

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 26, 2023
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 *January 26, 2023* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

CAMDEN COUNTY INSURANCE COMMISSION AGENDA
OPEN PUBLIC MEETING: January 26, 2023
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **PLEDGE OF ALLEGIANCE**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** December 8, 2022 Open Minutes.....Appendix I
December 8, 2022 Closed Minutes sent via e-mail
December 19, 2022 Open Minutes.....Appendix I
 - ☐ **CORRESPONDENCE – NONE**
 - ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee: Verbal
 - ☐ Claims Committee: Verbal
 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report.....Pages 2-27
 - ☐ **TREASURER – David McPeak**
Resolution **4-23** January 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
 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report..... Pages 33-41
 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **CLOSED SESSION- PARS/SARS**
Resolution 5-23 Closed Session.....Page 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: February 23, 2023, 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: January 26, 2023

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **2023 Property & Casualty Budget (Pages 5-7)** – At the December 19, 2022 special meeting, the 2023 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission's official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of **\$19,363,836** appears on page 5 and assessments are on page 6. The overall budget has increased by \$6,179.00 from budget introduction,

☐ Attached on page 7 is Resolution 1-23, Authorizing and Adopting the Property & Casualty Budget.

☐ **Motion to open the Public Hearing on the 2023 Property & Casualty Budget**

☐ **Discussion of Budget and Assessments**

☐ **Motion to close the Public Hearing**

☐ **Motion to Approve Resolution 1-23 Adopting the Fund's 2023 Budget as presented & Certify the 2023 Assessments (Page 7)**

☐ **Insurance Commission Dividend (Page 8)** - The Executive Director's office has been reviewing available dividend options with the Actuary and Auditor for the member entities. A \$860,000 dividend is being recommended out of Fund Years 2015, 2016 & 2017. A copy of the 2023 Dividend Recommendation is included on page 8 of the agenda and includes each member's share.

The Fund Office will send a letter to the member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Each member entity will need to pass a resolution authorizing the release of funds.

☐ **Motion to Approve a \$860,000 Dividend to Commission Entities**

☐ **Extraordinary Unspecifiable Services (EUS) Statements (Pages 9-12)** – Attached on pages 9-10 are the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2023 for the Camden County Police Department. Also attached on pages 11-12 is Resolution 2-23 awarding the Purchase of Excess Insurances for the Department. The resolution was reviewed by the Commission Attorney.

❑ Motion to Approve Resolution 2-23 Awarding the Purchase of Excess Insurances for the Camden County Police Department

- ❑ Meeting Dates for 2023 (Page 13)** – Attached on page 13 is a copy of Resolution 3-23, Fixing Public Meeting dates for Year 2023. The NJCE is hosting a luncheon on April 27, 2023 so we will have to reschedule our meeting. We will suggest some dates at the February meeting. There will be no meetings in August and November.

❑ Motion to adopt Resolution 3-23, Fixing Public Meeting Dates for Year 2023

- ❑ Certificate of Insurance Issuance Report (Pages 14-16)** – Included in the agenda on pages 14-16 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. There were 14 certificates of insurance issued during the month.

❑ Motion to approve the Certificate of Insurance Report

- ❑ NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 17-20)** – The NJCE Finance Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12th and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend.

A written summary report of the meeting is included in the agenda on pages 17-18. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:

- **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.
- **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior to the next NJCE meeting.
- **2023 Renewal Overview Webinar:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.
- **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. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ.

Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

- ❑ **NJCE 2022 Dividend – (Page 21)** The NJCE Finance Committee recommended the JIF authorize a \$850,000 dividend from various years. The Fund Commissioners accepted the recommendation and adopted a resolution on January 12th authorizing the release of a dividend in the amount of \$850,000 from various fund years, subject to State approval. The Insurance Commission’s share of the dividend is \$243,439. On page 21 is a breakdown by member entity.
- ❑ **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 **November 30, 2022**. The report indicates the Commission has a surplus of **\$31,635,249**. 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 **\$3,946,398**. The total cash amount is **\$45,354,910**.
- ❑ **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 November. As of **November 30, 2022**, there is a statutory surplus of **\$15,299,523**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$33,218,329**.
- ❑ **Auditor & Actuary Contracts** – The Actuary and Auditor’s contract will expire on February 28, 2023. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

	CAMDEN COUNTY INSURANCE COMMISSION				
	2023 PROPOSED BUDGET :				
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2022	BUDGET FY2023	\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	355,000	394,000	39,000	10.99%
2	Liability	1,519,000	1,731,000	212,000	13.96%
3	Auto	326,000	479,000	153,000	46.93%
4	Workers' Comp.	4,965,000	4,824,500	(140,500)	-2.83%
5	POL/EPL	57,000	63,000	6,000	10.53%
6	Subtotal - Loss Funds	7,222,000	7,491,500	269,500	3.73%
7					
8	POL/EPL Deductible	199,000	173,000	(26,000)	-13.07%
9					
10	Subtotal - Claims	7,421,000	7,664,500	243,500	3.28%
11					
12	Premiums				
13	NJCE FUND	5,669,624	6,370,508	700,884	12.36%
14	Property	7,522	9,026	1,504	20.00%
15	Liability /Law Enf	1,976,440	2,761,110	784,670	39.70%
16	Auto (\$10M xs SIR)	882,029	899,000	16,971	1.92%
17	Workers' Comp.	347,877	352,082	4,205	1.21%
18					
19	SubTotal Premiums	8,883,491	10,391,726	1,508,235	16.98%
20	Total Loss Fund	16,304,491	18,056,226	1,751,735	10.74%
21					
22	II. Expenses, Fees & Contingency				
23					
24	Claims Adjustment	405,848	417,740	11,892	2.93%
25	Managed Care	0	0	0	0.00%
26	General Expense				
27	Exec. Director	193,214	197,078	3,864	2.00%
28	Actuary	9,200	9,384	184	2.00%
29	Auditor	15,347	15,654	307	2.00%
30	Attorney	119,160	121,543	2,383	2.00%
31	Treasurer	35,000	35,700	700	2.00%
32					
33					
34	Misc. Expense & Contingency	16,225	16,225	0	0.00%
35					
36	Total Fund Exp & Contingency	793,994	813,324	19,330	2.43%
37	Risk Managers	9,773	11,147	1,374	14.06%
38					
39					
40	XS JIF Ancilliary Coverage				
41	POL/EPL	299,731	307,941	8,210	2.74%
42	Crime Program	38,353	38,353	0	0.00%
43	Medical Malpractice	178,714	178,714	0	0.00%
44	Pollution Liability	67,487	55,304	(12,183)	-18.05%
45	Employed Lawyers Liab	40,651	36,402	(4,249)	-10.45%
46	Cyber Liability/Special Coverages	227,198	217,356	(9,842)	-4.33%
47	Aviation	8,612	9,069	457	5.31%
48	Marina Operators Liability	0	0	0	0.00%
49	Active Assailant		0	0	0.00%
50	Supplemental Indemnity WC		0	0	0.00%
51	Fiduciary Liab		0	0	0.00%
52	VET Liability		0	0	0.00%
53					
54	Total Ancilliary Coverages	860,746	843,139	(17,607)	-2.05%
55	Total FUND Disbursements				
56	Dividend Credit	(500,000)	(360,000)	0	0.00%
57	Total FUND Disbursements with Dividend	17,469,004	19,363,836	1,894,832	10.85%

		2022				2023			Change \$			Change %		
Member ID	Member Name	NJCE & Commission	Ancillary	Dividend	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC001	Camden County	7,216,552	452,083		7,668,635	7,967,366	423,955	8,391,321	750,815	(28,128)	722,687	10.40%	-6.22%	9.42%
NJC002	Camden County College	494,013	139,025		633,038	545,411	140,734	686,145	51,397	1,709	53,106	10.40%	1.23%	8.39%
NJC003	Camden County Board of Social Services	450,908	24,464		475,372	497,821	23,820	521,641	46,913	(644)	46,269	10.40%	-2.63%	9.73%
NJC004	Camden County Utility Authority	924,271	140,493		1,064,764	1,020,433	142,265	1,162,698	96,162	1,772	97,934	10.40%	1.26%	9.20%
NJC011	Camden Cty Polution Ctrl Financing Auth (CCPCFA)	217,384	23,189		240,573	240,001	24,719	264,720	22,617	1,530	24,147	10.40%	6.60%	10.04%
NJC012	Camden County Improvement Authority	151,412	17,052		168,464	167,522	18,259	185,781	16,110	1,207	17,317	10.64%	7.08%	10.28%
					-	-	-	-						
NJC005	Camden County Health Svcs	73,398	-		73,398	3,511	-	3,511	(69,887)	-	(69,887)	-95.22%	0.00%	-95.22%
NJC021	Camden County Dept of Police Svcs	7,577,900	66,860	(500,000)	7,144,760	8,438,631	69,387	8,148,018	860,731	2,527	1,003,258	11.36%	3.78%	14.04%
	Grand Totals:	17,105,838	863,166	(500,000)	17,469,004	18,880,696	843,139	19,363,835	1,774,858	(20,027)	1,894,831	10.38%	-2.32%	10.85%

RESOLUTION NO. 1-23

**RESOLUTION AUTHORIZING AND ADOPTING THE 2023 PROPERTY AND CASUALTY BUDGET
FOR THE CAMDEN COUNTY INSURANCE COMMISSION AND CERTIFYING MEMBER
ASSESSMENTS**

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

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$19,363,836** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the CAMDEN COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 26, 2023.

ADOPTED:

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

CAMDEN COUNTY INSURANCE COMMISSION 2023 Dividend Recommendation				
DIVIDEND RECOMMENDATION				
Member Name	2015	2016	2017	TOTAL
Camden County	73,006	73,552	219,597	366,155
Camden County College	6,456	6,489	20,017	32,962
Camden County Board of Social Services	4,254	4,282	13,211	21,747
Camden County Utility Authority	10,380	10,423	31,455	52,258
Camden County Health Svcs	2,029	1,161	3,516	6,706
Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	2,479	2,467	7,236	12,182
Camden County Improvement Authority	1,395	1,626	4,968	7,990
Camden County Police Department	360,000			360,000
Grand Totals:	460,000	100,000	300,000	860,000

**CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES**

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Brad Stokes, Commission Executive Director

RE: Camden County Police Department Excess Insurance

DATE: January 1, 2023

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

Coverage	Insurance Carrier	Term Cost
Automobile Liability (\$4M x \$2M SIR)	Genesis Insurance Company	\$563,000.00
Automobile Liability (\$5M x \$6M)	Princeton Excess & Surplus	\$336,000.00
Law Enforcement Liability & General Liability (\$5M x \$2M SIR)	Lexington Insurance Company	\$740,142.00
Excess Law Enforcement Liability & General Liability (\$5M x \$7M)	Kinsale Insurance Company	\$470,848.00
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$12M)	Old Republic Insurance Company	\$986,770.00
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$17M)	Gemini Insurance Company (Berkley)	\$563,350.00
Excess Workers' Compensation & Employers Liability	Safety National Casualty Corporation	\$352,082.00
Subtotal		\$4,012,192.00

TERM: 01/01/2023– 01/01/2024

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

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

- Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 01/01/2023.

2. Nature of Contract

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

Lexington Insurance Company, Munich Reinsurance America, INC., Kinsale Insurance Company, Old Republic Union Insurance Company, Gemini Insurance Company, General Star Indemnity and Safety National Casualty Corporation have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

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

3. Written Specifications

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

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

Respectfully,

Bradford Stokes,
Commission Executive Director

RESOLUTION NO. 2-23

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

WHEREAS, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

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

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

BE IT RESOLVED, that the following insurance contracts to be awarded for the period of January 1, 2023 through January 1, 2024:

Purpose	Name of Firm	Term	Method of Purchase
EPL	Ace American Insurance Company	1/1/23 - 1/1/24	Through the NJCE
Property	Zurich American Insurance Co	1/1/23 - 1/1/24	Through the NJCE
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/23 - 1/1/24	Through the NJCE
Automobile Liability (\$4M x \$2M SIR)	Genesis Insurance Company	1/1/23 - 1/1/24	Direct
Automobile Liability (\$5M x \$6M)	Princeton Excess & Surplus	1/1/23 - 1/1/24	Direct
Law Enforcement Liability & General Liability (\$5M x \$2M SIR)	Lexington Insurance Company	1/1/23 - 1/1/24	Direct
Excess Law Enforcement Liability & General Liability (\$5M x \$7M)	Kinsale Insurance Company	1/1/23 - 1/1/24	Direct
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$12M)	Old Republic Insurance Company	1/1/23 - 1/1/24	Direct
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$17M)	Gemini Insurance Company (Berkley)	1/1/23 - 1/1/24	Direct
Excess Workers' Compensation & Employers Liability	Safety National Casualty Corporation	1/1/23 - 1/1/24	Direct

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

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

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

ADOPTED: January 26, 2023

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

RESOLUTION NO. 3-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2023**

WHEREAS, the CAMDEN COUNTY INSURANCE COMMISSION (hereinafter “CCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the CCIC has deemed it necessary and appropriate to formally establish meeting procedures for the 2023 Fund Year; and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Camden County Insurance Commission that the CCIC shall hold public meetings during the year 2023 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:30 AM	February 23, 2023	Zoom Conference Call	Re-Organizational Meeting
10:30 AM	March 23, 2023	“	Regular Meeting
10:30 AM	TBD	“	Regular Meeting
10:30 AM	May 25, 2023	”	Regular Meeting
10:30 AM	June 22, 2023	“	Regular Meeting
10:30 AM	July 27, 2023	“	Regular Meeting
10:30 AM	September 28, 2023	“	Regular Meeting
10:30 AM	October 26, 2023	“	Regular Meeting
10:30 AM	December 7, 2023	“	Regular Meeting

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

ADOPTED: January 26, 2023

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

Camden County Insurance Commission

From 12/1/2022 To 12/30/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Division of Local Government I - Camden County Improvement Authority	Services 101 South Broad Street Trenton, NJ 08625	Evidence of Insurance. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	12/7/2022 #3760647	GL AU EX WC OTH
H - Rowan Uni. Rutgers Camden Board I - Camden County Improvement Authority	of Gov.s Joint Hlth Sci. Cntr. Attn:Dana L. Redd, Chf. Exec. Off. 201 South Broadway, Suite 440 Camden, NJ 08103	RE: SHORT-TERM PARKING LOT LICENSE AGREEMENT The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to SHORT-TERM PARKING LOT LICENSE AGREEMENT. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	12/7/2022 #3760648	GL AU EX WC OTH
H - TD Bank, N.A. ISAOA, ATIMA I - Camden County Improvement Authority	32 Chestnut Street Lewiston, ME 04240	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	12/7/2022 #3760649	GL AU EX WC OTH
H - State of New Jersey Department I - Camden County Improvement Authority	of Community Affairs 101 South Broad Street, 2nd Floor P.O. Box 803 Trenton, NJ 08625	RE: Grant/Loan Agreement: 2021-495-8030-673 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Grant/Loan Agreement: 2021-495-8030-673; Program Name: 2021 Camden City Vacant and Abandoned Property Demolition Project	12/7/2022 #3760650	GL AU EX WC OTH
H - American Water Enterprises, Inc. I - Camden County Improvement Authority	330 Fellowship Road, Suite 300 Mt. Laurel, NJ 08054	Evidence of insurance. All operations usual to County Governmental Entity. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379	12/7/2022 #3760651	GL AU EX WC OTH

Camden County Insurance Commission

From 12/1/2022 To 12/30/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Block 1401 Lot 33 LLC, Lot 33 I - Camden County Improvement Authority	Garage LLC One Cooper Plaza, 106G Keleman Camden, NJ 08103	Evidence of insurance: Parking Garage, One Cooper Plaza, Benson & Broadway, Camden, NJ Building Coverage \$31,930,481, Contents \$350,000	12/7/2022 #3760652	GL AU EX WC OTH
H - NAMCO Realty LLC I - Camden County Improvement Authority	150 Great Neck Road, Suite #304 Great Neck, NY 11021	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: additional insureds Certificate holder and Echelon Title, LLC, Echelon Residential Unit Owner, LLC, PREIT Services, LLC, PREIT Associates, LP are additional insureds where obligated by virtue of a written contract or written mutual aid agreement or other written agreement	12/7/2022 #3760653	GL AU EX WC OTH
H - State of New Jersey I - Camden County Improvement Authority	33 West State Street, 9th Floor, PO Box 229 Trenton, NJ 08625	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: additional insured Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured.	12/7/2022 #3760654	GL AU EX WC OTH
H - TD Bank, N.A. ATIMA & ISAOA I - Camden County Improvement Authority	2059 Springdale Road Cherry Hill, NJ 08003	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Loan numbers: 1363501906 and 16389989002 Evidence of insurance. All operations usual to County Governmental Entity as respects as respects to property located at Lot 33, Block 1401, 1401 Benson & Broadway Streets, Camden, NJ. A3D *Loan numbers: 1363501906 and 16389989002.	12/7/2022 #3760655	GL AU EX WC OTH

Camden County Insurance Commission

From 12/1/2022 To 12/30/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bright Star Orthodontics PA I - Camden County College	ATT: Dr. Kevin Walker 529 Williamstown RD Sicklerville, NJ 08081	Evidence of insurance with respects to Dental Students completing clinical education at above facility.	12/13/2022 #3768979	GL AU EX OTH
H - Family & Cosmetic Dentistry of I - Camden County College	Williamstown ATT: Dr. David Briller 251 S. Main Street Williamstown, NJ 08094	Evidence of insurance with respects to Dental Students completing clinical education at above facility.	12/13/2022 #3768980	GL AU EX OTH
H - CC Technical School I - County of Camden, Division Of Insurance	Pennsauken Township 6008 Browning Road Merchantville, NJ 08109	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Evidence of insurance with respects to in person meetings during the current calendar year for full youth services commission.	12/14/2022 #3769366	GL AU EX WC OTH
H - Bright Star Orthodontics PA I - Camden County College	Echelon Medical Center ATT: Dr. Kevin Walker 600 Somerdale RD, Suite 205 Voorhees, NJ 08043	Evidence of insurance with respects to Dental Students completing clinical education at above facility.	12/19/2022 #3774388	GL AU EX OTH
H - Fresh Dental I - Camden County College	ATT: Dr. Hung Luong, 910 Haddonfield RD Voorhees, NJ 08043	Evidence of Insurance as respects to Dental Students completing clinical education at above facility.	12/20/2022 #3777102	GL AU EX OTH
Total # of Holders: 14				



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: January 12, 2023

Memo to: Commissioners
Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: Special Meeting of the NJCE JIF

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.

Finance Sub-Committee: The Finance Sub-Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for budget adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners.

The Finance Sub Committee was presented with two budget options:

- Option A was a proposed 2023 budget of \$36,354,049 representing an increase of 10.9% over the 2022 Annualized Assessed Budget and an increase of \$331,384 over the budget introduced on November 18th.
- Option B was a proposed 2023 budget of \$35,835,927 representing a budget increase of \$3,063,925. It represents no change over the budget introduced on November 18th aside from the addition of a Surplus Premium Offset in the amount of \$560,119 (*line 19*). The reduction of \$186,738 is a direct savings to Monmouth County for choosing a higher property retention.

Executive Director reported the Finance Sub-Committee recommended the adoption of Budget Option B. Executive Director reported adoption of this budget will have no impact on the member insurance commission budgets introduced in December and the NJCE assessments for the "stand alone" member counties.

Following the public hearing, the NJCE Board of Fund Commissioners adopted a 2023 Budget totaling \$35,835,933 and certified the 2023 Assessments. Attached to this report is a copy of the 2023 Budget and Assessments.

2022 Dividend: The Finance Sub-Committee reviewed three available dividend options of \$1,150,000, \$850,000, and \$550,000; these amounts were considered based on the Fund's strong financial position. Executive Director reported the Finance Sub-Committee is recommending the release of a dividend in the amount of \$850,000. The NJCE Board of Fund Commissioners accepted the recommendation and adopted a resolution authorizing the release of a \$850,000 from various fund years subject to State approval.

Property Appraisals: Considering the issues with property insurers and the need for insurance to value, Executive Director reported the Finance Sub-Committee is recommending that the NJCE look at

procuring a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price. The NJCE Board of Fund Commissioners accepted the recommendation to pursue quotes from vendors.

Cyber Security Expert: In October, the Board authorized the Underwriting Manager, in conjunction with the Fund Attorney, to procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior to the next Fund meeting.

Financial Fast Track: The Financial Fast Track as of November 30th was submitted for information and reflected a surplus of \$15,299,523. The Fund continues to operate in a strong financial position.

2023 Renewal Overview Webinar: Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.

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. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

Next Meeting: The next meeting of the NJCE JIF is the 2023 Reorganization on Thursday, February 23, 2023 at 9:30am via Zoom; please contact the Fund office for meeting access information.

APPROPRIATIONS

I. Claims and Excess Insurance

OPTION B : WITH SURPLUS PREMIUM OFFSET

Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2022	FY2023 BUDGET AS OF NOVEMBER 2022	Change vs ANNUALIZED \$	Change vs ANNUALIZED %	FY2023 Retentions	FY2023 BUDGET AS OF JANUARY 2023	Change vs ANNUALIZED \$	Change vs ANNUALIZED %
1 Property	1.75Mil x 250K *	1,101,120	1,223,549	122,429	11.1%	2.75Mil x 250K *	1,125,835	24,715	2.2%
2 Liability	1250x250 **	1,236,839	1,284,164	47,325	3.8%	1250x250 **	1,064,544	(172,295)	-13.9%
3 Auto	1250x250 **	420,355	457,868	37,513	8.9%	1250x250 **	367,427	(52,928)	-12.6%
4 Workers' Comp.	Various	3,158,673	3,434,482	275,809	8.7%	Various	2,746,807	(411,866)	-13.0%
5 Workers' Comp. Presumption Cvg						600K x 1.15MIL	409,707	409,707	100.0%
6 SBL/EPL		30,000	27,594	(2,406)	-8.0%		27,594	(2,406)	-8.0%
7 POL/EPL		279,744	257,001	(22,743)	-8.1%		257,001	(22,743)	-8.1%
8 Cyber		102,507	413,309	310,802	303.2%		364,527	262,020	255.6%
9 Subtotal - Claims		6,329,238	7,097,967	768,730	12.1%		6,363,442	34,205	0.5%
10 Premiums									
11									
12 Property		8,354,064	9,061,265	707,201	8.5%		9,824,398	1,470,334	17.6%
13 Property 150 x 110		628,311	803,846	175,535	27.9%		982,336	354,025	56.3%
14 Terrorism							91,999	91,999	100.0%
15 XS Flood to 50		515,932	702,612	186,680	36.2%		1,153,554	637,622	123.6%
16 Liability		4,582,904	5,124,549	541,645	11.8%		5,384,600	801,696	17.5%
17 Excess Liability		2,412,229	2,725,462	313,233	13.0%		2,660,002	247,773	10.3%
18 Workers Comp (Stat x 1MIL)		2,803,389	2,997,324	193,935	6.9%		2,781,856	(21,533)	-0.8%
19 Surplus Premium Offset							(560,119)	(560,119)	100.0%
20									
21 SubTotal Premiums		19,296,829	21,415,058	2,118,229	11.0%		22,318,626	3,021,797	15.7%
22 Total Loss Fund		25,626,067	28,513,025	2,886,959	11.3%		28,682,068	3,056,002	11.9%
23									
24 II. Expenses, Fees & Contingency									
25									
26 Claims Adjustment		70,499	71,911	1,412	2.0%		71,911	1,412	2.0%
27 Claims Adjustment - Property		19,984	20,381	397	2.0%		20,381	397	2.0%
28 Safety Director		438,002	446,761	8,759	2.0%		446,761	8,759	2.0%
29 General Expense									
30 Exec. Director		716,775	731,110	14,335	2.0%		731,110	14,335	2.0%
31 Actuary		24,139	24,620	481	2.0%		24,620	481	2.0%
32 Auditor		17,516	17,865	349	2.0%		17,865	349	2.0%
33 Attorney		14,997	15,297	300	2.0%		15,297	300	2.0%
34 Treasurer		14,997	15,297	300	2.0%		15,297	300	2.0%
35 Technical Writer		25,000	25,500	500	2.0%		25,500	500	2.0%
36 Underwriting Manager		473,006	482,467	9,461	2.0%		482,467	9,461	2.0%
37 Underwriting Data Consolidation		108,455	110,623	2,168	2.0%		110,623	2,168	2.0%
38 Payroll Audit		22,239	22,687	448	2.0%		22,687	448	2.0%
39 Safety Institute Funding		90,614	92,426	1,812	2.0%		92,426	1,812	2.0%
40									
41 Misc. Expense & Contingency		40,598	41,774	1,176	2.9%		41,775	1,177	2.9%
42 Total Fund Exp & Contingency		2,076,821	2,118,719	41,898	2.0%		2,118,720	41,899	2.0%
43 Risk Management Consultant		102,124	102,124	-	0.0%		102,124	-	0.0%
44									
45 Total Self Insured Program		27,805,012	30,733,868	2,928,856	10.5%		30,902,912	3,097,900	11.1%
46									
47 Ancillary Coverages									
48 POL/EPL		1,276,010	1,339,813	63,803	5.0%		1,398,730	122,720	9.6%
49 Crime Program		182,421	190,618	8,197	4.5%		189,795	7,374	4.0%
50 Medical Malpractice		1,154,461	1,265,964	111,503	9.7%		1,254,087	99,626	8.6%
51 Pollution Liability		291,931	321,189	29,258	10.0%		296,381	4,450	1.5%
52 Employed Lawyers Liability		163,180	162,697	(483)	-0.3%		153,412	(9,768)	-6.0%
53 Cyber Liability		1,693,734	1,790,876	97,142	5.7%		1,420,900	(272,834)	-16.1%
54 Aviation		89,987	95,709	5,722	6.4%		92,601	2,614	2.9%
55 Marina Operators Liability		18,070	19,899	1,829	10.1%		21,055	2,985	16.5%
56 Active Assailant		65,618	68,868	3,250	5.0%		75,619	10,001	15.2%
57 Supplemental Indemnity WC		25,390	26,660	1,270	5.0%		24,431	(959)	-3.8%
58 Fiduciary Liab		5,835	6,127	292	5.0%		5,633	(202)	-3.5%
59 VET Liability		359	377	18	5.0%		377	18	5.0%
60									
61 Total Ancillary Coverages		4,966,996	5,288,797	321,801	6.5%		4,933,021	(33,975)	-0.7%
62									
63 Total FUND Disbursements		32,772,008	36,022,665	3,250,657	9.9%		35,835,933	3,063,925	9.3%
* Monmouth County Property retention	200K x 50K		200K x 50K			500K x 500K			
** Monmouth County GLIAL retention	1250x250		1250x250			1250K x 250K			
** ACIC GLIAL retention	1MILx500		1MILx500			1MILx500			

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2023 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	345,153	854,688	1,281,039	282,644	825,210	437,516	388,490	697,145	601,649	649,908	6,363,442
Premiums	1,909,789	2,749,415	4,640,410	1,187,323	2,324,531	1,603,016	1,714,515	2,085,882	2,471,207	1,632,538	22,318,626
Expenses, Fee & Contingency	156,711	241,869	449,059	92,890	183,388	161,163	109,805	251,048	243,749	229,038	2,118,720
Total Self-Insured Program	2,411,653	3,845,972	6,370,508	1,562,857	3,333,129	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	30,902,912
Total Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	199,598	326,925	4,933,021
Total Fund Disbursements	3,096,445	4,197,295	7,213,647	1,944,325	4,589,765	2,485,601	2,472,985	3,481,258	3,516,203	2,838,409	35,835,933

	NJ CEL 2022 DIVIDEND ALLOCATED BY MEMBER										
	100,000	100,000	300,000	250,000	100,000	850,000					
	FUND YEAR										
Member Name	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Camden County	56,016	-	-	28,560	64,602	-	45,983	-	-	17,125	212,286
Camden County College	1,896	-	-	958	1,832	-	1,277	-	-	1,334	7,297
Camden County Board of Social Services	2,797	-	-	1,482	3,396	-	2,385	-	-	781	10,841
Camden County Utility Authority	1,925	-	-	973	1,861	-	971	-	-	2,276	8,006
Camden County Health Svcs	74	-	-	37	72	-	58	-	-	19	260
Camden Cty Pollution Ctrl Financing Auth (CCPCFA)	836	-	-	643	1,378	-	1,007	-	-	392	4,256
Camden County Improvement Authority	-	-	-	62	123	-	32	-	-	276	493
Camden County Dept of Police Svcs	-	-	-	-	-	-	-	-	-	-	-
Subtotal Camden County Insurance Commission	63,544	-	-	32,715	73,264	-	51,713	-	-	22,203	243,439

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,497,862	16,476,484	165,056,754	181,533,238
2.	CLAIM EXPENSES					
		Paid Claims	369,786	3,529,986	37,669,872	41,199,859
		Case Reserves	(717,700)	815,163	8,100,104	8,915,267
		IBNR	1,033,991	2,481,532	9,324,252	11,805,784
		Excess Insurance Recoverable	1,201	(4,656)	(298,123)	(302,779)
		Discounted Claim Value	(11,301)	(40,808)	(392,434)	(433,242)
TOTAL CLAIMS			675,977	6,781,217	54,403,672	61,184,889
3.	EXPENSES					
		Excess Premiums	812,020	8,932,217	70,396,802	79,329,019
		Administrative	78,464	861,923	7,793,079	8,655,003
TOTAL EXPENSES			890,484	9,794,141	78,189,881	87,984,022
4.	UNDERWRITING PROFIT (1-2-3)		(68,598)	(98,873)	32,463,202	32,364,328
5.	INVESTMENT INCOME		21,268	138,269	973,738	1,112,007
6.	PROFIT (4 + 5)		(47,330)	39,396	33,436,939	33,476,335
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		12,016	144,676	3,801,722	3,946,398
11.	SURPLUS (6 + 7 + 8 - 9)		(35,314)	(815,928)	32,451,177	31,635,249
SURPLUS (DEFICITS) BY FUND YEAR						
	2013		(57,804)	(36,385)	3,158,908	3,122,523
	2014		25,849	16,965	4,941,369	4,958,334
	2015		72,516	(529,420)	6,594,533	6,065,113
	2016		23,255	(177,854)	4,601,172	4,423,318
	2017		138,009	(35,689)	6,188,838	6,153,149
	2018		(58,533)	219,401	1,965,420	2,184,821
	2019		(42,737)	(558,932)	1,927,004	1,368,073
	2020		(83,194)	951,138	2,167,498	3,118,637
	2021		1,676	(775,396)	401,239	(374,157)
	2022		(39,546)	100,413		100,413
TOTAL SURPLUS (DEFICITS)			(35,314)	(815,928)	32,451,175	31,635,247
TOTAL CASH						46,354,910

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2013					
	Paid Claims	0	111,076	3,745,371	3,856,446
	Case Reserves	0	(135,940)	207,485	71,545
	IBNR	0	0	6,927	6,927
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,661	(2,444)	(783)
TOTAL FY 2013 CLAIMS		0	(23,202)	3,957,339	3,934,136
FUND YEAR 2014					
	Paid Claims	0	11,859	5,371,543	5,383,401
	Case Reserves	(3,700)	(11,807)	26,027	14,220
	IBNR	3,700	2,515	21,431	23,946
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	203	(661)	(458)
TOTAL FY 2014 CLAIMS		0	2,769	5,418,340	5,421,109
FUND YEAR 2015					
	Paid Claims	0	10,550	3,389,034	3,399,584
	Case Reserves	0	2,998	79,157	82,154
	IBNR	0	2,259	1,390	3,649
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(327)	(798)	(1,125)
TOTAL FY 2015 CLAIMS		0	15,480	3,468,783	3,484,263
FUND YEAR 2016					
	Paid Claims	2,283	37,705	4,692,019	4,729,724
	Case Reserves	(2,073)	(82,266)	393,089	310,823
	IBNR	(211)	38,139	164,981	203,121
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,535	(9,792)	(8,257)
TOTAL FY 2016 CLAIMS		0	(4,887)	5,240,297	5,235,410
FUND YEAR 2017					
	Paid Claims	2,293	27,347	3,228,260	3,255,607
	Case Reserves	(2,293)	25,423	214,917	240,340
	IBNR	0	(38,704)	166,589	127,885
	Excess Insurance Recoverable	0	(275)	0	(275)
	Discounted Claim Value	0	1,155	(7,766)	(6,611)
TOTAL FY 2017 CLAIMS		0	14,946	3,602,000	3,616,946

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	November 30, 2022	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	12,390	308,200	4,968,273	5,276,473
Case Reserves	(17,631)	(234,747)	1,096,556	861,809
IBNR	5,241	(382,976)	885,826	502,851
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,426	(31,069)	(19,642)
TOTAL FY 2018 CLAIMS	0	(298,097)	6,919,587	6,621,491
FUND YEAR 2019				
Paid Claims	104,181	613,829	3,255,306	3,869,135
Case Reserves	(425,805)	343,261	2,107,278	2,450,539
IBNR	321,624	(373,137)	1,392,704	1,019,567
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(27)	(56,618)	(56,645)
TOTAL FY 2019 CLAIMS	0	583,926	6,698,670	7,282,596
FUND YEAR 2020				
Paid Claims	50,707	293,549	1,675,351	1,968,900
Case Reserves	(85,095)	(126,869)	1,062,087	935,218
IBNR	33,187	(1,244,131)	3,148,385	1,904,254
Excess Insurance Recoverable	1,201	(3,356)	(298,123)	(301,479)
Discounted Claim Value	0	44,730	(110,615)	(65,885)
TOTAL FY 2020 CLAIMS	(0)	(1,036,078)	5,477,085	4,441,008
FUND YEAR 2021				
Paid Claims	53,644	1,317,855	677,470	1,995,325
Case Reserves	(188,023)	144,538	2,802,367	2,946,905
IBNR	134,379	(676,748)	3,531,888	2,855,140
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	25,664	(171,864)	(146,201)
TOTAL FY 2021 CLAIMS	0	811,308	6,839,860	7,651,169
FUND YEAR 2022				
Paid Claims	144,049	788,209		788,209
Case Reserves	10,381	960,352		960,352
IBNR	532,848	5,150,068		5,150,068
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(11,301)	(127,312)		(127,312)
TOTAL FY 2022 CLAIMS	675,977	6,771,317	0	6,771,317
COMBINED TOTAL CLAIMS	675,977	6,781,217	54,403,672	61,184,889
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 \$406,891.46 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF		November 30, 2022	
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,712,655	29,839,211	216,347,698	246,186,909
2.	CLAIM EXPENSES				
	Paid Claims	172,720	3,486,138	8,997,544	12,483,682
	Case Reserves	496,669	814,766	10,977,439	11,792,205
	IBNR	(175,725)	(194,522)	11,375,865	11,181,344
	Discounted Claim Value	(67,689)	(276,136)	(1,916,773)	(2,192,909)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL CLAIMS	425,976	4,190,644	28,046,678	32,237,323
3.	EXPENSES				
	Excess Premiums	2,049,801	22,564,276	153,216,375	175,780,651
	Administrative	179,098	1,970,512	16,354,219	18,324,731
	TOTAL EXPENSES	2,228,899	24,534,788	169,570,594	194,105,382
4.	UNDERWRITING PROFIT (1-2-3)	57,781	1,113,779	18,730,426	19,844,204
5.	INVESTMENT INCOME	57,361	(220,236)	1,533,106	1,312,870
6.	PROFIT (4+5)	115,142	893,543	20,263,531	21,157,074
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	115,142	893,543	14,405,980	15,299,523
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	366	(1,582)	163,660	162,078
	2011	863	(94,078)	666,797	572,719
	2012	1,395	(5,040)	690,291	685,251
	2013	2,466	(182,912)	1,322,965	1,140,053
	2014	3,535	52,224	2,323,116	2,375,340
	2015	3,949	124,569	1,637,394	1,761,963
	2016	4,553	146,630	1,825,687	1,972,317
	2017	5,121	859,266	1,865,475	2,724,741
	2018	5,530	(372,065)	2,701,793	2,329,728
	2019	6,656	63,164	2,317,154	2,380,318
	2020	6,525	(489,263)	(1,215,894)	(1,705,157)
	2021	9,193	87,720	107,541	195,261
	2022	64,991	704,911		704,911
TOTAL SURPLUS (DEFICITS)		115,142	893,543	14,405,980	15,299,522
TOTAL CASH					33,218,329

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	November 30, 2022	
ALL YEARS COMBINED				
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	5,719	10,034	538,401	548,435
Case Reserves	(5,719)	87,229	0	87,229
IBNR	0	3,000	0	3,000
Discounted Claim Value	0	(9,224)	(0)	(9,224)
TOTAL FY 2011 CLAIMS	0	91,039	538,401	629,440
FUND YEAR 2012				
Paid Claims	0	6,526	1,582,804	1,589,330
Case Reserves	0	(6,526)	65,616	59,090
IBNR	0	(2,196)	5,318	3,122
Discounted Claim Value	0	1,151	(7,374)	(6,224)
TOTAL FY 2012 CLAIMS	0	(1,045)	1,646,363	1,645,318
FUND YEAR 2013				
Paid Claims	2,057	70,234	914,416	984,651
Case Reserves	(2,057)	93,843	458,599	552,441
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	7,712	(57,108)	(49,396)
TOTAL FY 2013 CLAIMS	0	171,789	1,390,659	1,562,448
FUND YEAR 2014				
Paid Claims	208	182,193	476,289	658,482
Case Reserves	(208)	(249,585)	388,283	138,698
IBNR	0	(21,473)	43,550	22,077
Discounted Claim Value	0	20,540	(37,267)	(16,727)
TOTAL FY 2014 CLAIMS	0	(68,325)	870,855	802,530
FUND YEAR 2015				
Paid Claims	257,049	644,330	1,175,139	1,819,469
Case Reserves	(257,050)	(805,648)	1,460,651	655,003
IBNR	1	6,911	106,456	113,367
Discounted Claim Value	0	10,367	(100,358)	(89,990)
TOTAL FY 2015 CLAIMS	0	(144,040)	2,641,889	2,497,849

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2022					
ALL YEARS COMBINED					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
Paid Claims	1,450	185,120	844,767	1,029,887	
Case Reserves	(908)	(342,486)	1,681,779	1,339,294	
IBNR	(542)	(26,318)	54,558	28,240	
Discounted Claim Value	0	16,145	(113,121)	(96,976)	
TOTAL FY 2016 CLAIMS	0	(167,539)	2,467,984	2,300,445	
FUND YEAR 2017					
Paid Claims	23,128	783,140	393,930	1,177,070	
Case Reserves	(18,143)	(753,280)	1,372,320	619,041	
IBNR	(4,985)	(983,783)	1,211,149	227,366	
Discounted Claim Value	0	68,846	(135,864)	(67,017)	
TOTAL FY 2017 CLAIMS	0	(885,076)	2,841,535	1,956,459	
FUND YEAR 2018					
Paid Claims	(57,361)	244,423	742,774	987,196	
Case Reserves	57,361	530,372	384,006	914,379	
IBNR	0	(428,271)	1,013,968	585,697	
Discounted Claim Value	0	1,608	(132,597)	(130,989)	
TOTAL FY 2018 CLAIMS	0	348,132	2,008,151	2,356,283	
FUND YEAR 2019					
Paid Claims	1,204	10,043	673,118	683,161	
Case Reserves	249,895	615,982	590,241	1,206,222	
IBNR	(251,099)	(776,208)	1,923,599	1,147,391	
Discounted Claim Value	0	58,564	(263,678)	(205,114)	
TOTAL FY 2019 CLAIMS	0	(91,619)	2,923,280	2,831,660	
FUND YEAR 2020					
Paid Claims	952	245,756	636,007	881,763	
Case Reserves	(12,858)	367,163	3,478,036	3,845,199	
IBNR	11,906	(564,988)	3,149,860	2,584,872	
Discounted Claim Value	0	53,829	(547,421)	(493,592)	
Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)	
TOTAL FY 2020 CLAIMS	0	462,157	5,329,085	5,791,242	
FUND YEAR 2021					
Paid Claims	1,685	855,451	848,061	1,703,512	
Case Reserves	498,425	999,225	1,097,909	2,097,134	
IBNR	(500,111)	(2,084,127)	3,792,655	1,708,528	
Discounted Claim Value	0	97,219	(521,987)	(424,769)	
Excess Recoveries	0	0		0	
TOTAL FY 2021 CLAIMS	0	(132,233)	5,216,637	5,084,405	
FUND YEAR 2022					
Paid Claims	(63,371)	248,887		248,887	
Case Reserves	(12,070)	278,476		278,476	
IBNR	569,105	4,682,933		4,682,933	
Discounted Claim Value	(67,689)	(602,892)		(602,892)	
TOTAL FY 2022 CLAIMS	425,975	4,607,404	0	4,607,404	
COMBINED TOTAL CLAIMS	425,976	4,190,644	28,046,678	32,237,323	
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 \$ 1,026,999 due from the reinsurer for COVID-19 WC claims.					

CAMDEN COUNTY INSURANCE COMMISSION

BILLS LIST

Resolution No. 4-23

JANUARY 2023

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>
001101			
001101	BROWN & CONNERY, LLP	LEGAL FEES CARMICHAEL 11/22	110.00
001101	BROWN & CONNERY, LLP	LEGAL FEES SOSINAVAGE 11/22	198.00
001101	BROWN & CONNERY, LLP	LEGAL FEES RODRIGUEZ 08/22-09/22	2,595.00
001101	BROWN & CONNERY, LLP	LEGAL FEES WILKINS 10/22	195.00
001101	BROWN & CONNERY, LLP	LEGAL FEES RODRIGUEZ 10/22	1,289.00
			4,387.00
001102			
001102	PARKER MCCAY	LEGAL FEES RODRIQUEZ11/22	396.00
			396.00
001103			
001103	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/22	5.10
			5.10
001104			
001104	COURIER POST	ACCT #CHL-091698 - 2023 BUDGET 12/25/22	76.96
001104	COURIER POST	ACCT #CHL-091698 - MTG 12/16/22	26.28
			103.24
001105			
001105	HARDENBERGH INSURANCE GROUP	CAMDEN CTY IMP AUTH 2022 RMC FEE	9,773.00
			9,773.00
Total Payments FY 2022			\$14,664.34

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001106			
001106	CONNER STRONG & BUCKELEW	EX LIAB. OLD REPUBLIC INS 01/23	986,770.00
001106	CONNER STRONG & BUCKELEW	EX LAW ENF. GEN LIAB LEXINGTON INS 1/23	740,142.00
001106	CONNER STRONG & BUCKELEW	EX. LAW ENF. LIAB. - OLD REP. UNION 1/23	563,350.00
001106	CONNER STRONG & BUCKELEW	EX. LIAB. - KINSALE INS. CO. 1/23	470,848.00
			2,761,110.00
001107			
001107	CONNER STRONG & BUCKELEW	WC - SAFETY NAT. CAS. CO. (MID.) 1/23	352,082.00
			352,082.00
001108			
001108	COMPSERVICES, INC.	MANAGED CARE FEE 1/23	7,805.65
001108	COMPSERVICES, INC.	MANAGED CARE FEE 1/23	4,694.35
			12,500.00
001109			
001109	CONNER STRONG & BUCKELEW	EX. AUTO LIAB PRINCETON EX & SURP 1/23	336,000.00
001109	CONNER STRONG & BUCKELEW	AUTO LIAB. - GENERAL STAR INS CO 1/23	563,000.00
			899,000.00

001110			
001110	BROWN & CONNERY, LLP	LEGAL FEES- WILKINS 11/22	79.00
			79.00
001111			
001111	COMPSERVICES, INC.	ADMIN FEE FOR WC 1/23	12,763.63
001111	COMPSERVICES, INC.	ADMIN FEE FOR WC 1/23	21,223.04
			33,986.67
001112			
001112	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 1/23	16,101.17
			16,101.17
001113			
001113	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE - PD 1/23	485.76
001113	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 1/23	280.91
			766.67
001114			
001114	DAVID MCPEAK	TREASURER FEE 01/23	2,916.66
001114	DAVID MCPEAK	POSTAGE REIMBURSEMENT 01/23	213.47
			3,130.13

Total Payments FY 2023 **\$4,078,755.64**

**TOTAL PAYMENTS ALL FUND
YEARS** **\$4,093,419.98**

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: November									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,682,145.25	12,843,455.54	771,212.12	27,456,419.42	40,963.23	(3,451,624.03)	4,022,218.84	2,445,862.05	46,810,652.42
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,944.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,944.24
Invest Pymnts	1,295.76	3,868.24	1,678.96	8,634.03	5.49	14.15	5,607.01	164.55	21,268.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,295.76	3,868.24	1,678.96	8,634.03	5.49	14.15	5,607.01	164.55	21,268.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,240.00	3,868.24	1,678.96	8,634.03	5.49	14.15	5,607.01	164.55	23,212.43
EXPENSES									
Claims Transfers	38,717.18	26,029.23	17,346.25	289,637.75	0.00	0.00	0.00	0.00	371,730.41
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	77,223.12	0.00	89,723.12
Other *	(1,447.25)	0.00	0.00	18,948.11	0.00	0.00	0.00	0.00	17,500.86
TOTAL	37,269.93	26,029.23	17,346.25	321,085.86	0.00	0.00	77,223.12	0.00	478,954.39
END BALANCE	2,648,115.32	12,821,294.55	755,544.83	27,143,967.59	40,968.72	(3,451,609.88)	3,950,602.73	2,446,026.60	46,354,910.46

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	November						
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	\$46,907,186.10	46,660,747.12	19,912.87	189,345.16	39,478.76	(32,505.02)	30,207.21
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$21,268.19	\$20,940.07	\$77.73	\$98.98	\$35.31	\$69.51
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	\$21,268.19	\$20,940.07	\$77.73	\$98.98	\$35.31	\$69.51
9	Deposits - Purchases	\$449,503.51	\$1,944.24	\$126,334.08	\$23,104.39	\$101,671.24	\$196,449.56
10	(Withdrawals - Sales)	-\$926,513.66	-\$537,282.39	-\$176,481.16	-\$13,474.66	-\$132,104.70	-\$67,170.75
	Ending Cash & Investment Balance	\$46,354,910.65	\$46,146,349.04	-\$30,156.48	\$199,073.87	-\$79,640.33	\$89,030.75
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$368,452.92	\$47,463.34	\$142,258.74	\$10,613.48	\$123,557.78	\$44,559.58
	(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00
	Balance per Bank	\$46,722,108.09	\$46,193,812.38	\$112,102.26	\$209,687.35	\$42,661.97	\$133,590.33



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	53.43%	\$12,500.00	\$195,607.00	93.60%	261
October	\$288,122.00	\$258,044.00	\$93,957.00	\$194,165.00	63.45%	\$12,500.00	\$181,665.00	95.40%	300
November	\$325,689.00	\$229,062.00	\$82,676.00	\$243,013.00	70.00%	\$12,500.00	\$230,513.00	96.50%	273
December	\$292,497.00	\$219,639.00	\$85,493.00	\$207,004.00	70.77%	\$12,500.00	\$194,504.00	97%	312
	\$3,379,321.00	\$2,728,416.00	\$1,257,572.00	\$2,121,749.00	62.00%	\$146,250.00	\$1,975,499.00	95.00%	3363

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 19, 2023

DATE OF MEETING: January 26, 2023

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		

December – January 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 8:** Attended the CCIC meeting.
- **December 21:** Attended the CCIC Safety Committee meeting.
- **January 3:** Attended the CCIC Claims Committee meeting.
- **January 18:** Attended the CCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 26:** Plan to attend the CCIC meeting.
- **January 26:** Plan to attend the CCIC Safety Committee meeting.
- **January 30:** Plan to attend the CCMUA Safety Committee 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: Driving Safety Buckle Up! It Could Save Your Life! – December 2.
- NJCE SD Message: NJCE Leadership Academy Open Enrollment until December 22 – December 2.
- NJCE JIF - JAM SD Bulletin: Winter Weather Building Preparation Best Practices – December 6.
- NJCE JIF - JAM SD Bulletin: Snow Salt Removal Best Practices – December 8.
- NJCE JIF - Live Safety Training – February 2023 Registration is Now Open! – December 9.
- NJCE JIF - JAM SD Bulletin: Space Heater Safety – December 15.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Occupational Injuries & Illnesses – January 4.
- NJCE JIF - JAM SD Bulletin: CDL Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse – January 10.
- NJCE JIF - Live Safety Training – March 2023 Registration is Now Open! – January 11.

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

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving

from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below) Expos will begin in March 2023:

- 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 January thru March 2023 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.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1-22, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: 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.)*

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS) - 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 starting in March 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/>

January thru March 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
1/4/23	Fire Safety	8:30 - 9:30 am
1/4/23	Fire Extinguisher Safety	10:00 - 11:00 am
1/4/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/5/23	Fall Protection Awareness	8:30 - 10:30 am
1/5/23	Hearing Conservation	11:00 - 12:00 pm
1/5/23	Snow Plow / Snow Removal Safety	1:00 - 3:00 pm
1/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/6/23	Flagger Skills and Safety	11:00 - 12:00 pm
1/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/9/23	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/9/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/9/23	Personal Protective Equipment	1:00 - 3:00 pm
1/10/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/10/23	Preparing for First Amendment Audits	9:00 - 11:00 am
1/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/10/23	Preparing for First Amendment Audits	2:00 - 4:00 pm
1/11/23	Bloodborne Pathogens	8:30 - 9:30 am
1/11/23	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/11/23	Driving Safety Awareness	1:00 - 2:30 pm
1/12/23	Confined Space Entry	8:30 - 11:30 am
1/12/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/13/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/13/23	Chainsaw Safety	11:00 - 12:00 pm
1/13/23	Chipper Safety	1:00 - 2:00 pm
1/17/23	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am

1/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/23	Implicit Bias in the Workplace	9:00 - 10:30 am
1/18/23	Fire Safety	11:00 - 12:00 pm
1/18/23	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/23	Personal Protective Equipment	7:30 - 9:30 am
1/19/23	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
1/20/23	Sanitation and Recycling Safety	8:30 - 10:30 am
1/20/23	Introduction to Management Skills	10:00 - 12:00 pm
1/20/23	Bloodborne Pathogens	1:00 - 2:00 pm
1/23/23	Back Safety/Material Handling	9:00 - 10:00 am
1/23/23	Flagger Skills and Safety	1:00 - 2:00 pm
1/23/23	Bloodborne Pathogens and Hazard Communication/RTK for Fire & EMS Agencies-Evening	7:30 - 9:30 pm
1/24/23	Shop and Tool Safety	7:30 - 8:30 am
1/24/23	Confined Space Entry	9:00 - 12:00 pm
1/24/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/25/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/25/23	Hearing Conservation	11:00 - 12:00 pm
1/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
1/25/23	The Power of Collaboration (JIF 101)*	9:00 - 1:00 pm
1/26/23	Bloodborne Pathogens	8:30 - 9:30 am
1/26/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
1/26/23	Safety Committee Best Practices	1:00 - 3:00 pm
1/27/23	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/27/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/30/23	Dealing with Difficult People	1:00 - 3:00 pm
1/31/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm
1/31/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/1/23	Personal Protective Equipment	8:30 - 10:30 am
2/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/1/23	Hearing Conservation	1:00 - 2:00 pm
2/2/23	Asbestos Awareness	8:30 - 10:30 am
2/2/23	Fire Safety	11:00 - 12:00 pm
2/2/23	Fire Extinguisher Safety	1:00 - 2:00 pm
2/3/23	Disaster Management	9:00 - 10:30 am
2/3/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/3/23	Shop and Tool Safety	11:00 - 12:00 pm
2/3/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/7/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/23	Flagger Skills and Safety	10:30 - 11:30 am
2/7/23	Implicit Bias in the Workplace	1:00 - 2:30 pm

2/8/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/8/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/9/23	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/9/23	Driving Safety Awareness	1:00 - 2:30 pm
2/10/23	Safety Committee Best Practices	8:30 - 10:00 am
2/10/23	Chipper Safety	10:30 - 11:30 am
2/10/23	Hearing Conservation	1:00 - 2:00 pm
2/13/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/14/23	Ethical Decision Making	9:00 - 11:30 am
2/14/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/23	Confined Space Entry	7:30 - 10:30 am
2/15/23	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/23	Chainsaw Safety	1:00 - 2:00 pm
2/16/23	Public Employers: What You Need to Know	8:30 - 10:00 am
2/16/23	Fire Department Risk Management	9:00 - 11:00 am
2/16/23	Fall Protection Awareness	1:00 - 3:00 pm
2/17/23	Fire Safety	8:30 - 9:30 am
2/17/23	Introduction to Communication Skills	10:00 - 12:00 pm
2/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/23	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/23	Playground Safety Inspections	1:00 - 3:00 pm
2/22/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/22/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/23/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/23	Flagger Skills and Safety	11:00 - 12:00 pm
2/24/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
2/24/23	Wellness for Government Employees	9:00 - 11:30 am
2/24/23	Personal Protective Equipment	1:00 - 3:00 pm
2/27/23	Confined Space Entry	8:30 - 11:30 am
2/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/23	Microlearning Theory and Practice	1:00 - 3:00 pm
2/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
3/1/23	Personal Protective Equipment	8:30 - 10:30 am
3/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/23	Fire Safety	1:00 - 2:00 pm
3/2/23	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/2/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm

3/3/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/3/23	Hearing Conservation	11:00 - 12:00 pm
3/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/6/23	Mower Safety	11:00 - 12:00 pm
3/7/23	Implicit Bias in the Workplace	9:00 - 10:30 am
3/7/23	Playground Safety Inspections	1:00 - 3:00 pm
3/8/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
3/8/23	Work Zone: Temporary Traffic Controls	11:00 - 1:00 pm
3/9/23	Fire Safety	8:00 - 9:00 am
3/9/23	Fire Extinguisher Safety	9:30 - 10:30 am
3/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
3/10/23	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/13/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/13/23	Safety Committee Best Practices	1:00 - 2:30 pm
3/14/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/14/23	Preparing for First Amendment Audits	9:00 - 11:00 am
3/14/23	Chainsaw Safety	1:00 - 2:00 pm
3/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
3/15/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
3/16/23	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
3/16/23	Flagger Skills and Safety	10:00 - 11:00 am
3/16/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/17/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/17/23	Hearing Conservation	11:00 - 12:00 pm
3/17/23	Protecting Children from Abuse In New Jersey Local Government Programs	2:00 - 4:00 pm
3/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/23	Shop and Tool Safety	7:30 - 8:30 am
3/20/23	Personal Protective Equipment	9:00 - 11:00 am
3/21/23	Accident Investigation	9:00 - 11:00 am
3/21/23	Productive Meetings Best Practices	1:00 - 2:30 pm
3/22/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/22/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/23/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)*	8:30 - 11:30 am
3/23/23	Fall Protection Awareness	1:00 - 3:00 pm
3/24/23	Special Event Management	8:30 - 10:30 am
3/24/23	Fire Extinguisher Safety	11:00 - 12:00 pm
3/27/23	Mower Safety	8:30 - 9:30 am
3/27/23	Chipper Safety	10:00 - 11:00 am
3/27/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/23	Ladder Safety/Walking & Working Surfaces	9:30 - 11:00 am

3/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/29/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/30/23	Confined Space Entry	8:30 - 11:30 am
3/30/23	Flagger Skills and Safety	1:00 - 2:00 pm
3/31/23	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session.

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

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

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. 5-23

**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: 3167, 1270, 1567, 0373, 2440, 2784, 2607, 2846, 0435, 2469, 4080, 4087, 1285, 4071, 2956, 9683 & 2640

PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately.

ADOPTED: January 26, 2023

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 8, 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 Tracy Ware Linda Page Steve Andrick Paulette Kelly Gladys Driggins
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Qual Lynx
Chris Roselli

PERMA
Robyn Walcoff
Zarena Majeed

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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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
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Joseph Hrubash, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 28, 2022 AND OCTOBER 27, 2022

Chairman Angilella noted the closed minutes were e-mailed to the Commissioners.

MOTION TO APPROVE OPEN AND CLOSED MINUTES JULY 28, 2022

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES OCTOBER 27, 2022

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on November 16 via zoom. Mr. Prince said the next meeting was scheduled for December 21 at 2:00 PM via zoom. Mr. Prince advised the 2023 meeting schedule was finalized and a copy was included in the agenda. Mr. Prince noted the minutes and agenda would be distributed prior to each meeting. Mr. Prince advised a variety of safety related topics would be discussed at the meetings. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Walcott advised the Claims Committee met, reviewed the PARS and they would be presented during the closed session portion of the meeting for approval. Ms. Walcott referred to a copy of the Mandatory Year-End Claims Reporting memo which was included in the agenda. Ms. Walcott reviewed the memo and asked that any claim, potential claims or facts and circumstances that may give rise to a claim be reported to the insurance company prior to policy expiration on 12-31-22. Ms. Walcott concluded her report unless there were any questions.

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

INTRODUCTION OF THE 2023 BUDGET: Executive Director advised the NJCE Underwriting Team was still working on the 2023 Commission renewal mainly on the excess coverage for the Camden County Police Department. Executive Director reported we were not introducing the budget at this meeting. Executive Director noted he had a meeting with Dave McPeak and Steve Williams earlier in the week to review the proposed budget but it was still a

work in progress. Executive Director suggested we schedule a special meeting to introduce the budget. After a brief discussion it was agreed the Fund Office would circulate some dates and advertise the meeting accordingly.

REVISED PLAN OF RISK MANAGEMENT: Executive Director referred to a copy of a Revised Plan of Risk Management, Resolution 55-22. Executive Director said during the October meeting the Commissioners agreed to amend the College deductible to \$0 deductible per Fine Art for Art up to \$10,000 in value within the Commission layer. Executive Director noted the changes were highlighted in yellow.

MOTION TO ADOPT RESOLUTION 55-22, REVISED PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to a copy of the certificate of issuance reports from the NJCE listing the certificates issued for the months October and November. Executive Director advised there were 10 certificates of insurance issued during the month of October and 3 in the month of November.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on October 27, 2022. Executive Director advised a written summary report was included in the agenda. Executive Director said the NJCE also met on November 18, 2022 and introduced the 2023 budget in the amount of \$36,022,934. Executive Director said the NJCE Finance Committee met on October 17th & November 14th and written summaries of both meetings were also included in the agenda. Executive Director encouraged everyone to read the summary of the October 17th meeting as it was a very good recap of the renewal and factors that were affecting the budget.

Mr. Hrubash explained the property market was about to escalate due to the hard market. Mr. Hrubash advised the 10% projected increase on the excess insurances will most likely not hold, however there was good news on some of the other coverages. Mr. Hrubash said after checking with Ms. Paffenroth the NJCE Budget adoption might be delayed until January.

Executive Director noted the county proactively increased their property values through an appraisal process, so the County Proper is in pretty good shape. Ms. Paffenroth commented that Josh Friedman did a very good job with the values.

CCIC FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director advised as of September 30, 2022, there was a surplus of \$31,793,681. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$31,793,681 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$47,504,247.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. As of September 30, 2022, the Fund had a surplus of \$15,307,417. 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 \$25,935.351.

MEETING DATES FOR 2023: Executive Director advised the proposed meeting dates for 2023 were listed in the agenda. Executive Director said if the dates were acceptable a resolution would be prepared and presented at the next meeting on January 26, 2023. Executive Director noted the time of the meetings would be at 10:30 AM.

January 26, February 23, March 23, April 27, May 25, June 22, July 27, September 28, October 26 and December 7

Executive Director suggested he talk off line with the Commissioners and Commission Attorney to see if they wanted to do some hybrid meetings. In response to Mr. Hrubash’s inquiry, Ms. Dodd advised when she checked last year with the College, they did not have zoom capabilities.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the November and December Bills Lists were included in the agenda and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 56-22 NOVEMBER BILLS LIST

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

MOTION TO APPROVE RESOLUTION 57-22 DECEMBER BILLS LIST

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

Chairman Angilella referred to copies of the Treasurer Reports which were 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: Ms. Ware reported the Medical Savings Report for the month of November was included in the agenda and advised they received 273 bills, and the billed amount was \$325,689. Ms. Ware advised the paid amount was \$82,676 with a gross savings of \$243,013. Ms. Ware said the net savings was \$230,513 and the network utilization was 96.50%. Ms. Ware Andrick her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the October through December 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the agenda also included all of the virtual training opportunities through January 30. Mr. Prince said he received a submission from the Camden County Sheriff's Office for AED Units for Public Places in the amount of \$6,493.20. Mr. Prince advised once the funds were received from the carrier, the NJCE would distribute the funds to the recipients of the grant. Mr. Prince noted his colleague, Mr. Earle, was scheduled to meet with Mr. Rodriguez of the Camden County Police Department. Mr. Prince said he would review a variety of topics including resources for 2023 and address some of the incidents and accidents of some of the officers involved in motor vehicle accidents. Mr. Prince noted he would keep the Chairman updated on the status of that meeting. 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 58-22, 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 58-22 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>
3730	\$ 116,515.53	PAR
3580	\$ 58,690.77	SAR
2537	\$ 61,604.50	PAR
2537	\$ 22,601.40	SAR
1025	\$ 26,322.69	PAR
2301	\$ 54,128.04	PAR
444	\$ 276,745.67	SAR
2630	\$ 20,318.50	PAR
2630	\$ 12,818.50	SAR
1278	\$ 166,466.64	PAR
1281	\$ 97,044.28	PAR
2644	\$ 217,430.57	PAR
2644	\$ 104,098.20	SAR
3111	\$ 54,994.72	PAR
3111	\$ 45,000.00	SAR
9374	\$ 250,000.00	PAR
952	\$ 250,000.00	PAR
2557	\$10,559.41	PAR
1416	\$ 110,000.00	PAR

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

Chairman Angilella said the next meeting was scheduled for January 26, 2023, however there would be a special meeting scheduled for December.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:44 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 19, 2022
ZOOM VIRTUAL MEETING
3:00 PM**

Meeting was called to order by Chairman Angilella. Chairman Angilella noted this was a special meeting of the Camden County Insurance Commission. 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
Treasurer	David McPeak

ALSO PRESENT:

Cathy Dodd, PERMA Risk Management Services
Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County MUA
Ceil Murphy, Camden County College

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was doing well. Executive Director said the only focus of today's meeting was the introduction of the 2023 Budget.

2023 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported he had a meeting with Commissioner Williams and Mr. McPeak last week to discuss the budget and noted it was still in negotiations. Executive Director advised there was a possibility we could be amending the budget pending further outcome of the negotiation. Executive Director referred to a copy of the 2023 proposed Property & Casualty Budget in the amount of \$19,357,657 which was included in the agenda. Executive Director reviewed the loss funds from the actuary and noted they were increased, however, the loss funds for workers' compensation was decreased by \$140,500. Executive Director explained the actuary does give a range and we try to use the middle levels.

Executive Director said as Mr. Hrubash discussed last week, the NJCE renewal was very difficult on all lines of coverage. Executive Director said the NJCE increase was 11.96%, noting increases in the property and law enforcement lines.

Executive Director referred to the expenses of the budget and indicated there was a 2% contractual increase for the professionals. Executive Director continued to review the ancillary coverages and advised the pollution liability coverage was up about 8% however, the backup

coverage was now covered again. Executive Director noted the cyber coverage was also up, just under 20%.

In response to Commissioner William's inquiry, Executive Director said if the budget increased by 5% or less, it would not be necessary to advertise the budget again. Mr. McPeak agreed.

Executive Director advised Ms. Dodd would send the proposed assessments to the member entities after the meeting. The assessment payments would be due on 3/15/23, 5/15/23 and 9/15/23. Executive Director reported the Fund Office would advertise the proposed 2023 Budget in the Commission's official newspaper.

Executive Director asked if anyone had and any other questions and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2023 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$19,357,657 AND SCHEDULE A PUBLIC HEARING ON JANUARY 26, 2023 AT 10:30 AM

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

INSURANCE COMMISSION DIVIDEND: Executive Director reported he would be reviewing available dividend options with the Actuary and Auditor for the member entities. Executive Director advised a recommendation would be made at the January meeting.

Correspondence Made Part of Minutes.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 3:19 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary