

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 27, 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 *October 27, 2022* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

CAMDEN COUNTY INSURANCE COMMISSION AGENDA
OPEN PUBLIC MEETING: October 27, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** July 28, 2022 Open Minutes.....Appendix I
July 28, 2022 Closed Minutes..... sent via e-mail
September 22, 2022 Open Minutes.....Appendix I
September 22, 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 2-17

 - ☐ **TREASURER – David McPeak**
 - Resolution **53-22** October Bill List Pages 18-19
 - Treasurer Reports Pages 20-21

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

 - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2022Page 22
 - Medical Savings Report - 2021Page 23

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 24-31

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

 - ☐ **CLOSED SESSION- PARS/SARS**
 - Resolution **54-22** Closed SessionPage 32
 - 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: December 8, 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: October 27, 2022

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2021 Audit Report as of December 31, 2021 (Pages 4-6)** - The Auditor's Report as of December 31, 2021 has been sent under separate cover to the Fund Commissioners & Commission Treasurer. The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP will present the audit. We will be seeking approval of the 2021 Audit from the Commissioners at the meeting. Included in the agenda on Pages 4-6 is Resolution 52-22, Certification of Annual Audit Report for Period ending December 31, 2021 along with the Group Affidavit Form.

- ☐ **Motion to approve Resolution 52-22, Certification of Annual Audit Report for Period Ending December 31, 2021**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/01/22. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,099. There was no change in the premium. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

- ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,099**

- ☐ **Camden County College** – The Camden County College has various art exhibits on campus throughout the year and the art is on loan from outside artists. The College has a \$25,000 property deductible. The College is requesting the Commissioners consider a \$0 deductible Per Fine Art for Art up to \$10,000 in value within the Commission layer of the program. If the Commissioners agree we will ask the NJCE Underwriting Manager to revise the Risk Management Plan accordingly.

- ☐ **Motion to amend the College deductible to \$0 deductible per Fine Art for Art up to \$10,000 in value within the Commission layer.**

- ☐ **Certificate of Insurance Issuance Report (Pages 7-8)** – Included in the agenda on pages 7-8 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were 7 certificates of insurance issued during the month of September.

- ☐ **Motion to approve the Certificate of Insurance Reports**

- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met on September 22, 2022. Attached in the agenda on pages 9-11 is a written summary report.

The Finance Sub-Committee met on October 17, 2022 to discuss the preliminary 2023 budget. The Finance Sub-Committee will meet again in November.

The NJCE met prior to our meeting and Executive Director will provide a verbal update. The NJCE will also meet on Friday, November 18, 2022 at 9:30 AM to introduce the 2023 budget. A Public Hearing and adoption of the 2023 budget is scheduled for Thursday, December 15, 2022 at 2:00 PM.

- ❑ **2023 CCIC Property & Casualty Budget** - We will introduce the 2023 Budget at the December 8 meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.
- ❑ **NJCEJIF – 2023 Renewal Presentation Webiner** – The NJCE hosted an interactive webinar on Wednesday, October 12. The NJCE Underwriting Manager provided an overview presentation of the 2023 renewal and discussed key changes in the program.
- ❑ **CCIC Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the Financial Fast Track Report as of **August 31, 2022**. The report indicates the Commission has a surplus of **\$31,985,528**. 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 **\$3,934,382**. The total cash amount is **\$40,477,145**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2022**, there is a statutory surplus of **\$15,162,109**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$20,384,593**.
- ❑ **2023 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2023 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2023 renewal.

RESOLUTION NO. 52-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Camden County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 27, 2022.

Ross Angilella, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

CAMDEN COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Camden County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Ross Angilella

(L.S.) Anna Marie Wright

(L.S.)

STEVE WILLIAMS
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Camden County Insurance Commission

From 9/1/2022 To 10/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan University I - County of Camden, Division Of Insurance	1 Medical Center Drive Stratford, NJ 08084	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: Town hall Meeting Evidence of insurance with respects to Camden County Board of Commissioners, Borough of Stratford Town Hall Meeting.	9/7/2022 #3613320	GL AU EX WC OTH
H - Homeward Bound Pet Adoption I - County of Camden, Division Of Insurance	125 County House Road Blackwood, NJ 08012	re: snow removal The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to snow removal	9/7/2022 #3613461	GL AU EX WC OTH
H - Rowan University I - County of Camden, Division Of Insurance	1 Medical Center Drive Stratford, NJ 08084	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: Town hall Meeting Rowan University, the State of NJ and the NJEFA are Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Camden County Board of Commissioners, Borough of Stratford Town Hall Meeting.	9/8/2022 #3613606	GL AU EX WC OTH
H - Wiggins Park I - County of Camden, Division Of Insurance	Martin Luther King Blvd & Riverside Dr Camden, NJ 08103	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 #21849 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 #21849 2007 Markline office trailer Serial # E-70425764 Value \$13,500.00 Trailer #28779 2002 Markline office trailer Serial # E20119885 Value \$10,500.00 Trailer #17330 2004 Markline office trailer Serial # E40122113 Value \$9,750.00	9/15/2022 #3627722	GL AU EX WC OTH

Camden County Insurance Commission

From 9/1/2022 To 10/1/2022

Certificate of Insurance Monthly Report

H - AW Transportation I - County of Camden, Division Of Insurance	PO Box 5414 Deptford, NJ 08096	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 Evidence of Insurance as respects to a truck rental.	9/15/2022 #3632854	GL AU EX WC OTH
H - KdV Wine Services I - Camden County College	P.O. Box 692 Voorhees, NJ 08043	RE: Wine Fundamentals Class The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Wine FUNdamentals Class at the Camden County College Cherry Hill Campus during the current calendar year.	9/19/2022 #3636241	GL AU EX OTH
H - Haddon Heights Art Festival and I - County of Camden, Division Of Insurance	Art Walk Haddon Heights, NJ	RE: Human Services event Evidence of insurance with respects to Environmental Health Services, Housing Unit will be participating and representing the Camden County Department of Health and Human Services Event during the current calendar year.	9/29/2022 #3642663	GL AU EX WC OTH
Total # of Holders: 7				



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: September 22, 2022

Memo to: Commissioners
Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

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: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/23/22 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2021 was submitted; Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Financial Fast Track: The Financial Fast Track as of July 31st and June 30th were submitted for information; the reports reflected statutory surpluses of \$15.3 and \$15.2 million respectively.

2023 Renewal – Underwriting Data Collection: The 2023 renewal process began the end of June with a deadline to complete by August 31st. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

2023 Budget: Executive Director reported as in the past two years, due to the uncertainty of the market we expect to introduce pre-budget expectations to the Finance Committee in October, introduce the budget in November and adopt in December. A final post certification of budget numbers will be provided to all members. Also, a meeting in January may be scheduled to review any changes to the budgeted numbers. The Board of Fund Commissioners accepted the request to move the November 17, 2022 9:30AM meeting to Friday November 18, 2022 9:30AM and schedule a meeting on Thursday December 15, 2022 at 2:00PM.

2023 Pre-Renewal Update: Mr. Cooney, Underwriting Manager provided a summary report on the current market conditions noting it is settling at a hard market with higher rates. Underwriting Manager reported the overall NJCE JIF renewal negotiations are strong and anticipates a renewal rate in the high

single digits or better. Underwriting Manager said retention strategies and program options will be reviewed for Pollution and Cyber Liability coverages both of which have had challenges in their respective markets. Underwriting Manager concluded by stating a pre-renewal presentation will be submitted in the coming weeks.

2022 Safety Grant Program: Mr. Prince of J.A. Montgomery reported members' submissions on use of grant money were provided to the carrier and is awaiting confirmation. A meeting of Safety Committee will be scheduled to confirm the distribution of those funds.

NJCE Committees:

NJCE Coverage Committee: The committee met on September 14, 2022 to discuss the status of the manuscript policies, new appraisal method and any County-related coverage issues. Minutes of that meeting were submitted for information.

Finance Committee: A meeting is being scheduled in October to review the 2023 budget, appraisal program, and renewal market update. Included with the agenda was the renewal timeline for information.

Cyber Task Force: Executive Director reported the Underwriting Manager reached out to members following the March Cyber Task Force to determine their level of cyber security training. Based on the feedback many of the members are using KnowBe4 and SANS while some members are getting random cyber classes via their learning management systems.

Underwriting Manager held a Webinar on Monday August 15th on the 2023 Cyber Renewal, which focused on detailing the issues, claims and critical controls to get in place for the upcoming renewal. It was well attended by members IT Personnel and a recording of the webinar can be found on the NJCE website [njce.org/cyber- risk-control/](https://njce.org/cyber-risk-control/) as well as the presentation.

Safety Committee: The Committee met September 19, 2022; the committee's agenda was included for information. Safety Director encouraged all members to attend the next Safety Committee scheduled for December 12, 2022.

Chertoff Group: Executive Director reported the Municipal Excess Liability JIF hired the Chertoff Group, a cyber security expert, to review minimum risk control standards and make recommendations on how the MEL's membership can be more marketable with insurers. Conner Strong & Buckelew has connected them with their other public entity clients struggling to achieve a minimum-security level ahead of tough cyber renewals, and they have helped those clients meet the requirements in short order. Executive Director stated the NJCE JIF's association with the firm may provide more opportunity to place coverage and recommended this be reviewed with the Finance Committee along with the Fund Attorney to discuss the feasibility of the NJCE entering an extraordinary and unspecifiable services contract with Chertoff Group prior to the January 1, 2023, renewal.

COVID-19: PERMA Claims Director, Ms. Walcoff reported claim activity has slowed in the current year; however, any new claims are being evaluated to determine compensability.

Safety National: Ms. Walcoff reported 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.

Hurricane IDA update: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and closed out Hurricane Ida claims.

Learning Management System: FirstNet notified J.A. Montgomery that they will no longer be able to provide services needed and in June, the NJCE JIF Board authorized J.A. Montgomery to contract directly with BIS Safety Software to provide the LMS services going forward. J.A. Montgomery will administer the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney with an expected launch date of January 2023. Safety Director reported training webinars would be provided to assist members with the new LMS to understand its capabilities, running reports and other system functions.

Sewer Backup Coverage: The member utility authorities are no longer seeking this coverage. The Underwriting Manager will continue to work on obtaining this coverage for 2023.

2022 Assessments: The 2nd installment NJCE bill was issued on 9/15 with a November 1st due date. Please note, the Treasurer's address has changed, and all future assessment payments need to be sent to this address starting with the 2022 2nd installment: c/o David McPeak – 22 Glenview Ave – Berlin, NJ 08009.

11th Annual Best Practices Workshop – 2023 Virtual Edition: Following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. A virtually interactive webinar will be hosted during Spring 2023

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15-17, 2022 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 16th. This year's program will be "Local Government Risk Management" and commissioners are encouraged to attend.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has 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. A luncheon and JIF meeting will be held on April 27, 2023; venue location to be determined and invite to follow.

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

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to October 2022.

WC Claims Administration Report

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

Next Meeting

The next meeting of the NJCE fund is scheduled for October 27, 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	August 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,497,416	11,979,337	165,056,754	177,036,091	
2.	CLAIM EXPENSES					
	Paid Claims	397,309	2,202,928	37,669,872	39,872,801	
	Case Reserves	(36,879)	647,398	8,100,104	8,747,502	
	IBNR	421,277	1,740,569	9,324,252	11,064,821	
	Excess Insurance Recoverable	(462)	(5,619)	(298,123)	(303,742)	
	Discounted Claim Value	(14,166)	(56,246)	(392,434)	(448,680)	
	TOTAL CLAIMS	767,079	4,529,030	54,403,672	58,932,702	
3.	EXPENSES					
	Excess Premiums	812,020	6,496,158	70,396,802	76,892,960	
	Administrative	78,512	627,017	7,793,079	8,420,096	
	TOTAL EXPENSES	890,532	7,123,175	78,189,881	85,313,056	
4.	UNDERWRITING PROFIT (1-2-3)	(160,195)	327,132	32,463,202	32,790,334	
5.	INVESTMENT INCOME	19,207	74,559	973,738	1,048,297	
6.	PROFIT (4 + 5)	(140,987)	401,691	33,436,939	33,838,631	
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	(1,000,000)	(7,086,123)	(8,086,123)	
10.	INVESTMENT IN JOINT VENTURE	53,989	132,660	3,801,722	3,934,382	
11.	SURPLUS (6 + 7 + 8 - 9)	(86,998)	(465,649)	32,451,177	31,985,528	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	(170)	295	(407,136)	(406,841)	
	2011	(31,273)	23,126	269,686	292,812	
	2012	100	(76)	642,645	642,569	
	2013	(1,734)	(3,414)	3,158,908	3,155,494	
	2014	(2,903)	(6,521)	4,941,369	4,934,847	
	2015	(2,966)	(604,172)	6,594,533	5,990,361	
	2016	(14,083)	(219,048)	4,601,172	4,382,124	
	2017	(2,437)	(178,589)	6,188,838	6,010,249	
	2018	(52,917)	239,705	1,965,420	2,205,125	
	2019	(78,632)	378,297	1,927,004	2,305,301	
	2020	11,524	763,735	2,167,498	2,931,233	
	2021	14,251	(1,110,950)	401,239	(709,711)	
	2022	74,243	251,963		251,963	
TOTAL SURPLUS (DEFICITS)		(86,998)	(465,649)	32,451,175	31,985,527	
TOTAL CASH					40,477,145	

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 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	2	(76)	(74)	
TOTAL FY 2010 CLAIMS		0	(1,023)	2,744,107	2,743,084	
FUND YEAR 2011						
	Paid Claims	0	2,859	2,150,953	2,153,812	
	Case Reserves	0	(58,584)	86,347	27,763	
	IBNR	0	0	1,210	1,210	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	409	(614)	(204)	
TOTAL FY 2011 CLAIMS		0	(55,315)	2,237,895	2,182,580	
FUND YEAR 2012						
	Paid Claims	0	3,721	1,787,270	1,790,991	
	Case Reserves	0	(3,721)	9,636	5,914	
	IBNR	0	0	2,921	2,921	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	33	(117)	(84)	
TOTAL FY 2012 CLAIMS		0	33	1,799,709	1,799,742	
FUND YEAR 2013						
	Paid Claims	100,203	109,758	3,745,371	3,855,128	
	Case Reserves	(125,203)	(134,622)	207,485	72,863	
	IBNR	25,000	24,864	6,927	31,791	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	388	(2,444)	(2,056)	
TOTAL FY 2013 CLAIMS		0	388	3,957,339	3,957,727	
FUND YEAR 2014						
	Paid Claims	616	6,385	5,371,543	5,377,927	
	Case Reserves	(616)	(6,785)	26,027	19,242	
	IBNR	0	(1,186)	21,431	20,245	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	137	(661)	(524)	
TOTAL FY 2014 CLAIMS		0	(1,449)	5,418,340	5,416,891	
FUND YEAR 2015						
	Paid Claims	231	7,945	3,389,034	3,396,979	
	Case Reserves	(231)	5,603	79,157	84,759	
	IBNR	0	2,259	1,390	3,649	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	(282)	(798)	(1,080)	
TOTAL FY 2015 CLAIMS		0	15,525	3,468,783	3,484,307	

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	2,847	32,809	4,692,019	4,724,828
	Case Reserves	23,151	(14,835)	393,089	378,254
	IBNR	3,606	(9,136)	164,981	155,845
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,678	(9,792)	(8,114)
TOTAL FY 2016 CLAIMS		29,603	10,516	5,240,297	5,250,813
FUND YEAR 2017					
	Paid Claims	2,778	22,833	3,228,260	3,251,092
	Case Reserves	(2,778)	(4,713)	214,917	210,203
	IBNR	0	(2,137)	166,589	164,452
	Excess Insurance Recoverable	0	(275)	0	(275)
	Discounted Claim Value	0	657	(7,766)	(7,109)
TOTAL FY 2017 CLAIMS		0	16,364	3,602,000	3,618,364
FUND YEAR 2018					
	Paid Claims	5,634	164,402	4,968,273	5,132,675
	Case Reserves	(62,470)	(43,678)	1,096,556	1,052,879
	IBNR	56,843	(389,880)	885,826	495,947
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	8,039	(31,069)	(23,030)
TOTAL FY 2018 CLAIMS		7	(261,117)	6,919,587	6,658,470
FUND YEAR 2019					
	Paid Claims	111,805	397,160	3,255,306	3,652,466
	Case Reserves	309,960	262,432	2,107,278	2,369,710
	IBNR	(309,479)	(986,397)	1,392,704	406,307
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	12,968	(56,618)	(43,650)
TOTAL FY 2019 CLAIMS		112,285	(313,838)	6,698,670	6,384,832
FUND YEAR 2020					
	Paid Claims	35,361	204,588	1,675,351	1,879,939
	Case Reserves	(29,276)	(100,659)	1,062,087	961,428
	IBNR	(5,622)	(902,993)	3,148,385	2,245,392
	Excess Insurance Recoverable	(462)	(4,319)	(298,123)	(302,442)
	Discounted Claim Value	0	33,864	(110,615)	(76,751)
TOTAL FY 2020 CLAIMS		0	(769,520)	5,477,085	4,707,566
FUND YEAR 2021					
	Paid Claims	64,136	976,521	677,470	1,653,991
	Case Reserves	(56,156)	412,275	2,802,367	3,214,642
	IBNR	(7,980)	(249,467)	3,531,888	3,282,421
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,002	(171,864)	(170,862)
TOTAL FY 2021 CLAIMS		(0)	1,140,331	6,839,860	7,980,191
FUND YEAR 2022					
	Paid Claims	73,700	273,473		273,473
	Case Reserves	(93,259)	335,161		335,161
	IBNR	658,910	4,254,642		4,254,642
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(14,166)	(115,140)		(115,140)
TOTAL FY 2022 CLAIMS		625,184	4,748,136	0	4,748,136
COMBINED TOTAL CLAIMS		767,079	4,529,030	54,403,672	58,932,702
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 anticipated recoverable amounts from the CEL of \$326,644 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,742,009	21,701,244	216,347,698	238,048,943
2.	CLAIM EXPENSES				
	Paid Claims	23,807	2,773,721	8,997,544	11,771,265
	Case Reserves	397,620	(681,325)	10,977,439	10,296,113
	IBNR	277,741	960,786	11,375,865	12,336,652
	Discounted Claim Value	(76,748)	(197,702)	(1,916,773)	(2,114,475)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS	622,419	2,876,314	28,046,678	30,922,992
3.	EXPENSES				
	Excess Premiums	2,041,706	16,398,988	153,216,375	169,615,363
	Administrative	184,950	1,432,787	16,354,219	17,787,006
	TOTAL EXPENSES	2,226,656	17,831,775	169,570,594	187,402,369
4.	UNDERWRITING PROFIT (1-2-3)	(107,066)	993,155	18,730,426	19,723,581
5.	INVESTMENT INCOME	(22,333)	(237,027)	1,533,106	1,296,079
6.	PROFIT (4+5)	(129,398)	756,129	20,263,531	21,019,660
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	(129,398)	756,129	14,405,980	15,162,109
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(157)	(1,658)	163,660	162,002
	2011	(61,102)	(65,429)	666,797	601,368
	2012	(604)	(5,478)	690,291	684,813
	2013	(1,072)	(15,870)	1,322,965	1,307,095
	2014	(1,523)	(46,599)	2,323,116	2,276,517
	2015	(1,708)	(199,652)	1,637,394	1,437,742
	2016	(1,960)	48,585	1,825,687	1,874,273
	2017	(2,204)	247,990	1,865,475	2,113,465
	2018	(2,381)	(106,604)	2,701,793	2,595,188
	2019	(2,838)	275,088	2,317,154	2,592,242
	2020	(2,692)	(71,206)	(1,215,894)	(1,287,100)
	2021	(3,967)	91,195	107,541	198,736
	2022	(47,191)	605,765		605,765
TOTAL SURPLUS (DEFICITS)		(129,398)	756,129	14,405,980	15,162,108
TOTAL CASH					20,384,593

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 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	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	187	1,687	538,401	540,088
	Case Reserves	60,536	60,536	0	60,536
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		60,723	62,223	538,401	600,624
FUND YEAR 2012					
	Paid Claims	5,037	5,990	1,582,804	1,588,794
	Case Reserves	(5,037)	(5,990)	65,616	59,625
	IBNR	0	(1,339)	5,318	3,979
	Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS		0	(897)	1,646,363	1,645,466
FUND YEAR 2013					
	Paid Claims	4,382	55,925	914,416	970,341
	Case Reserves	(4,383)	(57,929)	458,599	400,670
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS		(0)	4,251	1,390,659	1,394,910
FUND YEAR 2014					
	Paid Claims	280	180,753	476,289	657,042
	Case Reserves	(109,152)	(256,552)	388,283	131,731
	IBNR	108,872	88,118	43,550	131,668
	Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS		0	29,765	870,855	900,620
FUND YEAR 2015					
	Paid Claims	12,708	379,936	1,175,139	1,555,075
	Case Reserves	(346,436)	(541,254)	1,460,651	919,396
	IBNR	333,728	346,426	106,456	452,882
	Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS		0	179,359	2,641,889	2,821,248

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	182,560	844,767	1,027,327
	Case Reserves	(249,000)	(490,492)	1,681,779	1,191,288
	IBNR	249,000	225,046	54,558	279,605
	Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS		0	(70,440)	2,467,984	2,397,544
FUND YEAR 2017					
	Paid Claims	538	760,071	393,930	1,154,001
	Case Reserves	4,363	(734,911)	1,372,320	637,410
	IBNR	(4,900)	(319,481)	1,211,149	891,668
	Discounted Claim Value	0	19,456	(135,864)	(116,408)
TOTAL FY 2017 CLAIMS		0	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	13,526	25,375	742,774	768,149
	Case Reserves	16,574	257,370	384,006	641,377
	IBNR	(30,100)	(210,298)	1,013,968	803,670
	Discounted Claim Value	0	9,076	(132,597)	(123,521)
TOTAL FY 2018 CLAIMS		0	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(1,000)	372,407	590,241	962,648
	IBNR	1,000	(731,104)	1,923,599	1,192,495
	Discounted Claim Value	0	52,150	(263,678)	(211,527)
TOTAL FY 2019 CLAIMS		0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	1,367	238,815	636,007	874,821
	Case Reserves	(7,661)	243,656	3,478,036	3,721,692
	IBNR	6,294	(505,293)	3,149,860	2,644,567
	Discounted Claim Value	0	44,517	(547,421)	(502,904)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
TOTAL FY 2020 CLAIMS		0	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(21,073)	847,595	848,061	1,695,656
	Case Reserves	798,571	10,886	1,097,909	1,108,795
	IBNR	(777,498)	(1,081,108)	3,792,655	2,711,547
	Discounted Claim Value	0	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	6,856	93,458		93,458
	Case Reserves	240,245	460,948		460,948
	IBNR	391,345	3,149,819		3,149,819
	Discounted Claim Value	(76,748)	(438,767)		(438,767)
TOTAL FY 2022 CLAIMS		561,696	3,265,458	0	3,265,458
COMBINED TOTAL CLAIMS		622,419	2,876,314	28,046,678	30,922,992

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 \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 53-22

OCTOBER 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>
001073			
001073	COMPSERVICES, INC.	MANAGED CARE FEE 10/22	4,694.35
001073	COMPSERVICES, INC.	MANAGED CARE FEE 10/22	7,805.65
			12,500.00
001074			
001074	BROWN & CONNERY, LLP	LEGAL FEES - KRICUN - 9/22	440.00
001074	BROWN & CONNERY, LLP	LEGAL FEES - RODRIGUEZ - 4/22	3,834.00
001074	BROWN & CONNERY, LLP	LEGAL FEES - SOSINAVAGE - 8/22	22.00
			4,296.00
001075			
001075	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 7/22	3,101.00
001075	PARKER MCCAY	LEGAL FEES - RODRIGUEZ - 5/22	770.00
			3,871.00
001076			
001076	MCCAFFREY ADR LLC	MEDICATION SERVICES - KRICUN - 6/22	2,283.38
			2,283.38
001077			
001077	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 10/22	12,763.63
001077	COMPSERVICES, INC.	ADMINISTRATIVE FEE FOR WC 10/22	21,223.04
			33,986.67
001078			
001078	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/22	2.85
001078	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/22	16,101.17
			16,104.02
001079			
001079	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 10/22	485.76
001079	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/22	280.91
			766.67
001080			
001080	DAVID MCPEAK	TREASURER FEE 10/22	2,916.66
001080	DAVID MCPEAK	POSTAGE REIMBURSEMENT 10/22	161.28
			3,077.94
001081			
001081	COURIER POST	ACCT #CHL-091698 - ADV DEF PAN - 9.27.22	33.76
001081	COURIER POST	ACCT #CHL-091698 - AD - 9.14.22	28.48
			62.24
001082			
001082	CONNER STRONG & BUCKELEW	SURETY-PUBLIC PREMIUM 11/1/22-11/1/23	1,099.00
			1,099.00
		Total Payments FY 2022	78,046.92

TOTAL PAYMENTS ALL FUND YEARS

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: August									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,636,211.39	10,049,852.13	(204,823.02)	24,933,834.32	40,947.10	(2,526,756.69)	3,957,607.49	2,244,615.25	41,131,487.97
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	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,140.43	3,429.96	1,541.45	7,626.61	5.06	13.14	5,317.30	133.40	19,207.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,140.43	3,429.96	1,541.45	7,626.61	5.06	13.14	5,317.30	133.40	19,207.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	179,022.22	0.00	179,022.22
TOTAL	1,140.43	3,429.96	1,541.45	7,626.61	5.06	13.14	184,339.52	133.40	198,229.57
EXPENSES									
Claims Transfers	17,659.00	123,270.45	19,585.60	247,103.22	0.00	0.00	0.00	0.00	407,618.27
Expenses	0.00	0.00	0.00	66,584.00	0.00	0.00	335,716.61	0.00	402,300.61
Other *	0.00	0.00	0.00	42,653.69	0.00	0.00	0.00	0.00	42,653.69
TOTAL	17,659.00	123,270.45	19,585.60	356,340.91	0.00	0.00	335,716.61	0.00	852,572.57
END BALANCE	2,619,692.82	9,930,011.64	(222,867.17)	24,585,120.02	40,952.16	(2,526,743.55)	3,806,230.40	2,244,748.65	40,477,144.97

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	August						
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	\$40,970,371.08	40,608,433.18	77,998.73	212,147.23	31,747.98	9,948.18	30,095.78
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	\$19,207.38	\$18,912.37	\$55.89	\$101.94	\$32.99	\$74.14
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	\$19,207.38	\$18,912.37	\$55.89	\$101.94	\$32.99	\$74.14
9	Deposits - Purchases	\$372,547.42	\$179,022.22	\$98,126.32	\$879.70	\$78,443.79	\$16,075.39
10	(Withdrawals - Sales)	-\$1,046,097.77	-\$595,825.81	-\$183,843.32	-\$4,425.93	-\$105,913.59	-\$156,089.12
Ending Cash & Investment Balance	\$40,477,145.24	\$40,210,541.96	-\$7,662.38	\$208,702.94	\$18,746.14	\$16,690.75	\$30,125.83
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$388,447.89	\$95,951.16	\$109,583.48	\$6,439.38	\$49,999.84	\$126,474.03	\$0.00
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	\$0.00
Balance per Bank	\$40,864,337.65	\$40,306,493.12	\$101,921.10	\$215,142.32	\$67,490.50	\$143,164.78	\$30,125.83

									
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	\$143,579.00	\$120,224.00	\$52,876.00	\$90,703.00	63.00%	\$12,500.00	\$78,203.00	92.05%	210
July	\$350,280.00	\$238,450.00	\$146,128.00	\$204,152.00	58.25%	\$12,500.00	\$191,652.00	95.00%	271
August	\$341,949.00	\$316,449.00	\$141,744.00	\$200,205.00	56.00%	\$12,500.00	\$187,705.00	96.30%	278
September	\$389,488.00	\$332,558.00	\$181,381.00	\$208,107.00	51.25%	\$12,500.00	\$195,607.00	93.60%	261
October									
November									
December									
	\$2,473,013.00	\$2,021,671.00	\$995,446.00	\$1,477,567.00	53.80%	\$108,750.00	\$1,368,817.00	95%	2478



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: October 20, 2022

DATE OF MEETING: October 27, 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		

September - October 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 19:** One session of Forklift Certification training was conducted for the CCMUA.
- **September 21:** Attended the CCIC Safety Committee meeting.
- **September 22:** Attended the CCIC meeting.
- **September 27:** Conducted an Accident Investigation at the CCIC BOSS.
- **October 4:** Attended the CCIC Claims Committee meeting.
- **October 19:** Attended the CCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 24:** One session of Snow Removal, Fire Safety and HazCom w/GHS training is scheduled for CCIC.

- **October 25:** One session of Snow Removal, Fire Safety and HazCom w/GHS training is scheduled for CCIC.
- **October 27:** 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 - JAM SD Bulletin: National Preparedness Month Best Practices – September 21.
- NJCE JIF - JAM SD Bulletin: Wood Chipper Best Practices – September 26.
- NJCE JIF - JAM SD Bulletin: Deer: Avoiding Vehicle Collisions Best Practices – September 28.
- NJCE JIF - Live Safety Training – December 2022 Registration is Now Open! – October 3.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) - October 6.
- NJCE JIF - JAM SD Bulletin: Job Hazard Analysis (Assessments) – October 12.
- NJCE JIF - JAM SD Bulletin: Fire Extinguisher Best Practices – October 17.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING 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):

- 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 October thru December 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.**

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/>.

If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet, so please check back.

(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 2023 and are for training programs that are not available virtually.

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

October thru December 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm
10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm
10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
11/1/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/1/22	HazCom w/GHS	1:00 - 2:30 pm
11/2/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
11/2/22	Back Safety / Material Handling	11:00 - 12:00 pm

11/2/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
11/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/22	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/4/22	Chain Saw Safety	8:30 - 9:30 am
11/4/22	Chipper Safety	10:00 - 11:00 am
11/4/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
11/7/22	Shop & Tool Safety	8:00 - 9:00 am
11/7/22	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
11/7/22	Fire Extinguisher	1:00 - 2:00 pm
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am
11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm
11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm

12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am
12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm
12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
12/13/22	Preparing for First Amendment Audits	2:00 - 4:00 pm
12/13/22	Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
12/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
12/15/22	Introduction to Understanding Conflict	12:30 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

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***](#)

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: [***https://njce.org/safety/safety-webinars/***](https://njce.org/safety/safety-webinars/)

RESOLUTION NO. 54-22

**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: 1249, 1260, 3821, 2446, 2044, 2621, 2038, 2321, 0517, 0943, 1945, 2443, 2634, 3096, 2496, 2557, 2566, 2420, 2556, 2291, 2625 & 2638

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: October 27, 2022

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – July 28, 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	Excused
Steve Williams	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Linda Page Gladys Driggins Steve Andrick Paulette Kelly
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Qual Lynx

PERMA
Jennifer Conicella

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

Howard Goldberg, Esq., Camden County
Bob Cornforth, Camden County MUA
Ed Hill, Camden County Board of Social Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 23, 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 JUNE 23, 2022

Motion	Commissioner Williams
Second:	Chairman Angilella
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on July 20th using a hybrid format. Mr. Prince noted the Chairman and himself were at City Hall and a few participated through Zoom. Mr. Prince said a variety of safety topics were discussed. Mr. Prince advised the next meeting was scheduled for August 17th and the minutes and agenda would be distributed electronically to all members. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met on July 5th and discussed a number of payment authorization requests that would be discussed 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.

RESOLUTION 39-22: Executive Director referred to a copy of Resolution 39-22 amending the existing resolution adopted on May 26, 2022 to include the law firm of Savitz Law, LLC in the Commission's defense panel for Worker's Compensation, General litigation and Special/Conflicts Counsel Services. Executive Director said they did submit in a timely fashion, however they were not posted on the first resolution. The resolution was prepared by the Commission Attorney.

**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**

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. Executive Director advised there were 6 certificates of insurance issued during the month of June and noted they looked fairly routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director referred to a memorandum from the NJCE Underwriting Manager and asked Mr. Cooney to comment. Mr. Cooney reviewed the memorandum and expressed the importance of the cope information such as construction, square footage, occupancy protections like square footage. Executive Director added he knew Mr. Friedman and Mr. Cornforth updated a lot of the square footage information. Executive Director reported 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. Executive Director noted the deadline to complete the data underwriting renewal was Friday, August 19, 2022. Executive Director advised the applications for Optional Ancillary Coverage would be completed online via Broker Buddha. Mr. Cooney said they just finished uploading all of the information from last year so the process should be easier this year. Mr. Cooney noted information for Broker Buddha would be sent out to everyone in the next few days.

NJCE JIF – CYBER UPDATE: Executive Director advised the agenda included a note from the NJCE Underwriting Manager providing an update on the 2023 Cyber renewal. Executive Director referred to a copy of the “Pre-Renewal Update on Cyber Controls” which was included in the agenda. Executive Director noted there was a NJCE Cyber Checklist included in the agenda which could be used for the 2023 Renewal. Mr. Cooney also spoke about the Cyber Marketplace and advised insurance companies were demanding certain cyber security controls. Mr. Cooney said if anyone had any questions to reach out to him.

Executive Director reported Mr. Cooney, NJCE Underwriting Manager, would be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. Executive Director advised the agenda included information to register if any was interested.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on June 23 and a written summary report of the meeting was included in the agenda. Executive Director noted he had provided a verbal update at the last meeting. Executive Director advised the NJCE would meet again on September 22nd at 9:30 via zoom.

CCIC FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2022, there was a surplus of \$32,314,946. Executive Director referred to line 10 of the report, “Investment in Joint

Venture” and indicated \$3,880,392 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$39,253,730.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2022, the Fund had a surplus of \$14,790,254. 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 \$26,655,729.

AUGUST COMMISSION MEETING: Executive Director reminded the Commission there would not be a meeting in August. Executive Director noted the Commission previously passed Resolution 15-22 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Executive Director advised the next meeting was scheduled for September 22, 2022, at 10:30 AM.

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 July Bills List which was included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer. Mr. McPeak requested a motion to approve Resolution 45-22 July Bills List.

**MOTION TO APPROVE RESOLUTION 45-22 JULY BILLS LIST
IN THE AMOUNT OF \$84,013.94**

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 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: Mr. Andrick reviewed the Medical Savings Report for the month of June and advised they received 210 bills and the billed amount was \$418,879. Mr. Andrick advised the paid amount was \$169,192 with a gross savings of \$249,787. Mr. Andrick said the net savings was \$237,287 and the network utilization was 92.50%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the June through July 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the report reflected the nine Safety Director Bulletins which were distributed for a variety of safety related topics. Mr. Prince noted they were electronically provided to the Chairman of the Safety Committee who then distributed electronically to all departments for review and further distribution. Mr. Prince said the agenda also included the August through September Safety Training Schedule and encouraged everyone to visit the website at njce.org to register. Mr. Prince reported the new Learning Management System should be available the first of the year and employees can register for classes right on the website. Mr. Prince noted as the date approaches his office

would offer in person tutorials for named administrators. Lastly, Mr. Prince reported they have been working with Ms. Downs of Public Works for in person fast track training as we've done in the past. 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 Williams
Vote:	2 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 Williams
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 46-22, 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 46-22 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 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>
2346	\$ 57,587.89	PAR
2345	\$ 35,870.04	SAR
2417	\$ 300,000.00	PAR
2417	\$ 188,832.16	SAR
3183	\$ 213,470.70	PAR
2701	\$ 49,001.86	PAR
2701	\$ 21,432.60	SAR
2003	\$ 297,523.15	PAR
2003	\$ 32,436.00	SAR
3894	\$ 206,595.73	PAR
3894	\$ 48,429.72	SAR
1968	\$ 20,566.16	PAR
717	\$ 792,166.40	PAR
1057	\$ 135,000.00	PAR
2266	\$9,232.42	PAR
7176	\$ 145,000.00	SAR

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

Chairman Angilella advised that next meeting was scheduled for September 22, 2022, at 10:30 AM via zoom.

MOTION TO ADJOURN

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

MEETING ADJOURNED: 11:35AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 22, 2022
ZOOM VIRTUAL MEETING
10:30 AM**

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Excused
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 Tracy Ware Linda Page Steve Andrick
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella
Shai McLeod

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

Bob Cornforth, Camden County MUA
Ed Hill, Camden County Board of Social Services
Ceil Murphy, Camden County College
Harry Earle, J.A. Montgomery Risk Control
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 28, 2022

Commissioner Williams noted the Minutes should be tabled until next month as Commissioner Wright was not at the last meeting.

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met yesterday at City Hall in the conference room using a virtual format also. Mr. Prince said a variety of safety topics were discussed. Mr. Prince advised there was also an update on the Fast Track Training which was going to be held in person on October 24 and October 25 at the Boat House in Pennsauken. Mr. Prince said one of the topics covered would be snowplow safety and other regulatory training. Mr. Prince advised Building and Grounds, Parks Department and DPW would be in attendance. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met the beginning of the month and discussed a number of payment authorization requests that would be discussed during closed session. Ms. Conicella reported at the NJCE recent meeting Ms. Walcoff advised we were working with Safety National for a reimbursement of the 2020 Covid claims. Ms. Conicella noted she was working closely with Amerihealth to obtain all the information to present to Safety National. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everyone was well. Executive Director advised he had a few action items today.

LEGAL DEFENSE PANEL: Executive Director reported the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 91, adopted July 21, 2022, for a term August 1, 2022 to July 31, 2023; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director referred to a copy Resolution 47-22 which was included in the agenda and requested a motion. Executive Director asked Ms. Paffenroth if she wanted to comment. Ms. Paffenroth said we did this last year and she included the Commission in the procurement documents so we could use them if necessary. Ms. Paffenroth noted they were mostly the same firms but there were a few different ones and we now had a variety of law firms.

**MOTION TO ADOPT RESOLUTION 47-22, AUTHORIZING AWARD OF
CONTRACTS PURSUANT TO A PUBLIC ADVERTISED REQUEST FOR
PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE**

**COMMISSION AND VARIOUS LAW FIRMS FOR THE INCLUSION IN THE
LEGAL DEFENSE PANEL AND FOR THE PROVISION OF
SPECIAL/CONFLICTS COUNSEL SERVICES**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the months July and August. Executive Director advised there were 7 certificates of insurance issued during the month of July and 3 in the month of August. Executive Director noted they all looked fairly routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on June 23 and a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE met prior to this meeting and asked Executive Director Hrubash to provide a verbal update of the meeting. Executive Director Hrubash advised the Board of Commissioners approved the audit. Executive Director Hrubash noted there were no findings or recommendations. Executive Director Hrubash advised they spoke about scheduling a meeting for the Sub Finance Committee to discuss the introduction of the budget and adoption.

CCIC FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2022, there was a surplus of \$32,072,526. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,880,392 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$41,131,48.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. As of July 31, 2022, the Fund had a surplus of \$15,291,508. 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 \$20,655,233.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director referred to a copy of memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. Executive Director reported the applications for Optional Ancillary Coverage should be completed online via Broker Buddha this year. Executive Director referred to a copy of a Broker Buddha Progress Tracker which was included in the agenda and noted the College and the Utility Authority completed the application. Executive Director advised he

believed Mr. Friedman was also close to finishing the application process. Executive Director thanked everyone involved with this project.

Executive Director said he wanted to add one more item under the 2023 renewal. Executive Director reported that previously we spoke about the sewer backup coverage where the authorities did not renew, but it sounded like it might be put back in the pollution policy. Executive Director Hrubash advised that was one of the goals and Mr. Cooney reported today that the pollution market is in better shape than it was a year ago. Executive Director Hrubash said there were no promises but it's certainly a number one objective for this year. Executive Director said hopefully there would be some good news for Mr. Cornforth of the UA and Ms. Violetti for the authorities she represented.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the third and final assessment payment for 2022 was due on September 15, 2022. Executive Director advised the Statement of Accounts were e-mailed on August 5, 2022 to the member entities. Executive Director said if you have not already done so payments can be made to the Camden County Insurance Commission and sent to Dave McPeak, Treasurer.

2021 AUDIT REPORT: Executive Director reported the 2021 Audit would be presented at the October meeting by Bowman and Company, LLP.

11TH ANNUAL BEST PRACTICES WORKSHOP – 2023 VIRTUAL EDITION: Executive Director reported after the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. Executive Director advised we would look to host a virtually interactive webinar again in Spring 2023.

2022 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director reported the 106th annual conference was scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. Executive Director noted the MEL JIF holds its annual elected official's seminar on November 16th and encouraged our commissioners to attend.

NJCE 10TH YEAR ANNIVERSARY: Executive Director reported the NJCE previously discussed that 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 26 affiliated entities. Executive Director said 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. Executive Director reported they were looking into venues to host the luncheon and JIF meeting on April 27, 2023.

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 except for the August and September Bills Lists which were included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer. Mr. McPeak requested a motion to approve Resolution 48-22 August Bills List, Resolution 49-22 August Bills List and 50-22 September Bills List.

MOTION TO APPROVE RESOLUTION 48-22 AUGUST BILLS LIST, 49-22 RESOLUTION AUGUST BILLS LIST AND RESOLUTION 50-22 SEPTEMBER BILLS LIST

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Commissioner Williams referred to copies of the Treasurer Report which was included in the agenda and asked if anyone had any questions.

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

CLAIMS SERVICE - AMERI-HEALTH: Mr. Andrick reviewed the Medical Savings Report for the month of July and advised they received 271 bills, and the billed amount was \$350,280. Mr. Andrick advised the paid amount was 146,128 with a gross savings of \$204,152. Mr. Andrick said the net savings was \$191,652 and the network utilization was 95%. Mr. Andrick also reviewed the figures for August. Mr. Andrick advised for the month of August they received 278 bills, and the billed amount was \$341,949. Mr. Andrick advised the paid amount was \$141,744 with a gross savings of \$341,949. Mr. Andrick said the net savings was \$187,705 and the network utilization was 96.3%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the July through September 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince advised all of the training has been listed on the NJCE website through November 30. Mr. Prince encouraged all departments to review the training opportunities that were available. Mr. Prince said if anyone had any questions they should reach out to this office. Mr. Prince said he talked about the Fast Track Training earlier and indicated they were very excited about this training. Mr. Prince said his office converted the catalog to a webinar virtual based format, but they still offered programs from time to time in an instructor led format. Mr. Prince said the Fast Track Training was a great opportunity for County employees to attend this training at the Boat House. 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	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Seeing no members of the public wishing to speak Commissioner Williams moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Commissioner Williams read Resolution 51-22, 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 51-22 FOR CLOSED SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Commissioner Williams made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

Claim #	PROPOSED SAR	Amount of PAR
958	\$43,490.52	\$58,115.52
3131	N/A	\$24,500.00
3753	N/A	\$152,548.08
793	N/A	\$18,500.00
1337	N/A	\$152,669.61
3338	N/A	\$53,006.40
3740	N/A	\$136,128.80
3682	N/A	\$53,747.70
531	N/A	\$319,776.41
892	\$21,543.00	\$87,683.39
3129	N/A	\$300,000.00
3573	N/A	\$98,715.40
3142	\$30,984.04	\$42,620.57
3747	N/A	\$171,119.35
2224	N/A	\$44,228.50
8551	N/A	\$1,000,000.00
57	N/A	\$170,000.00
1595	N/A	\$160,000.00
7956	N/A	\$132,500.00

Motion
Second:
Vote:

Commissioner Williams
Commissioner Wright
2 Ayes, 0 Nays

Commissioner Williams advised that next meeting was scheduled for October 27, 2022, at 10:30 AM via zoom.

MOTION TO ADJOURN

Motion
Second:
Vote:

Commissioner Williams
Commissioner Wright
2 Ayes, 0 Nays

MEETING ADJOURNED: 11:52AM

Minutes prepared by: Cathy Dodd, Assisting Secretary