an average of \$4.69 million. The percentage of companies where ransomware was a factor in the breach was 7.8%.

20%

Share of breaches
initially caused by
compromised credentials

**Compromised credentials was the
most common initial attack vector,
responsible for 20% of breaches.**

Business email compromise (BEC) was responsible for only 4% of breaches, but had the highest average total cost of the 10 initial attack vectors in the study, at \$5.01 million. The second costliest was phishing (\$4.65 million), followed by malicious insiders (\$4.61 million), social engineering (\$4.47 million), and compromised credentials (\$4.37 million).



What Minimum
Controls Are
Needed?

Cyber Controls

**** The market is demanding certain cybersecurity controls be in place in order to provide full Ransomware coverage or even quote Cyber coverage at all. The requirements are typically required to be in place prior to binding; sometimes 30 days. ****

Quote or No Quote

Multi-Factor Authentication (MFA): Applied for all remote access to the network, remote email, privileged users and off-network back-ups.

Back-Ups: All mission critical data and applications must be backed-up off-network or completely segmented.

- *Insurers are not yet discussing data stored by third parties (applications, vendors, etc.), but this will likely soon be part of the requirement.*
- *Some insurers are requiring some variation of the 3-2-1 Back-Up Rule, which is 3 back-ups, on 2 different types of media and 1 copy must be off-site.*

Endpoint Protection (EPP/EDR): Endpoint protection, detection and response.

- *Just having antivirus security at your endpoints is not enough; you must be able to detect the actual or potential threats in real-time and be able to respond.*

Other Key Underwriting Considerations

Employee Training: Employee training is a must. Insurers have not quite defined it yet, but the standard is 1 hour per year covering malware identification, password construction, identifying security incidents and social engineering attacks, with phishing testing.

Patching: Insurers will look at your patching cadence to see that all security updates (especially critical ones) are quickly applied. Insurers may also ask about your patch management procedures: How are you notified of available patches, and what procedure/timeline is used for implementing? Also be ready to confirm if you have remediated any instances of specific vulnerabilities, such as log4j (CVE-2021-44228).

Virtual Private Network (VPN): Most insurers are requiring VPNs used for remote access. In lieu of VPN, there are certain Remote Desktop Protocol (RDP) providers with strong security in place, but this may be a tough conversation with underwriters as they will have to refer these security questions to their cybersecurity consultants.

Check out the NJCE Cyber Task Force's Cyber Risk Management Program for more details of controls and policies.

Cyber Controls

Additional Minimum Controls

Password Strength: We all understand the importance of complex passwords, but it is critical these are unique from all other passwords each individual uses elsewhere in life.

Access Privilege and Segregation: Simple enough, each employee does not need access to the parts of the network for all other departments. With this in place, attackers may get into Jane Doe's account, but Jane Doe's account will not have access to other parts of the organization.

Encrypt Data: Encrypt your data, especially sensitive (financial, PII, PHI) so if you are breached or accidentally release data, the data is unusable.

Deep Web Scans: Organizations should utilize a service that constantly scans the deep web for your email addresses and passwords in known breaches and your organization's documents containing potentially sensitive information.

Incident Response and Business Continuity: Time is of the essence in attacks and can make all the difference. Have an incident response plan and regularly test it. Develop a business continuity plan to keep operations as high as possible during the event. These will help produce drastic differences in your total loss.

Vulnerability Scanning and Penetration Testing: Periodic Penetration Tests will help test the security you have implemented, while frequent vulnerability scanning will address vulnerabilities in your applications, which are frequently occurring.

Third Party Security Audits: Especially for some of your high-risk vendors (accounting, employee benefits, IT), utilize a security audit to ensure they are protecting your data and network like you would protect it yourself.

Security Operations Center (SOC): A 24/7 staffed security operations center.

Advanced Credential Management: Ensuring different credentials are used for back-ups and certain other segmented areas, different than the normal environment's administrator credentials. Also perform credential integrity checks against known breaches on a regular basis.

Back-Up Testing: Back-ups should also be tested for integrity on a regular basis (every 3 months).

Advanced Security Software: Utilize a network monitoring solution that alerts for suspicious or malicious behavior (such as SIEM).

■ Cyber Controls: Operational Technology (OT / ICS)

Minimum Controls for Operational Technology / Industrial Control Systems (OT / ICS)

Segmentation: OT/ICS environments should be segmented from other environments. This can be done virtually or physically.

Accounts/Credentials: No accounts, usernames or passwords should be the same as what is used on the regular business network.

Email and Web Browser: No web browser should be on the network, if possible. Only email access should be outgoing emails, not incoming.

Border: All network points need to be known and secured. Limit access to known IPs. No direct internet connection. Endpoint detection and response.

NJCE CYBER CHECKLIST 2023 PRE-RENEWAL

Control Area	Details	Completed
Multi Factor Authentication	All remote access	
	Remote email (mobile email)	
	Privileged users	
	Off-network backups	
Data Back-Up	All mission critical data and applications backed-up off-network (virtually or physically)	
	Back-ups should be periodically tested	
Endpoint Detection & Response	Must be using a true EDR tool, by whatever name known (EDR, XDR, etc.)	
Employee Training	Periodic cybersecurity awareness training through the year (at least one hour in total)	
	Multiple phishing tests through the year	
Patching	Have a patch management process (such as using an automated tool or service)	
	Security patches applied at least each month (subject to positive functionality test of the patch)	
	Have you remedied log4j (CVE-2021-44228)?	
Password Management	Strength must be at least eight characters, and require uppercase, lowercase, alpha and numeric characters	
	Passwords should be changed at least every three months	
	Use of NIST 800-63B (03/02/2020 and beyond) in lieu of the above	
Access Privilege Controls	Access should be defined based on position title and limited as much as possible	
Protect Data	Personally Identifiable, Protected Health (PII / PHI) and other confidential information encrypted at rest and in transit	
	Back-up data should be encrypted	
Incident Response Plan	Have a robust incident response plan	
	Periodically test your incident response plan with a tabletop exercise	
Vulnerability Scanning	Continuous vulnerability scanning should be performed	
Security Tools	Antivirus, anti-malware, etc. should be deployed across network	
Port Management	Ports should be locked/closed unless in use	



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
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Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 23, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 23, 2022 NJCE Meeting

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.

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director's office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Sewer Backup Coverage: In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certificial: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certificial, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certificial utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certificial.com/company>.

Membership Renewal: The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited 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 April to July 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 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	May 31, 2022		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,497,417	7,487,087	165,056,754	172,543,841
2.	CLAIM EXPENSES					
		Paid Claims	235,025	1,207,646	37,669,872	38,877,518
		Case Reserves	(206,147)	502,199	8,100,104	8,602,303
		IBNR	579,820	1,648,405	9,324,252	10,972,657
		Excess Insurance Recoverable	(1,794)	(4,155)	(298,123)	(302,278)
		Discounted Claim Value	(14,470)	(66,759)	(392,434)	(459,193)
	TOTAL CLAIMS		592,434	3,287,336	54,403,672	57,691,008
3.	EXPENSES					
		Excess Premiums	812,020	4,060,099	70,396,802	74,456,900
		Administrative	81,121	383,046	7,793,079	8,176,125
	TOTAL EXPENSES		893,141	4,443,145	78,189,881	82,633,026
4.	UNDERWRITING PROFIT (1-2-3)		11,843	(243,394)	32,463,202	32,219,807
5.	INVESTMENT INCOME		5,728	28,493	973,738	1,002,231
6.	PROFIT (4 + 5)		17,571	(214,901)	33,436,939	33,222,038
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		18,459	78,671	3,801,722	3,880,392
11. SURPLUS (6 + 7 + 8 - 9)			36,031	(136,231)	32,451,177	32,314,946
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		217	365	(407,136)	(406,771)
	2011		384	(1,077)	269,686	268,608
	2012		631	(824)	642,645	641,821
	2013		939	(2,248)	3,158,908	3,156,660
	2014		1,058	(6,268)	4,941,369	4,935,101
	2015		1,307	(50,294)	6,594,533	6,544,239
	2016		1,389	5,684	4,601,172	4,606,856
	2017		1,779	61,493	6,188,838	6,250,331
	2018		1,239	317,887	1,965,420	2,283,307
	2019		1,743	239,197	1,927,004	2,166,201
	2020		1,770	391,563	2,167,498	2,559,061
	2021		1,837	(1,384,542)	401,239	(983,303)
	2022		21,740	292,833		292,833
TOTAL SURPLUS (DEFICITS)			36,031	(136,231)	32,451,175	32,314,945
TOTAL CASH						39,253,730

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	476	2,729,023	2,729,499
	Case Reserves	0	(476)	15,160	14,684
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	(1,025)	0	(1,025)
	Discounted Claim Value	0	(1)	(76)	(77)
TOTAL FY 2010 CLAIMS		0	(1,025)	2,744,107	2,743,082
FUND YEAR 2011					
	Paid Claims	0	2,539	2,150,953	2,153,491
	Case Reserves	(32,880)	(58,263)	86,347	28,083
	IBNR	32,880	55,725	1,210	56,935
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	76	(614)	(538)
TOTAL FY 2011 CLAIMS		0	76	2,237,895	2,237,971
FUND YEAR 2012					
	Paid Claims	0	2,742	1,787,270	1,790,011
	Case Reserves	0	(2,742)	9,636	6,894
	IBNR	0	0	2,921	2,921
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	26	(117)	(91)
TOTAL FY 2012 CLAIMS		0	26	1,799,709	1,799,735
FUND YEAR 2013					
	Paid Claims	43	8,246	3,745,371	3,753,617
	Case Reserves	(43)	(8,246)	207,485	199,239
	IBNR	0	0	6,927	6,927
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	166	(2,444)	(2,278)
TOTAL FY 2013 CLAIMS		0	166	3,957,339	3,957,505
FUND YEAR 2014					
	Paid Claims	409	5,555	5,371,543	5,377,097
	Case Reserves	(409)	(5,681)	26,027	20,346
	IBNR	0	71	21,431	21,502
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	73	(661)	(589)
TOTAL FY 2014 CLAIMS		0	17	5,418,340	5,418,357
FUND YEAR 2015					
	Paid Claims	7,500	7,500	3,389,034	3,396,534
	Case Reserves	(7,500)	5,855	79,157	85,012
	IBNR	0	(241)	1,390	1,149
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(85)	(798)	(883)
TOTAL FY 2015 CLAIMS		0	13,029	3,468,783	3,481,812

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	2,579	23,352	4,692,019	4,715,371	
	Case Reserves	(9,664)	(30,800)	393,089	362,289	
	IBNR	7,086	226	164,981	165,207	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	809	(9,792)	(8,983)	
TOTAL FY 2016 CLAIMS		0	(6,414)	5,240,297	5,233,883	
FUND YEAR 2017						
	Paid Claims	7,386	16,761	3,228,260	3,245,020	
	Case Reserves	(12,583)	664	214,917	215,581	
	IBNR	5,197	(16,174)	166,589	150,415	
	Excess Insurance Recoverable	0	(275)	0	(275)	
	Discounted Claim Value	0	467	(7,766)	(7,299)	
TOTAL FY 2017 CLAIMS		(0)	1,442	3,602,000	3,603,442	
FUND YEAR 2018						
	Paid Claims	7,789	43,352	4,968,273	5,011,625	
	Case Reserves	(7,289)	(91,397)	1,096,556	1,005,159	
	IBNR	(500)	(245,491)	885,826	640,336	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	6,301	(31,069)	(24,768)	
TOTAL FY 2018 CLAIMS		0	(287,236)	6,919,587	6,632,351	
FUND YEAR 2019						
	Paid Claims	31,636	205,146	3,255,306	3,460,452	
	Case Reserves	(25,780)	(174,473)	2,107,278	1,932,805	
	IBNR	(5,856)	(247,171)	1,392,704	1,145,532	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	5,938	(56,618)	(50,680)	
TOTAL FY 2019 CLAIMS		0	(210,560)	6,698,670	6,488,110	
FUND YEAR 2020						
	Paid Claims	35,844	122,341	1,675,351	1,797,692	
	Case Reserves	(33,569)	(74,483)	1,062,087	987,604	
	IBNR	(481)	(472,415)	3,148,385	2,675,970	
	Excess Insurance Recoverable	(1,794)	(2,855)	(298,123)	(300,978)	
	Discounted Claim Value	0	15,858	(110,615)	(94,757)	
TOTAL FY 2020 CLAIMS		(0)	(411,554)	5,477,085	5,065,531	
FUND YEAR 2021						
	Paid Claims	86,763	739,604	677,470	1,417,074	
	Case Reserves	(83,397)	547,027	2,802,367	3,349,394	
	IBNR	(3,366)	132,114	3,531,888	3,664,002	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	(22,162)	(171,864)	(194,027)	
TOTAL FY 2021 CLAIMS		0	1,396,583	6,839,860	8,236,443	
FUND YEAR 2022						
	Paid Claims	55,075	30,035		30,035	
	Case Reserves	6,969	395,214		395,214	
	IBNR	544,860	2,441,762		2,441,762	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(14,470)	(74,224)		(74,224)	
TOTAL FY 2022 CLAIMS		592,434	2,792,787	0	2,792,787	
COMBINED TOTAL CLAIMS		592,434	3,287,336	54,403,672	57,691,008	

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2022		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,708,337	13,541,686	216,347,698	229,889,384
2.	CLAIM EXPENSES					
		Paid Claims	501,888	1,760,235	8,997,544	10,757,779
		Case Reserves	(709,610)	(1,267,706)	10,977,439	9,709,733
		IBNR	717,027	1,504,473	11,375,865	12,880,338
		Discounted Claim Value	(80,598)	(163,459)	(1,916,773)	(2,080,232)
		Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754
3.	EXPENSES					
		Excess Premiums	2,060,721	10,320,080	153,216,375	163,536,455
		Administrative	180,632	890,221	16,354,219	17,244,440
	TOTAL EXPENSES		2,241,354	11,210,301	169,570,594	180,780,895
4.	UNDERWRITING PROFIT (1-2-3)		38,277	564,310	18,730,426	19,294,736
5.	INVESTMENT INCOME		51,225	(180,036)	1,533,106	1,353,069
6.	PROFIT (4+5)		89,502	384,273	20,263,531	20,647,805
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		89,502	384,273	14,405,980	14,790,254
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		294	(1,276)	163,660	162,385
	2011		724	(2,273)	666,797	664,524
	2012		1,130	(4,532)	690,291	685,759
	2013		2,038	(9,287)	1,322,965	1,313,678
	2014		2,848	(31,717)	2,323,116	2,291,399
	2015		3,560	(181,336)	1,637,394	1,456,058
	2016		3,846	(15,403)	1,825,687	1,810,284
	2017		4,834	266,056	1,865,475	2,131,530
	2018		4,451	133,595	2,701,793	2,835,388
	2019		5,305	121,451	2,317,154	2,438,605
	2020		4,783	(118,487)	(1,215,894)	(1,334,381)
	2021		7,423	33,004	107,541	140,545
	2022		48,264	194,480		194,480
TOTAL SURPLUS (DEFICITS)			89,502	384,273	14,405,980	14,790,253
TOTAL CASH						26,655,729

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		May 31, 2022		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		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	538,401	538,401	
	Case Reserves	0	0	0	0	
	IBNR	0	(0)	0	(0)	
	Discounted Claim Value	0	0	(0)	(0)	
TOTAL FY 2011 CLAIMS		0	0	538,401	538,401	
FUND YEAR 2012						
	Paid Claims	42	474	1,582,804	1,583,278	
	Case Reserves	(42)	(474)	65,616	65,141	
	IBNR	0	(541)	5,318	4,777	
	Discounted Claim Value	0	169	(7,374)	(7,206)	
TOTAL FY 2012 CLAIMS		0	(373)	1,646,363	1,645,991	
FUND YEAR 2013						
	Paid Claims	5,954	30,179	914,416	944,596	
	Case Reserves	(5,954)	(32,183)	458,599	426,415	
	IBNR	0	0	74,752	74,752	
	Discounted Claim Value	0	2,316	(57,108)	(54,792)	
TOTAL FY 2013 CLAIMS		0	312	1,390,659	1,390,972	
FUND YEAR 2014						
	Paid Claims	120	180,159	476,289	656,448	
	Case Reserves	(120)	(147,086)	388,283	241,197	
	IBNR	0	(32,839)	43,550	10,711	
	Discounted Claim Value	0	18,353	(37,267)	(18,914)	
TOTAL FY 2014 CLAIMS		0	18,587	870,855	889,442	
FUND YEAR 2015						
	Paid Claims	13,269	100,304	1,175,139	1,275,443	
	Case Reserves	(39,465)	(365,124)	1,460,651	1,095,527	
	IBNR	26,196	435,360	106,456	541,816	
	Discounted Claim Value	0	(5,093)	(100,358)	(105,451)	
TOTAL FY 2015 CLAIMS		(0)	165,447	2,641,889	2,807,335	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	3,185	25,761	844,767	870,528
	Case Reserves	10,692	6,693	1,681,779	1,688,473
	IBNR	(13,878)	(37,717)	54,558	16,841
	Discounted Claim Value	0	3,842	(113,121)	(109,279)
TOTAL FY 2016 CLAIMS		0	(1,421)	2,467,984	2,466,562
FUND YEAR 2017					
	Paid Claims	255,753	263,099	393,930	657,028
	Case Reserves	(255,373)	(248,664)	1,372,320	1,123,656
	IBNR	(380)	(308,755)	1,211,149	902,393
	Discounted Claim Value	0	7,285	(135,864)	(128,579)
TOTAL FY 2017 CLAIMS		0	(287,036)	2,841,535	2,554,499
FUND YEAR 2018					
	Paid Claims	1,298	7,996	742,774	750,769
	Case Reserves	(1,398)	241,707	384,006	625,714
	IBNR	100	(418,993)	1,013,968	594,975
	Discounted Claim Value	0	16,403	(132,597)	(116,193)
TOTAL FY 2018 CLAIMS		0	(152,887)	2,008,151	1,855,264
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(177,288)	(109,556)	590,241	480,685
	IBNR	177,288	(59,514)	1,923,599	1,864,085
	Discounted Claim Value	0	23,061	(263,678)	(240,617)
TOTAL FY 2019 CLAIMS		0	(144,455)	2,923,280	2,778,825
FUND YEAR 2020					
	Paid Claims	201,423	237,447	636,007	873,454
	Case Reserves	(249,906)	53,753	3,478,036	3,531,789
	IBNR	48,483	(142,528)	3,149,860	3,007,332
	Discounted Claim Value	0	14,151	(547,421)	(533,270)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
TOTAL FY 2020 CLAIMS		(0)	96,355	5,329,085	5,425,440
FUND YEAR 2021					
	Paid Claims	9,325	901,571	848,061	1,749,632
	Case Reserves	16,062	(843,889)	1,097,909	254,019
	IBNR	(25,387)	(178,205)	3,792,655	3,614,450
	Discounted Claim Value	0	50,772	(521,987)	(471,215)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(69,751)	5,216,637	5,146,887
FUND YEAR 2022					
	Paid Claims	11,520	11,690		11,690
	Case Reserves	(6,819)	177,115		177,115
	IBNR	504,604	2,248,207		2,248,207
	Discounted Claim Value	(80,598)	(294,716)		(294,716)
TOTAL FY 2022 CLAIMS		428,706	2,142,297	0	2,142,297
COMBINED TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754
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 \$ 1,453,865 due from the reinsurer for COVID-19 WC claims.					

CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 45-22

JULY 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 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001043			
001043	COMPSERVICES, INC.	MANAGED CARE FEE 7/22	4,694.35
001043	COMPSERVICES, INC.	MANAGED CARE FEE 7/22	7,805.65
			12,500.00
001044			
001044	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 5/22	568.00
001044	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 5/22	2,436.00
001044	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 3/22	4,948.00
001044	BROWN & CONNERY, LLP	LEGAL FEES - WILKINS - 4/22	2,503.00
			10,455.00
001045			
001045	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 3/22-4/22	300.00
			300.00
001046			
001046	KLDISCOVERY ONTRACK, LLC	DEFENSE COSTS - LAVELL - 3/22	4,136.67
001046	KLDISCOVERY ONTRACK, LLC	DEFENSE COSTS - LAVELL - 1/22	175.00
001046	KLDISCOVERY ONTRACK, LLC	DEFENSE COSTS - LAVELL - 2/22	1,365.77
			5,677.44
001047			
001047	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE SERVICES 7/22	12,763.63
001047	COMPSERVICES, INC.	ADMINISTRATIVE FEE FOR WC 7/22	21,223.04
			33,986.67
001048			
001048	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	2.65
001048	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 7/22	16,101.17
			16,103.82
001049			
001049	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 7/22	485.76
001049	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 7/22	280.91
			766.67
001050			
001050	DAVID MCPEAK	TREASURER FEE 7/22	2,916.66
001050	DAVID MCPEAK	POSTAGE REIMBURSEMENT 7/22	203.49
			3,120.15
001051			
001051	COURIER-POST	ACCT #CHL-091698 - AWARDS - 6.30.22	41.68
001051	COURIER-POST	ACCT #CHL-091698 - DP AWARDS - 6.30.22	33.76
			75.44
001052			
001052	SPARK CREATIVE GROUP LLC	SITE UPDATES 1/22-6/22	603.75
001052	SPARK CREATIVE GROUP LLC	WEBSITE HOSTING THRU 5.30.22	400.00
001052	SPARK CREATIVE GROUP LLC	DOMAIN MANAGEMENT THRU 5.30.22	25.00
			1,028.75
Total Payments FY 2022			84,013.94
TOTAL PAYMENTS ALL FUND YEARS			84,013.94

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: May									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,686,092.40	9,757,131.58	(237,547.60)	25,525,003.71	40,938.09	(4,559,890.25)	139,181.22	2,212,720.03	35,563,629.18
RECEIPTS									
Assessments	4,469.92	10,024.13	1,770.27	55,242.72	0.00	140,424.15	12,663.27	1,261.31	225,855.77
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	426.23	1,314.59	606.71	3,091.12	2.00	4.92	239.79	43.11	5,728.47
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	426.23	1,314.59	606.71	3,091.12	2.00	4.92	239.79	43.11	5,728.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	3,844,452.37	0.00	3,844,452.37
TOTAL	4,896.15	11,338.72	2,376.98	58,333.84	2.00	140,429.07	3,857,355.43	1,304.42	4,076,036.61
EXPENSES									
Claims Transfers	18,260.99	27,578.26	17,534.97	197,098.11	0.00	0.00	0.00	0.00	260,472.33
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	97,507.67	0.00	110,007.67
Other *	0.00	0.00	0.00	15,456.28	0.00	0.00	0.00	0.00	15,456.28
TOTAL	18,260.99	27,578.26	17,534.97	225,054.39	0.00	0.00	97,507.67	0.00	385,936.28
END BALANCE	2,672,727.56	9,740,892.05	(252,705.60)	25,358,283.16	40,940.09	(4,419,461.18)	3,899,028.98	2,214,024.46	39,253,729.51

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	May						
CURRENT FUND YEAR	2022						
Description:		Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	Investors
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$35,429,048.07	20,156,864.27	20,293.84	209,400.17	5,772.84	19,570.63	15,017,146.32
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,728.50	\$1,846.52	\$15.34	\$18.95	\$7.15	\$3,826.67
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	\$5,728.50	\$1,846.52	\$15.34	\$18.95	\$7.15	\$3,826.67
9	Deposits - Purchases	\$4,425,248.34	\$4,070,308.14	\$204,204.46	\$26,564.67	\$54,136.78	\$70,034.29
10	(Withdrawals - Sales)	-\$740,876.48	-\$464,947.87	-\$149,096.32	-\$26,304.09	-\$63,458.07	-\$37,070.13
	Ending Cash & Investment Balance	\$39,253,729.49	\$23,764,071.06	\$75,417.32	\$209,679.70	\$34,573.14	\$15,020,972.99
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$361,911.26	\$147,855.17	\$123,948.93	\$14,446.96	\$52,989.75	\$22,670.45
	(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00
	Balance per Bank	\$39,614,385.27	\$23,911,926.23	\$199,366.25	\$224,126.66	\$86,307.41	\$15,020,972.99

									
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	\$257,440.00	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	\$159,051.00	\$122,911.00	\$52,499.00	\$106,552.00	67.59%	\$12,500.00	\$94,052.00	96.95%	259
June	\$418,979.00	\$335,728.00	\$169,192.00	\$249,787.00	62.66%	\$12,500.00	\$237,287.00	92.50%	210
July									
August									
September									
October									
November									
December									
Total:	\$1,666,696.00	\$1,349,718.00	\$642,509.00	\$1,024,187.00	62.04%	\$71,250.00	\$952,937.00	95.35%	1668



MEDICAL SAVINGS REPORT BY MONTH CAMDEN COUNTY INSURANCE COMMISSION

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

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 21, 2022

DATE OF MEETING: July 28, 2022

CCIC SERVICE TEAM

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

June - July 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 22:** Attended the CCIC Safety Committee meeting.
- **June 23:** Attended the CCIC meeting.
- **June 27:** Attended the CCMUA Safety Committee meeting,
- **July 5:** Attended the CCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **July 20:** Plan to attend the CCIC Safety Committee meeting.
- **July 25:** Plan to attend the CCMUA Safety Committee meeting,
- **July 28:** 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 – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 2022.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.
- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.
- NJCE JIF - SD Bulletin: High Visibility Apparel in the Summer Best Practices – July 11.
- NJCE JIF - JAMC Law Enforcement Message: Daniel's Law Portal Open's Today – July 12.
- NJCE JIF - Live Safety Training – September 2022 Registration is Now Open! – July 13.
- NJCE JIF - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.
- NJCE JIF - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.

NJCE MEDIA LIBRARY

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

No videos were 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 Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning On Demand” Workplace College located on the Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of 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 NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The June thru August 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 Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
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
9/7/22	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; 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; 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. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

For more information on training and other safety resources please visit the *Safety* portion of the NJCE.org website: <https://njce.org/safety/>

August thru September 2022 Safety Training Schedule

DATE	TRAINING TOPIC	TIME
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/8/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 - 12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm

8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
9/1/22	Special Events Management	8:30 - 10:30 am
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/6/22	Hearing Conservation	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am

9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	Chipper Safety	7:30 - 8:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/15/22	Designated Employer Representative Training (DER) <i>(see details below)</i>	9:00 - 4:00 pm w/ 1 hour lunch break
9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* <i>(must attend both days)</i>	9:00 - 3:30 pm w/lunch break
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	Mower Safety	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am
9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	Wellness for Government Employees	9:00 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am

9/30/22	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm

***9/15/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before August 26, 2022.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

Zoom Training 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.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- 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 and also ensure that person will have access to the webinar link to launch on the day of the class.
- 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. 46-22

**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: 2346, 2417, 2701, 2003, 3894 1968, & 1057

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: July 28, 2022

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 23, 2022
ZOOM VIRTUAL MEETING
10:30 AM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Gladys Driggins Steve Andrick Monica Coleman Paulette Kelly Tracy Ware
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Qual Lynx

PERMA

NJCE 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
Ed Hill, Camden County Board of Social Services
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 26, 2022

Chairman Angilella noted the Open Minutes were in the Appendix of the agenda and the closed minutes were sent by e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES MAY 26, 2022

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met yesterday using a hybrid format. Mr. Prince noted a few were at City Hall and a few participated through Zoom. Mr. Prince said a variety of safety topics were discussed including preventing hydration during the summer, ticks and tick-borne illnesses, safe driving, and confined space awareness. Mr. Prince advised the next meeting was scheduled for July 20. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met in the beginning of the month and we would be discussing the claims during closed session. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was well. Executive Director advised he had a brief report this month.

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 May. Executive Director advised there were 7 certificates of insurance issued during the month of May.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met prior to our meeting. Executive Director said he would review some of the

highlights of the meeting. Executive Director advised the auditor, Bowman and Company submitted a draft financial audit for the period ending December 31, 2021. Executive Director reported First Net who provided the Learning Management System updated their platform and would no longer support the services we needed. Executive Director asked Mr. Prince to comment on this. Mr. Prince advised J.A. Montgomery identified a vendor with enhanced platform services which met our training needs and record learning events at a lower annual cost. Mr. Prince said the Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software. Mr. Prince reviewed some of the capabilities of new vendor. Mr. Prince said they would host some webinars and also some in person tutorial for the named administrators, so they were comfortable with the new system. Mr. Price said as he received more information relevant to the implementation date, he would pass it along. Mr. Prince thought this would be towards the end of year, if not the first quarter of 2023. Executive Director asked Mr. Hrubash if he had any comments regarding the NJCE meeting. Mr. Hrubash said he thought everything was covered, the audit was great, the financials are sound, and we're excited about the new Learning Management System.

CCIC FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. Executive Director advised as of April 30, 2022, there was a surplus of \$32,278,916. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,861,933 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$35,563,629

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. As of April 30, 2022, the Fund had a surplus of \$14,700,752. 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 \$34,378,613.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Fund office was beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Executive Director advised members and/or risk managers would manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited.

Executive Director said he was pleased to announce that Conner Strong & Buckelew was utilizing a new platform called Broker Buddha that streamlines the renewal applications for the ancillary coverages. Executive Director noted the online portal gives you the ability to save the applications as a draft and finish the application later. Executive Director said the portal would also display last year's information. Executive Director reported the software was intuitive, and instructions were provided when you signed on. Executive Director said more information will follow on this new platform.

Executive Director reported the Payroll Auditor was conducting payroll audits which would be uploaded by the Fund office into Origami. Executive Director said the 2023 renewal process this year will be mid-June through mid-August.

Executive Director 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 expect for the June Bills List which was included in the agenda and requested a motion to approve Resolution 37-22 June Bills List.

**MOTION TO APPROVE RESOLUTION 37-22 JUNE BILLS LIST
IN THE AMOUNT OF \$75,693.59**

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

Chairman Angilella referred to copies of the Treasurer Report which was included in the agenda.

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

CLAIMS SERVICE - AMERI-HEALTH: Ms. Ware reviewed the Medical Savings Report for the month of June and advised they received 208 bills and the billed amount was \$159,051. Ms. Ware advised the paid amount was \$52,499 with a gross savings of \$106,552. Ms. Ware said the net savings was \$94,052 and the network utilization was 96.95%. Ms. Ware concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the May through June 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince reported the agenda also included all of the Safety Training through August 31. Mr. Prince said he encouraged everyone to visit the website at njce.org to register. Mr. Prince also referred to a copy of a flyer for the Expos they were conducting around the state and said it was a great opportunity for employees to do a variety of training in a day. Mr. Prince noted there was a date change to September 7 and would be hosted at the Camden Couty Emergency Training Center. Mr. Prince said for those individuals that were pursing the designation for the leadership academy, there were two programs that were part of the Expo. Mr. Prince said the agenda also included a flyer describing the transition to the new Learning Management System. Mr. Prince concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

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 38-22, 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 38-22 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

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1017	\$ 83,243.59	PAR
1179	\$ 121,845.44	PAR
684	\$ 318,543.00	PAR
2845	\$ 34,168.00	SAR
7933	\$ 75,000.00	PAR
7884	\$ 150,000.00	PAR

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

Chairman Angilella advised that next meeting was scheduled for July 28, 2022, at 10:30 AM and assumed it would continue virtually. Ms. Wright advised she would not be available for the July meeting. Mr. Williams said he was available.

MOTION TO ADJOURN

Motion
Second:
Vote:

Chairman Angilella
Commissioner Wright
3 Ayes, 0 Nays

MEETING ADJOURNED: 10:33AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

MEETING ADJOURNED: 10:44AM

Minutes prepared by: Cathy Dodd, Assisting Secretary