

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 23, 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 *February 23, 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: FEBRUARY 23, 2023
10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: January 26, 2023 Open Minutes.....Appendix I
January 26, 2023 Closed Minutes sent via e-mail**
- CORRESPONDENCE – NONE**

2023 REORGANIZATION

Chairperson asks Executive Director to run the meeting for Election of Officers

- ELECTION OF CHAIRPERSON & VICE CHAIRPERSON
Executive Director ask for Nominations**
 - OATH OF OFFICE**
 - COMMITTEE REPORTS**
 - Safety Committee: Verbal**
 - Claims Committee: Verbal**
 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
Executive Director’s Report.....Pages 2-24**
 - TREASURER – David McPeak
Resolution 21-23 February Bill List Pages 25-26
Treasurer Reports Pages 27-28**
 - ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
 - CLAIMS SERVICE –AmeriHealth Casualty Services
Medical Savings Report - 2023Page 29**
 - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
Monthly Report..... Pages 30-38
Munich Re., Safety Grant ProgramPage 39**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - CLOSED SESSION- PARS/SARS
Resolution 22-23 Closed Session.....Page 40
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: [March 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: February 23, 2023

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Reorganization Resolutions (Pages 5-18)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1st as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 5-18.

Resolution 10-23 Certifying the Election of Chairperson and Vice-Chairperson	Page 5
Resolution 11-23 Appoint Agent for Service of Process for the Commission for the Term ...	Page 6
of One Year	
Resolution 12-23 Designating Custodian of Commission Records	Page 7
Resolution 13-23 Designating Official Newspaper for the Commission	Page 8
Resolution 14-23 Designating Authorized Depositories for Fund Assets and.....	Pages 9-13
Establishing Cash Management Plan	
Resolution 15-23 Designating Commission Treasurer	Page 14
Resolution 16-23 Designating Commission Attorney	Page 15
Resolution 17-23 Designating Authorized Signatures for Commission.....	Page 16
Bank Accounts	
Resolution 18-23 Indemnifying Camden County Insurance Fund Commission.....	Page 17
Official/Employees	
Resolution 19-23 Authorizing Commission Treasurer to Process Contracted Payments	Page 18
and Expenses	

- ❑ **Motion to approve Reorganization Resolutions Number 10-23 through 19-23**

- ❑ **NJCE 2023 Renewal Overview (Appendix II)** – The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31st. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in Appendix II of the agenda is a copy of the overview. A recording will be posted to the NJCE website.

- ❑ **2023 Plan of Risk Management (Appendix III)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ❑ **Motion to approve Resolution 20-23 Plan of Risk Management**

- ❑ **2023 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2023. There was only one response received from our current vendor Bowman & Company, LLP. The proposed quote for audit services is \$15,654 for the year ending December 31, 2023 which is within the budget amount. A copy of the response is available at the Fund Office.
 - ❑ **Motion to approve the fee quote from Bowman & Company, LLP for auditor services for 2023 in the amount of \$15,654**

- ❑ **2023 Actuary Request for Price Quotes** – The Fund Office solicited quotations for the services of an Actuary for 2023. Two responses were received, our current vendor, the Actuarial Advantage, Inc. and SGRISK Actuaries Consultants. We will discuss the responses in closed session. The responses were sent to the Commissioners for their review.

- ❑ **Certificate of Insurance Issuance Report (Pages 19-20)** – Included in the agenda on pages 19-20 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were 8 certificates of insurance issued during the month.
 - ❑ **Motion to approve the Certificate of Insurance Report**

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held their Reorganization Meeting prior to our meeting. Executive Director will provide a verbal report.

- ❑ **CCIC Financial Fast Track (Pages 21-23)** – Included in the agenda on pages 21-23 is a copy of the Financial Fast Track Report as of **December 31, 2022**. The report indicates the Commission has a surplus of **\$32,604,427**. 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 **\$45,619,937**.

- ❑ **NJCE Financial Fast Track** – The December Financial Fast Track is not available.

- ❑ **2023 MEL, MRHIF & NJCE Educational Seminar (Page 24)** – The 12th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st, and Friday April 28th from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance

Fund (NJCE JIF.) Attached on page 24 is more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

- ❑ **2023 NJCE Claim Reporting Requirements (Appendix IV)** – Included in Appendix IV of the agenda is the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims. The reporting requirements were sent to Amerihealth.
- ❑ **2023 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. The first installment is due on March 31, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2023 Meeting Schedule** – The NJCE scheduled a luncheon on April 27, 2023 so we need to plan a different date for our meeting. We will circulate some dates with the Commissioners and check on their availability.

RESOLUTION NO. 10-23

CAMDEN COUNTY INSURANCE FUND COMMISSION

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE-CHAIRPERSON**

BE IT RESOLVED by the Camden County Insurance Fund Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

ROSS G. ANGILELLA Chairperson

STEVEN WILLIAMS Vice-Chairperson

ANNA MARIE WRIGHT Commissioner

BE IT FURTHER RESOLVED, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2024 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 11-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS FOR THE COMMISSION
FOR THE TERM OF ONE YEAR**

BE IT RESOLVED by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2024 or until its successor has been appointed and qualified.

BE IT FURTHER RESOLVED that appointment of Agent for the Commission for Service of Process shall be at no cost to the Commission.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 12-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING CUSTODIAN OF COMMISSION RECORDS**

BE IT RESOLVED that, Cathy Dodd with PERMA Risk Management Services, is hereby designated as the custodian of the Commission records which shall be kept at the office of PERMA, located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054.

BE IT FURTHER RESOLVED that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2024 reorganization of the Commission and until their successors shall be elected and qualified.

BE IT FURTHER RESOLVED that appointment of the Custodian of Commission Records shall be at no cost to the Commission.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 13-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

BE IT RESOLVED by the Camden County Insurance Fund Commission, (hereinafter the Commission) that the Courier Post is hereby designated as the official newspaper for the Commission and that all official notices required to be published shall be published in this newspaper.

BE IT FURTHER RESOLVED that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2024 re-organization of the Commission.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary or Assistant Secretary of the Commission shall give notice of said meetings to the Courier Post.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 14-23

CAMDEN COUNTY INSURANCE FUND COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

BE IT RESOLVED that First Colonial Bank, is hereby designated as the depository for assets of the Commission; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE FUND COMMISSION
2023 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage-backed obligations, providing that such investments

are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and providing that the investment has a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions established by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

Investments shall be limited to the investments authorized under New Jersey Statutes N.J.S.A. 40A:5-15.1

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claim's agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 15-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, 22 Glenview Avenue, Berlin, NJ 08009, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2024 Commission Re-organization; and

BE IT FURTHER RESOLVED that David McPeak shall receive compensation in the amount of \$35,700.00 for the term to serve as Treasurer to the Commission.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 16-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION ATTORNEY**

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2024 Commission Reorganization; and

BE IT FURTHER RESOLVED that Laura J. Paffenroth shall receive no compensation to serve as Attorney to the Commission.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 17-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the Commission), that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

BE IT FURTHER RESOLVED that for funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

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- | | |
|-------------------|--------------------|
| ROSS G. ANGILELLA | - Chairperson |
| STEVEN WILLIAMS | - Vice-Chairperson |
| ANNA MARIE WRIGHT | - Commissioner |
| DAVID MCPEAK | - Treasurer |

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 18-23

**INDEMNIFYING CAMDEN COUNTY INSURANCE FUND COMMISSION
OFFICIALS/EMPLOYEES**

BE IT RESOLVED by the Camden County Insurance Fund Commission (hereinafter the “Commission”) that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the Commission, and all discretion vested with the Attorney General shall be exercised by the Commission Attorney, subject to review by the Commission; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the Commission, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the Commission, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2023 through 2024 Commission Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the Commission may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 19-23

**CAMDEN COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2023.

BE IT FURTHER RESOLVED that the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

ADOPTED: 2-23-23

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

Camden County Insurance Commission

From 1/1/2023 To 2/1/2023

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden Redevelopment Agency I - County of Camden, Division Of Insurance	520 Market St City Hall, room 1300, 13th floor Camden, NJ 08101	RE: leased properties The Certificate Holder, the City of Camden, US Environmental Protection Agency and the New Jersey Department of Environmental Protection an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to leased properties. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	1/3/2023 #3838454	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	P. O Box 1400 Voorhees, NJ 08043	Company 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: Trailer #05108 HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/4/2023 #3840028	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Company 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: Office Trailer and/or Storage Container Lease/Rental HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Trailer #21143 2006 40x8 storage container Serial #SESU4001125 Trailer #29566 2014 40x8 storage container Serial #407960-1 Unit #23047, 2007, # 129256-15 Unit #16288, 1997 # 022062-3. Trailer #22744 2008 Markline office trailer Serial # E-71126177 Value \$12,750.00	1/5/2023 #3841480	GL AU EX WC OTH

Camden County Insurance Commission

From 1/1/2023 To 2/1/2023

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Paul VI High School I - County of Camden, Division Of Insurance	901 Hopkins Road, B Haddonfield, NJ 08033	RE: Town Hall Meeting Series Evidence of Insurance as respects to Camden County Board of Commissioners Town Hall Meeting Series	1/12/2023 #3848320	GL AU EX WC OTH
H - LARC School ATT: Stefanie Riehl I - Camden County College	1089 Creek Road Bellmawr, NJ 08031	RE: Assisting Students The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Camden County Colleges Dental Assisting Students providing dental screening to LARC students	1/23/2023 #3853842	GL AU EX OTH
H - Delaware River Port Authority of I - County of Camden, Division Of Insurance	PA & NJ One Port Center, 2 Riverside Dr Camden, NJ 08101	RE: RIGHT OF ENTRY, LICENSE, AND INDEMNIFICATION AGREEMENT The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to: RIGHT OF ENTRY, LICENSE, AND INDEMNIFICATION AGREEMENT (block 140.01, lot 3 - 10 Delaware Avenue, Camden, New Jersey) For permission to place an event trailer approximately 24 x 60 feet in size on the premises which will be utilized by the Camden County Department of Events and Community Outreach, Camden County Parks Department and the Camden County Sheriffs Department	1/24/2023 #3854956	GL AU EX WC OTH
H - Camden County Department of I - County of Camden, Division Of Insurance	Events and Community Outreach 1301 Park Boulevard	RE: Town Hall Meeting Evidence of insurance as respects to Camden County Board of Commissioners Town Hall Meeting. Bud Duble Senior 33 Cooper Folly Road, Atco, NJ 08004.	1/24/2023 #3854957	GL AU EX WC OTH
H - Township of Winslow I - County of Camden, Division Of Insurance	125 S Route 73 Braddock, NJ 08037	RE: Town Hall Meeting Evidence of insurance as respects to Camden County Board of Commissioners Town Hall Meeting. Bud Duble Senior 33 Cooper Folly Road, Atco, NJ 08004.	1/25/2023 #3855601	GL AU EX WC OTH
Total # of Holders: 8				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2022			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,492,524	17,969,008	165,056,754	183,025,762
2.	CLAIM EXPENSES				
	Paid Claims	597,553	4,127,539	37,669,872	41,797,411
	Case Reserves	586,818	1,401,980	8,100,104	9,502,085
	IBNR	(1,496,803)	984,729	9,324,252	10,308,981
	Excess Insurance Recoverable	(205)	(4,862)	(298,123)	(302,984)
	Discounted Claim Value	(22,598)	(63,406)	(392,434)	(455,840)
	TOTAL CLAIMS	(335,236)	6,445,981	54,403,672	60,849,653
3.	EXPENSES				
	Excess Premiums	804,498	9,736,716	70,396,802	80,133,517
	Administrative	78,366	940,290	7,793,079	8,733,369
	TOTAL EXPENSES	882,864	10,677,005	78,189,881	88,866,886
4.	UNDERWRITING PROFIT (1-2-3)	944,895	846,022	32,463,202	33,309,223
5.	INVESTMENT INCOME	24,283	162,552	973,738	1,136,290
6.	PROFIT (4 + 5)	969,178	1,008,574	33,436,939	34,445,513
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	243,439	243,439	2,086,123	2,329,562
9.	DIVIDEND EXPENSE	(243,439)	(1,243,439)	(7,086,123)	(8,329,562)
10.	INVESTMENT IN JOINT VENTURE	0	144,676	3,801,722	3,946,398
11.	SURPLUS (6 + 7 + 8 - 9)	969,178	153,250	32,451,177	32,604,427
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(944)	5,678	(407,136)	(401,458)
	2011	3,245	12,327	269,686	282,013
	2012	580	(5,294)	642,645	637,350
	2013	652	(35,733)	3,158,908	3,123,175
	2014	4,685	21,650	4,941,369	4,963,019
	2015	1,382	(528,038)	6,594,533	6,066,495
	2016	32,496	(145,358)	4,601,172	4,455,814
	2017	19,291	(16,398)	6,188,838	6,172,440
	2018	166,161	385,561	1,965,420	2,350,981
	2019	161,122	(397,809)	1,927,004	1,529,195
	2020	249,905	1,201,043	2,167,498	3,368,542
	2021	280,470	(494,926)	401,239	(93,687)
	2022	50,133	150,546		150,546
	TOTAL SURPLUS (DEFICITS)	969,178	153,250	32,451,175	32,604,425
	TOTAL CASH				45,619,937

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		December 31, 2022		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	2,000	3,116	2,729,023	2,732,139
Case Reserves	(975)	(3,116)	15,160	12,044
IBNR	(1,025)	0	0	0
Excess Insurance Recoverable	1,025	0	0	0
Discounted Claim Value	12	15	(76)	(60)
TOTAL FY 2010 CLAIMS	1,036	15	2,744,107	2,744,123
FUND YEAR 2011				
Paid Claims	0	4,386	2,150,953	2,155,338
Case Reserves	0	(63,332)	86,347	23,014
IBNR	(3,222)	0	1,210	1,210
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	54	494	(614)	(119)
TOTAL FY 2011 CLAIMS	(3,168)	(58,452)	2,237,895	2,179,443
FUND YEAR 2012				
Paid Claims	129	4,436	1,787,270	1,791,706
Case Reserves	(129)	(4,436)	9,636	5,200
IBNR	0	0	2,921	2,921
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	11	51	(117)	(67)
TOTAL FY 2012 CLAIMS	11	51	1,799,709	1,799,759
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	62	1,723	(2,444)	(721)
TOTAL FY 2013 CLAIMS	62	(23,141)	3,957,339	3,934,198
FUND YEAR 2014				
Paid Claims	0	11,859	5,371,543	5,383,401
Case Reserves	0	(11,807)	26,027	14,220
IBNR	(3,700)	(1,186)	21,431	20,245
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	80	283	(661)	(378)
TOTAL FY 2014 CLAIMS	(3,620)	(851)	5,418,340	5,417,489
FUND YEAR 2015				
Paid Claims	645	11,195	3,389,034	3,400,229
Case Reserves	(645)	2,353	79,157	81,509
IBNR	0	2,259	1,390	3,649
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(122)	(448)	(798)	(1,246)
TOTAL FY 2015 CLAIMS	(122)	15,359	3,468,783	3,484,141

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2022				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	1,521	39,226	4,692,019	4,731,245
Case Reserves	35,863	(46,403)	393,089	346,686
IBNR	(69,193)	(31,054)	164,981	133,927
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	767	2,302	(9,792)	(7,489)
TOTAL FY 2016 CLAIMS	(31,041)	(35,928)	5,240,297	5,204,369
FUND YEAR 2017				
Paid Claims	42,241	69,588	3,228,260	3,297,848
Case Reserves	(56,651)	(31,227)	214,917	183,689
IBNR	(4,208)	(42,912)	166,589	123,677
Excess Insurance Recoverable	275	0	0	0
Discounted Claim Value	1,046	2,201	(7,766)	(5,565)
TOTAL FY 2017 CLAIMS	(17,297)	(2,351)	3,602,000	3,599,649
FUND YEAR 2018				
Paid Claims	5,653	313,853	4,968,273	5,282,126
Case Reserves	1,924	(232,823)	1,096,556	863,733
IBNR	(176,337)	(559,312)	885,826	326,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	3,280	14,706	(31,069)	(16,362)
TOTAL FY 2018 CLAIMS	(165,480)	(463,576)	6,919,587	6,456,011
FUND YEAR 2019				
Paid Claims	252,293	866,121	3,255,306	4,121,427
Case Reserves	(39,824)	303,437	2,107,278	2,410,715
IBNR	(381,377)	(754,514)	1,392,704	638,190
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	9,581	9,554	(56,618)	(47,063)
TOTAL FY 2019 CLAIMS	(159,327)	424,599	6,698,670	7,123,269
FUND YEAR 2020				
Paid Claims	65,686	359,234	1,675,351	2,034,586
Case Reserves	(71,345)	(198,215)	1,062,087	863,873
IBNR	(249,744)	(1,493,874)	3,148,385	1,654,511
Excess Insurance Recoverable	(1,505)	(4,862)	(298,123)	(302,984)
Discounted Claim Value	9,216	53,946	(110,615)	(56,669)
TOTAL FY 2020 CLAIMS	(247,692)	(1,283,770)	5,477,085	4,193,316
FUND YEAR 2021				
Paid Claims	60,973	1,378,828	677,470	2,056,298
Case Reserves	355,190	499,728	2,802,367	3,302,095
IBNR	(706,752)	(1,383,500)	3,531,888	2,148,388
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	12,853	38,517	(171,864)	(133,348)
TOTAL FY 2021 CLAIMS	(277,736)	533,572	6,839,860	7,373,433
FUND YEAR 2022				
Paid Claims	166,413	954,622		954,622
Case Reserves	363,409	1,323,761		1,323,761
IBNR	98,755	5,248,822		5,248,822
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(59,438)	(186,750)		(186,750)
TOTAL FY 2022 CLAIMS	569,139	7,340,455	0	7,340,455
COMBINED TOTAL CLAIMS	(335,236)	6,445,981	54,403,672	60,849,653

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.



AVAILABLE ONLINE AT NO COST ...

12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

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MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 21

KEYNOTE

Legislative and
Regulatory Impacts
on Local Government
Budgets

CYBER ISSUES

The New Jersey Cyber
Risk Management Fund

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, APRIL 28

ETHICS

Insurance Transactions
Involving Local
Government

INSURANCE ISSUES

Public Officials and
Employment Practices
Liability Trends

SAFETY

Risk Control in the
Post Covid Era

THE POWER OF COLLABORATION

njmel.org

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 21-23

FEBRUARY 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001115			
001115	COURIER-POST	ADV 2021 AUDIT SYNOPSIS ACCT 254697	184.80
		Total Payments FY 2021	184.80

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001116			
001116	BROWN & CONNERY, LLP	LEGAL FEES MARTIN 12/22	330.00
001116	BROWN & CONNERY, LLP	LEGAL FEES RODRIGUEZ THRU 11/30/22	11,200.00
			11,530.00
001117			
001117	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	34.95
		Total Payments FY 2022	11,564.95

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001118			
001118	BROWN & CONNERY, LLP	LEGAL FEES KRICUN 01/23	531.00
			531.00
001119			
001119	COMP SERVICES, INC.	ADMIN FEE FOR PD WC 2/23	12,763.63
001119	COMP SERVICES, INC.	MANAGED CARE FEE PD 02/23	4,694.35
001119	COMP SERVICES, INC.	ADMIN FEE FOR WC 2/23	21,223.04
001119	COMP SERVICES, INC.	MANAGED CARE FEE 02/23	7,805.65
			46,486.67
001120			
001120	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/23	6.30
001120	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/23	16,101.17
			16,107.47
001121			
001121	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/23	485.76
001121	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 2/23	280.91
			766.67
001122			
001122	DAVID MCPEAK	TREASURER FEE 02/23	2,916.66
001122	DAVID MCPEAK	POSTAGE 02/23	377.99

Total Payments 2023 3,294.65
67,186.46

**TOTAL PAYMENTS ALL FUND
YEARS 78,936.21**

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: December									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN 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
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	10,365.07	0.00	0.00	35,602.83	0.00	0.00	0.00	0.00	45,967.90
Invest Pymnts	1,490.23	4,484.07	1,947.90	9,739.71	6.37	16.60	6,406.38	191.62	24,282.88
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,490.23	4,484.07	1,947.90	9,739.71	6.37	16.60	6,406.38	191.62	24,282.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	44,924.00	0.00	44,924.00
TOTAL	11,855.30	4,484.07	1,947.90	45,342.54	6.37	16.60	51,330.38	191.62	115,174.78
EXPENSES									
Claims Transfers	45,684.32	14,773.84	8,503.79	585,019.87	0.00	0.00	0.00	0.00	653,981.82
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	174,441.48	0.00	186,941.48
Other *	(5,682.96)	0.00	0.00	14,907.55	0.00	0.00	0.00	0.00	9,224.59
TOTAL	40,001.36	14,773.84	8,503.79	612,427.42	0.00	0.00	174,441.48	0.00	850,147.89
END BALANCE	2,619,969.26	12,811,004.78	748,988.94	26,576,882.71	40,975.09	(3,451,593.28)	3,827,491.63	2,446,218.22	45,619,937.35

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	December						
CURRENT FUND YEAR	2022						
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$46,372,328.88	46,146,349.04	(30,156.48)	199,073.87	18,516.86	8,291.79	
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$24,282.69	\$23,895.86	\$82.12	\$113.60	\$59.65	\$73.59
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	\$24,282.69	\$23,895.86	\$82.12	\$113.60	\$59.65	\$73.59
9	Deposits - Purchases	\$563,707.90	\$90,891.90	\$191,518.99	\$13,848.66	\$192,371.48	\$75,076.87
10	(Withdrawals - Sales)	-\$1,322,963.89	-\$659,757.48	-\$443,537.07	-\$5,754.27	-\$156,390.35	-\$57,524.72
Ending Cash & Investment Balance	\$45,619,937.35	\$45,601,379.32	-\$282,092.44	\$207,281.86	-\$43,599.55	\$106,656.49	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$626,587.30	\$1,533.34	\$415,066.25	\$11,978.48	\$167,676.62	\$30,332.61	
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	
Balance per Bank	\$46,245,269.17	\$45,602,912.66	\$132,973.81	\$219,260.34	\$122,821.59	\$136,989.10	



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

2023									
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	\$205,629.00	\$171,044.00	\$73,591.00	\$132,038.00	64.21%	\$12,500.00	\$119,538.00	98.35%	228
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 14, 2023

DATE OF MEETING: February 23, 2023

CCIC SERVICE TEAM

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

January - February 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 23:** Attended a client meeting with CCMUA.
- **January 26:** Attended the CCIC meeting.
- **January 30:** Attended the CCMUA Safety Committee meeting.
- **February 7:** Attended the CCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 15:** Plan to attend the CCIC Safety Committee meeting.
- **February 23:** Plan to attend the CCIC meeting.
- **February 27:** 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 Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.
- NJCE JIF - JAM SD Message: Reminder – Post the OSHA 300A Injury Logs - February 3.
- NJCE JIF - JAM SD Bulletin: Magnetic Manhole Cover and Grate Lifting Devices – Best Practices – February 8.
- NJCE JIF - Live Safety Training – April 2023 Registration is Now Open! – February 9.

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. In-person training is also being held via the MSI/NJCE Expos that will be held throughout the State in 2023: (link to the 2023 schedule of classes being offered and locations: [2023 MSI-NJCE Expo Schedule](#))

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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, un-attended classes will be canceled. *The February thru April 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.**

CCIC 2022 Learning History Attendance (Live and On-Demand)

CCIC	
County Proper	279
CCBOSS	2
CCMUA	88
<i>Total</i>	369

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:

- December 1-22, 2022 (Program Start Date: January 1, 2023) – Registration Ended
- 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 Self-Assessments and Plaques will be distributed once a year starting in 2023, 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 to print 3 weeks after the class has concluded (under the Student Center tab of the home page).

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 and are for training programs that are not available virtually ([2023 MSI-NJCE Expo Schedule](#)).

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

February thru April 2023 Safety Training Schedule
Click on the “Training Topic” to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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	7:30 - 11:00 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	9:00 - 11:00 am
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
3/13/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
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	Introduction to Understanding Conflict	1:00 - 3:00 pm
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	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
3/21/23	Protecting Children from Abuse In New Jersey Local Government Programs	2:00 - 4:00 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	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
4/3/23	Personal Protective Equipment	8:30 - 10:30 am
4/3/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/3/23	Microlearning Theory and Practice	1:00 - 3:00 pm
4/4/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
4/4/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
4/4/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/5/23	Mower Safety	7:30 - 8:30 am
4/5/23	CDL: Drivers' Safety Regulations	9:00 - 11:00 am
4/5/23	Hearing Conservation	1:00 - 2:00 pm
4/6/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/6/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/10/23	Flagger Skills and Safety	7:30 - 8:30 am
4/10/23	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
4/10/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/23	Ethical Decision Making	9:00 - 11:30 am
4/11/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/11/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/12/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
4/12/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
4/13/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/13/23	Shop and Tool Safety	10:30 - 11:30 am
4/14/23	Fire Safety	8:30 - 9:30 am

4/14/23	Fire Extinguisher Safety	10:00 - 11:00 am
4/14/23	Fall Protection Awareness	1:00 - 3:00 pm
4/17/23	Playground Safety Inspections	8:30 - 10:30 am
4/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/18/23	Chipper Safety	7:30 - 8:30 am
4/18/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
4/18/23	Introduction to Management Skills	12:30 - 2:30 pm
4/19/23	Driving Safety Awareness	8:30 - 10:00 am
4/19/23	Hearing Conservation	10:30 - 11:30 am
4/19/23	Back Safety/Material Handling	1:00 - 2:00 pm
4/20/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/20/23	Bloodborne Pathogens	10:30 - 11:30 am
4/20/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/24/23	Mower Safety	1:00 - 2:00 pm
4/24/23	Dealing with Difficult People	1:00 - 3:00 pm
4/25/23	Personal Protective Equipment	8:30 - 10:30 am
4/25/23	Flagger Skills and Safety	11:00 - 12:00 pm
4/25/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/25/23	The Power of Collaboration (JIF 101)*	9:00 - 1:00 pm
4/26/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/26 - 4/27/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
4/27/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
4/27/23	Fire Safety	1:00 - 2:00 pm
4/28/23	Confined Space Entry	8:30 - 11:30 am
4/28/23	Fire Extinguisher Safety	1:00 - 2:00 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 cancellations 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***](#)

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: January 26, 2023
Subject: Munich Re., Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through the Munich Re., Safety Grant Program. Member Counties may receive reimbursement for the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements.

Program Overview:

- The Munich Re Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be “typical”. For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify
- Safety Grant funding requests for 2023 must be submitted to Glenn Prince gprince@jamontgomery.com no later than August 1, 2023
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Munich Re, for review. If the submission is approved by Munich Re., they will pay the vendor directly
- All approved purchases must be made in fund year 2023

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744

RESOLUTION NO. 22-23

**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: Actuary

LITIGATION: 3057, 4110, 4170, 3692, 1295, 1288, 1299, 4144, 1005, 1472, 2873, 2953, 1964, 3673, 3025, 3017 & 2732

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: February 23, 2023

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 26, 2023
ZOOM VIRTUAL MEETING
10:30 AM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

PERMA
Jennifer Davis
Shai McLeod

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:

Nicholas Mueller, Camden County MUA
Ed Hill, Camden County Board of Social Services
Karl McConnell, Camden County College
Ceil Murphy, Camden County College
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 8, 2022 AND OPEN MINUTES OF DECEMBER 19, 2022

Commissioner Williams noted the closed minutes were e-mailed to the Commissioners.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF DECEMBER 8, 2022 AND OPEN MINUTES OF DECEMBER 19, 2022

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on January 19 via zoom and a variety of safety topics were discussed. Mr. Prince said the next meeting was scheduled for February 15 and he assumed they would meet via video conference. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Davis advised the Claims Committee met, reviewed the PARS and they would be presented during the closed session portion of the meeting for approval. Ms. Davis concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everyone was well. Executive Director said our primary focus today was the adoption of the 2023 budget.

2023 PROPERTY & CASUALTY BUDGET: Executive Director reported at the December 19, 2022 special meeting, the 2023 Property & Casualty Budget was introduced. Executive Director advised in accordance with regulations, the budget was advertised in the Commission’s official newspaper. Executive Director said the Public Hearing for the budget would be held at this meeting. Executive Director reported the budget increased slightly in the amount of \$6,179 and asked that the budget display be shown. Executive Director reviewed the columns of the budget and advised the NJCE premium increased, however the ancillary coverages decreased. Executive Director said we also included a \$360,000 dividend for the Camden County Police Department. Executive Director referred to a copy of the 2023 budget in the amount of \$19,363,836 which was included in the agenda and noted the budget increased 10.85% from last year’s budget. Executive Director noted a copy of the assessments were also included in the agenda. Executive Director asked if there were any questions or comments on the budget.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 PROPERTY & CASUALTY BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 1-23 ADOPTING THE FUND'S 2023 BUDGET AS PRESENTED & CERTIFY THE 2023 ASSESSMENTS

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

INSURANCE COMMISSION DIVIDEND: Executive Director reported his office was 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. Executive Director noted this included the \$360,000 dividend for the Camden County Police Department he mentioned earlier. Executive Director referred to a copy of the 2023 Dividend Recommendation chart which was included in the agenda. Executive Director reported the Fund Office would send a letter to each member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Executive Director asked if anyone had any questions and requested a motion to approve the dividend.

MOTION TO APPROVE A \$860,000 DIVIDEND TO COMMISSION ENTITIES

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

EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS: Executive Director referred to a copy of the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2023 for the Camden County Police Department. Executive Director advised Resolution 2-23 awarding the Purchase of Excess Insurances for the Department was also included in the agenda and noted the resolution was reviewed by the Commission Attorney. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 2-23.

MOTION TO APPROVE RESOLUTION 2-23 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT

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

MEETING DATES FOR 2023: Executive Director referred to a copy of Resolution 3-23, Fixing Public Meeting dates for Year 2023 which was included in the agenda. Executive Director advised the NJCE was hosting a luncheon on April 27, 2023 so we would have to

reschedule our meeting. Executive Director noted we would suggest some dates at the February meeting. Executive Director pointed out there would be no meetings in August and November. Executive Director said for now the meetings were scheduled as zoom meetings, however we could have a discussion later if we wanted to resume in-person meetings.

MOTION TO ADOPT RESOLUTION 3-23, FIXING PUBLIC MEETING DATES FOR YEAR 2023

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 14 certificates of insurance issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on January 12 to approve the budget. Executive Director advised a written summary report was included in the agenda. Executive Director said he would highlight a few of the key items discussed at the meeting. Executive Director said the NJCE Board of Commissioners accepted the recommendation of the Finance Sub Committee and adopted a resolution authorizing the release of a \$850,000 dividend. Executive Director said Ms. Dodd would send a letter to the member entities to see if they would like a check or a credit issued to the assessment bill. Executive Director advised the Finance Sub-Committee was recommending that the NJCE look at procuring vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Information. Executive Director reported the NJCE Underwriting Manager was expecting a final proposal from the Chertoff Group to procure Cyber Security Expert Services. Executive Director said the next meeting of the NJCE was the 2023 Reorganization on Thursday, February 23, 2023 at 9:30 AM via Zoom. Lastly, Executive Director advised the NJCE was scheduling a luncheon on April 27, 2023 at the Forsgate County Club in Monroe, NJ to commemorate the NJCE 10 Year Anniversary.

CCIC FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director advised as of November 30 2022, there was a surplus of \$31,635,249. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,946,398 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$45,354,910.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2022, the Fund had a surplus of \$15,299,523. 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 \$33,218,329.

AUDITOR & ACTUARY CONTRACTS: Executive Director reported the Actuary and Auditor’s contract would expire on February 28, 2023. Executive Director advised the Fund Office would request quotes for both positions. Executive Director said the responses would be available for discussion and approval at the February meeting.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

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

MOTION TO APPROVE RESOLUTION 4-23 JANUARY BILLS LIST

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

Commissioner Williams 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: Mr. Andrick reported the Medical Savings Report for the month of December was included in the agenda and advised they received 312 bills, and the billed amount was \$292,497. Mr. Andrick advised the paid amount was \$85,493 with gross savings of \$207,004. Mr. Andrick said the net savings was \$194,504 and the network utilization was 97%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the December through January 2023 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the agenda also included all of the virtual training opportunities through March 30. Mr. Prince reported the training opportunities were also placed on the NJCE website. Mr. Prince concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Williams read Resolution 5-23, 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 5-23 FOR CLOSED SESSION

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

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3167	\$ 84,654.44	PAR
1270	\$ 50,252.04	PAR
1567	\$ 250,000.00	PAR
1567	\$ 125,075.00	SAR
373	\$ 773,298.05	PAR
2440	\$ 54,500.00	PAR
2440	\$ 35,075.00	SAR
2784	\$ 28,793.00	PAR
2607	\$ 175,000.00	PAR
2846	\$ 10,165.00	PAR
435	\$ 152,546.65	PAR
435	\$ 30,075.00	SAR
2469	\$ 222,384.32	PAR
2469	\$ 62,349.24	SAR
4080	\$ 115,958.70	PAR
4087	\$ 48,584.80	PAR
1285	\$ 88,844.50	PAR
4071	\$ 105,378.20	PAR
2956	\$ 50,000.00	PAR
9683	\$ 85,000.00	PAR
2640	\$ 8,705.61	PAR
7956	\$ 10,000.00	PAR
7956	\$ 150,000.00	SAR

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

Commissioner Williams said the next meeting was scheduled for February 23, 2023.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:44 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

NJCE 2023 RENEWAL OVERVIEW

2023



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

Renewal Overview

January 31, 2023

Renewal Summary

As presented during our Pre-Renewal Presentation in August, we still encounter a hard market, the most difficult since the 1980s. After years of challenging renewals in nearly every area of coverage, we finally begin to see some settling although it is settling at much higher rates, more restrictive terms and less capacity than we saw just five years ago. While many coverages have started to stabilize heading into our 2023 renewal, the Property market took a violent turn toward the worse.

- **Property** – Despite the ever-increasing natural disasters, including the unexpected wildfires and southern freeze events, Property insurers began to see some positive underwriting results during 2021. In late Q3 of 2021, we saw Ida occur, ultimately developing into the fifth costliest insured loss in US history (\$78.8B). And despite Ida, the insurers remained positive. That was until Hurricane Ian hit just one year later with an insured loss of over \$50B. Within one month of Ian, insurer executives (particularly reinsurers) made announcements of planned drastic decreases in capacity, significantly more restrictive terms, higher retentions and large rate hikes. On average, clean and non-CAT prone areas saw 25% rate increases, while CAT-prone saw anywhere between 50%-150%. This came with more restrictive terms, higher deductibles and programs not being able to fill all their capacity.
- **Liability** – Social inflation continues to affect insurers and insureds across the country. Although the known exposures continue from the past few years, the development in claims dollars continues to rise. Even in NJ, we have seen over 50% increase in claims development over the last ten years, including over 75% increase in the average cost per claim during the same period.
- **Workers' Compensation** – No new surprises here. We continue to see COVID-19 to be a long-term concern, while the severe cases saw in the first 12-24 months of the pandemic are not expected at any notable level. The NJCE will continue to see other mounting costs in this coverage line from the increase in presumption and legislative changes shifting more costs to the members.
- **Public Officials / Employment Practices** – The same trends seen in normal liability over past ten years is being seen in POL/EPL now. We are reviewing this recent trend closely to see how much of an impact the pandemic had on these results.
- **Cyber** – Frequency of events may be stabilizing, although the “stable” level is very high, but severity continues to grow. As saw last year, insurers are particularly concerned with widespread events (i.e. Microsoft Zero Day, Last Pass, etc.). Insurers are beginning to find sustainable paths forward with writing this coverage, but insureds have to continue with good security. The work we have done with the Cyber Task Force has certainly helped, but efforts need to continue developing.

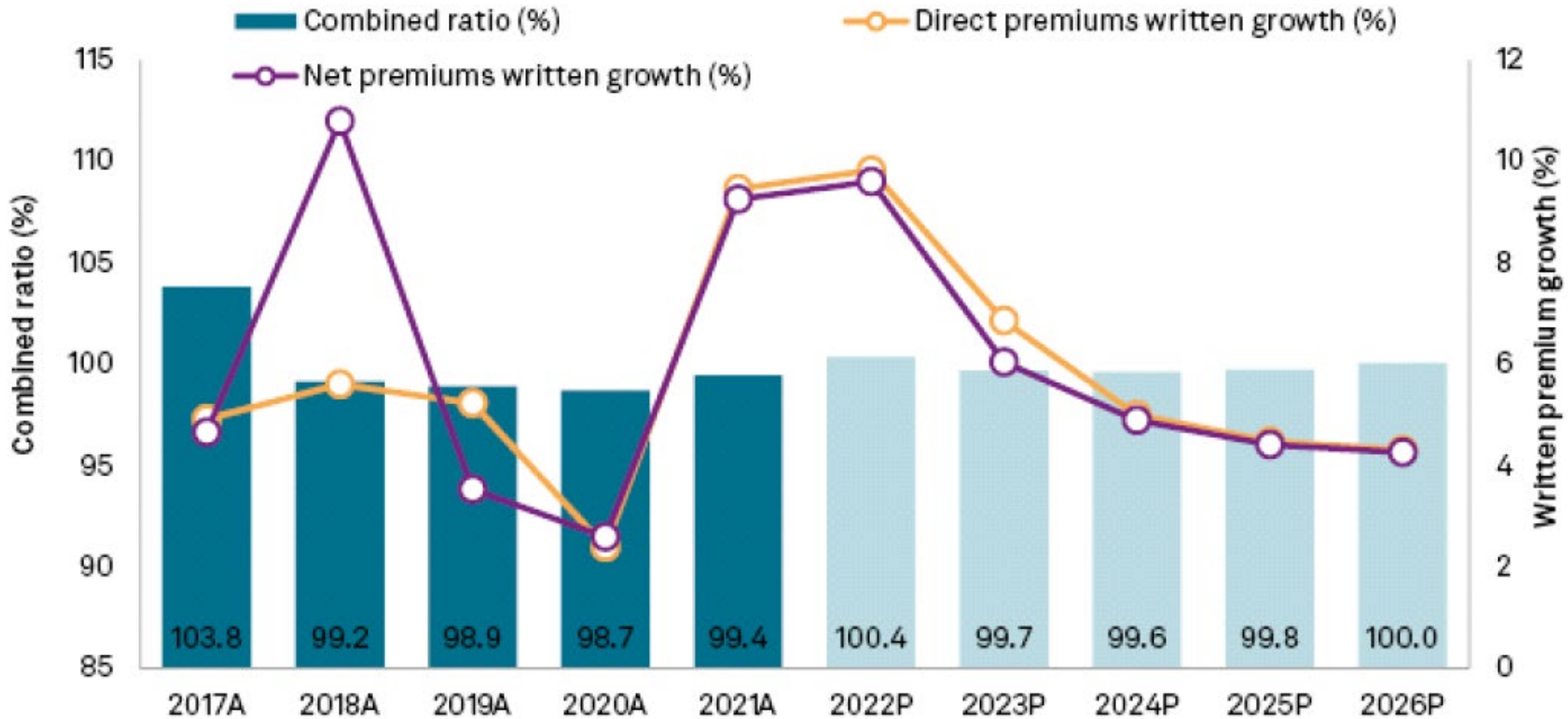
It is more important than ever to create the right insurance structure and pick the correct insurance partners to ensure stability in coverage and claims handling through this difficult marketplace. While we continually have discussions with the majority of the marketplace, Property needed by far the most attention and marketing this year.

The following pages detail coverage changes to be aware of for 2023. As we pass through yet another renewal in this difficult marketplace, we thank you all for the support. While additional costs are in the budget in the form of loss funding for certain higher retentions, the collective has helped the NJCE achieve less than a 7% rate increase on the excess insurance for this renewal.

Marketplace Overview

Marketplace Overview

Overall P&C industry outlook



Data compiled June 14, 2022.

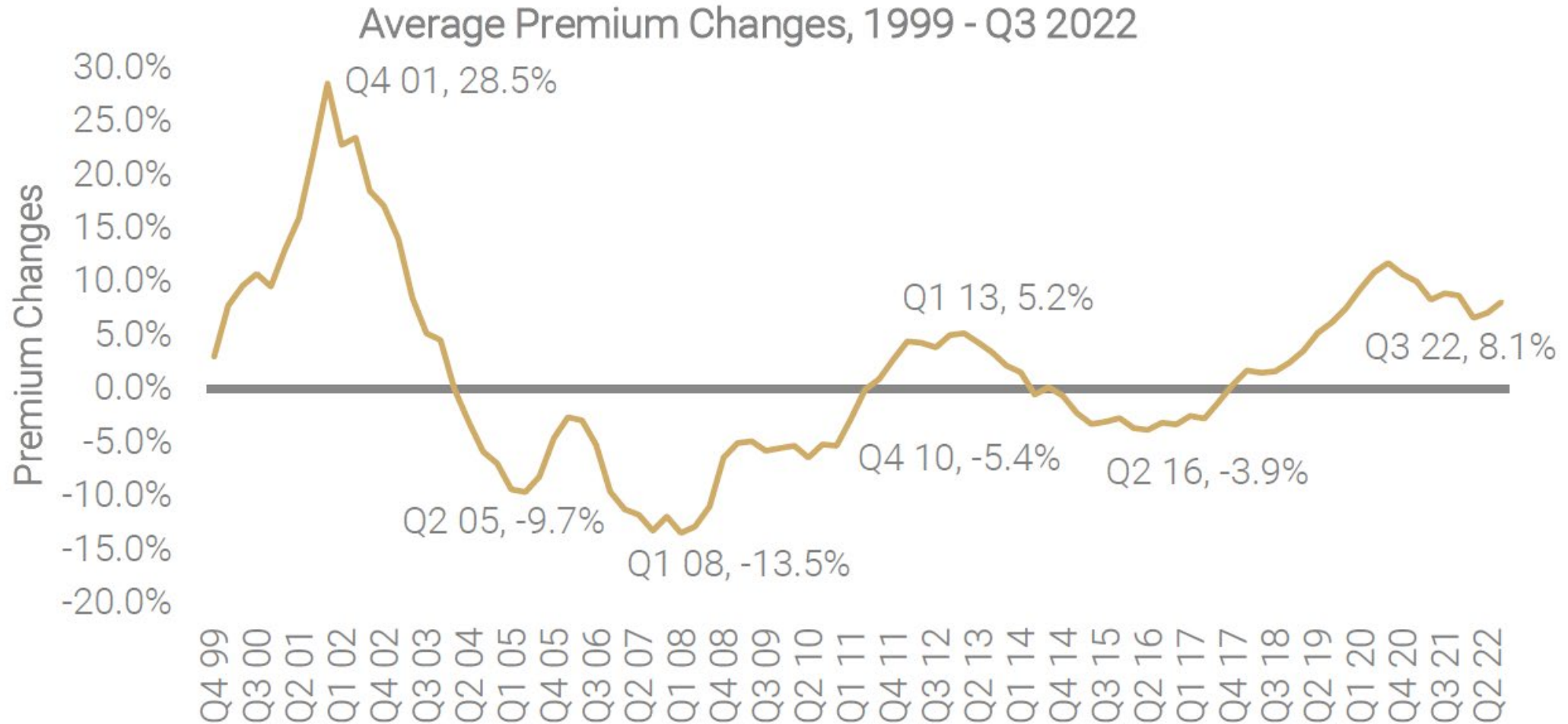
A = actual results; P = projected results

Results adjusted to exclude state funds, residual markets and AIU Insurance Co.

Sources: S&P Global Market Intelligence; proprietary estimates

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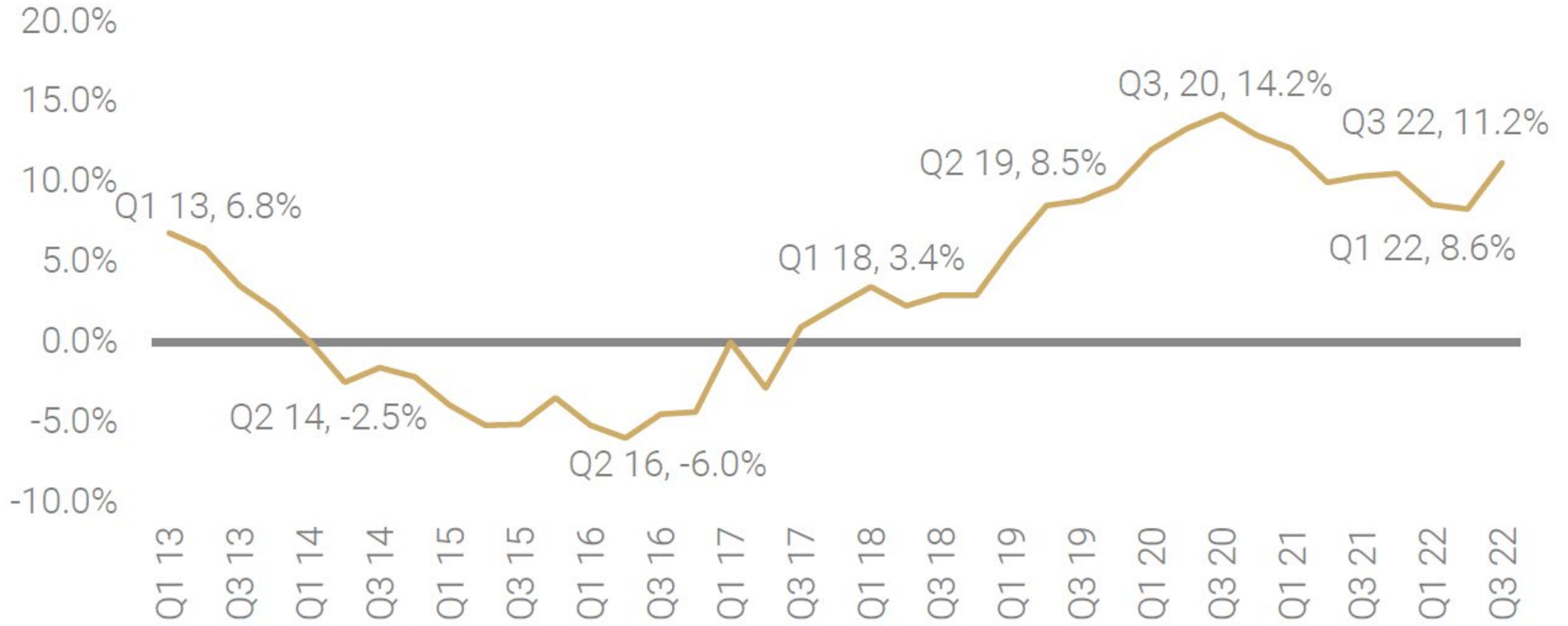
Marketplace Overview



Source: The Council of Insurance Agents & Brokers

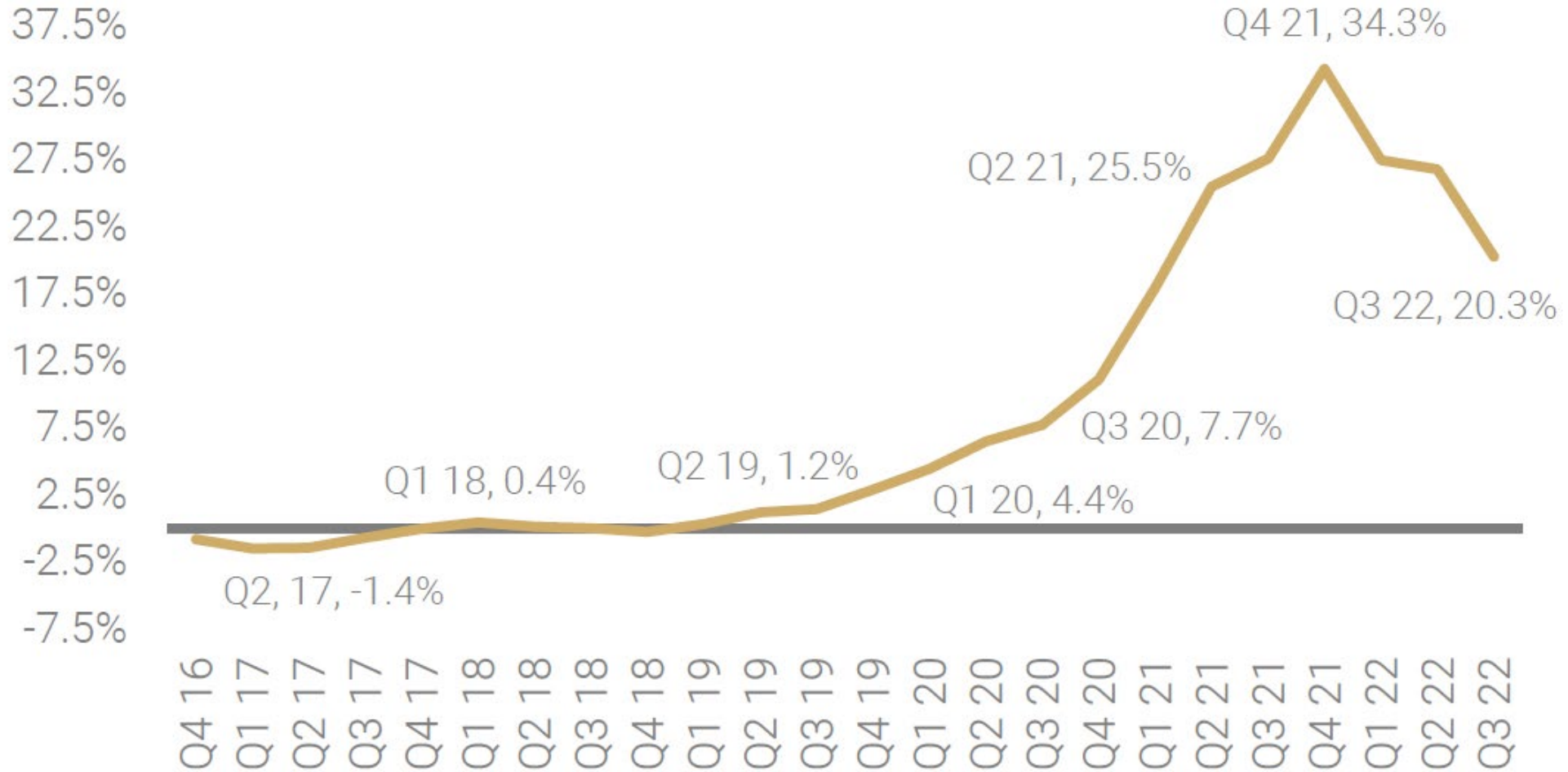
Marketplace Overview

Premium Change for Commercial Property, 2013 - Q3 2022



Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q3 2022



Marketplace Overview

Property Focus



Retrocession rates now 165% higher than 2017 lows: Jefferies
4TH JANUARY 2023

Rates-on-line for non-marine catastrophe retrocessional reinsurance are now up approximately 165% on their 2017 lows, analysts at Jefferies have pointed out using data reported by broking group Howden.



Renewals: Catastrophe retro rates +50%, global property cat +37%, says Howden
3RD JANUARY 2023

Risk-adjusted non-marine catastrophe retrocession excess-of-loss rates-on-line rose by 50% at the January 2023 renewals, while global property catastrophe reinsurance rates rose 37%, according to international broking group Howden.

Aggregate retro supply shrank further, terms more restrictive at 1/1: Gallagher Re

27TH JANUARY 2023

In the global retrocessional reinsurance market, the availability of aggregate covers had been shrinking for some time, but at the January 2023 renewals aggregate retro capacity supply shrank further, while the terms of protection continued to become more restrictive, broker Gallagher Re has said.

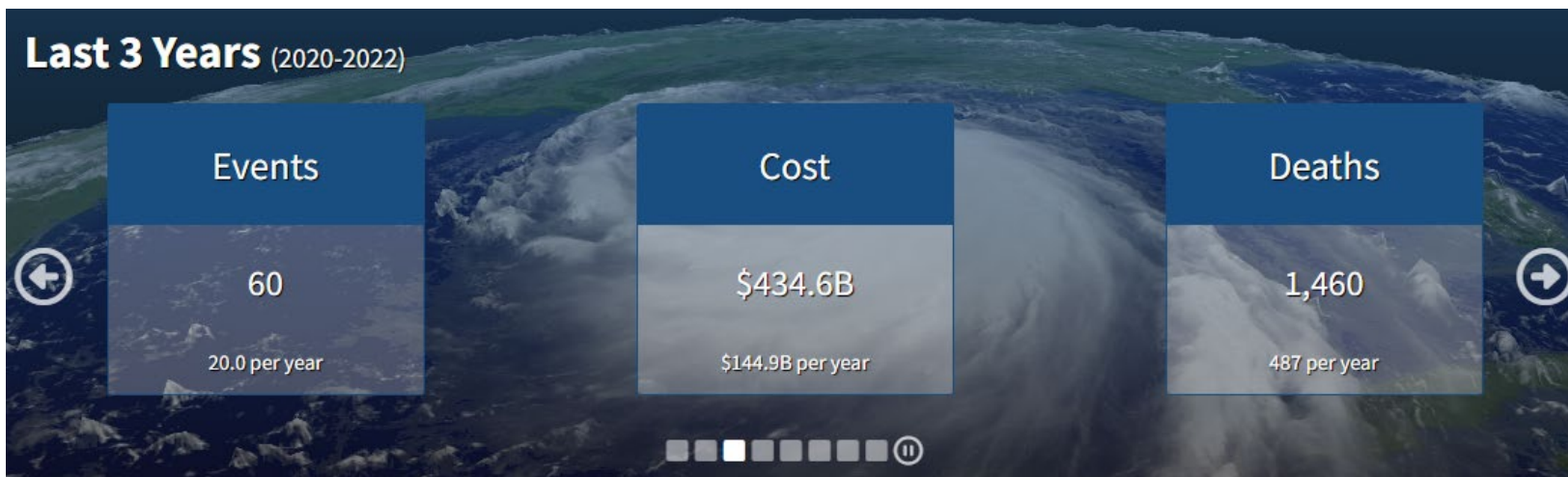
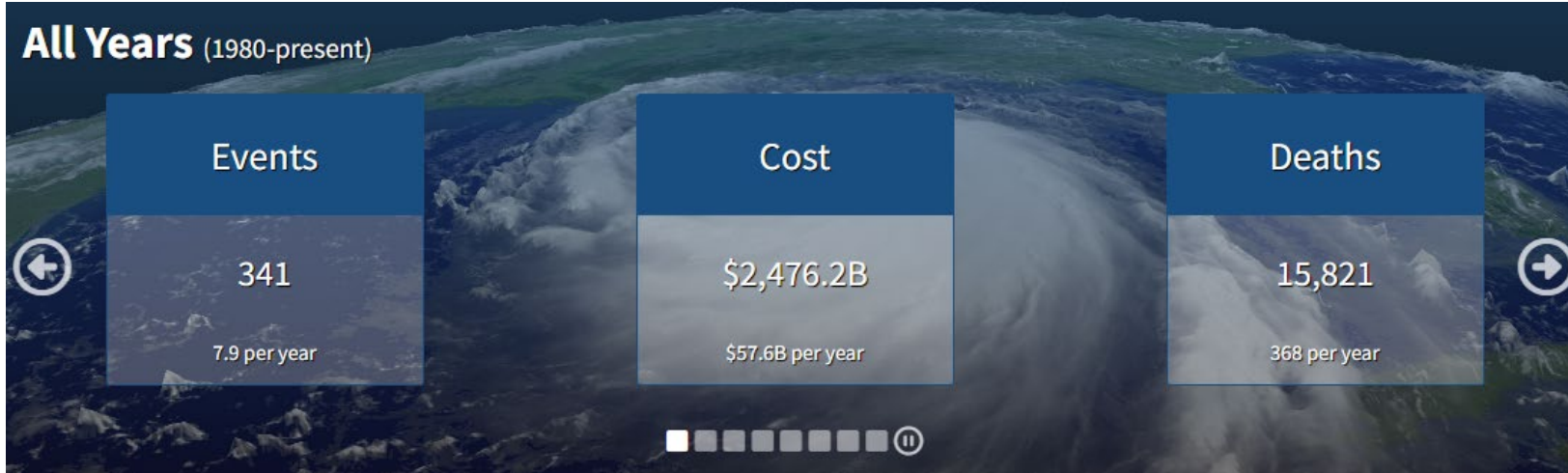
January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

By L.S. Howard | January 4, 2023



Marketplace Overview

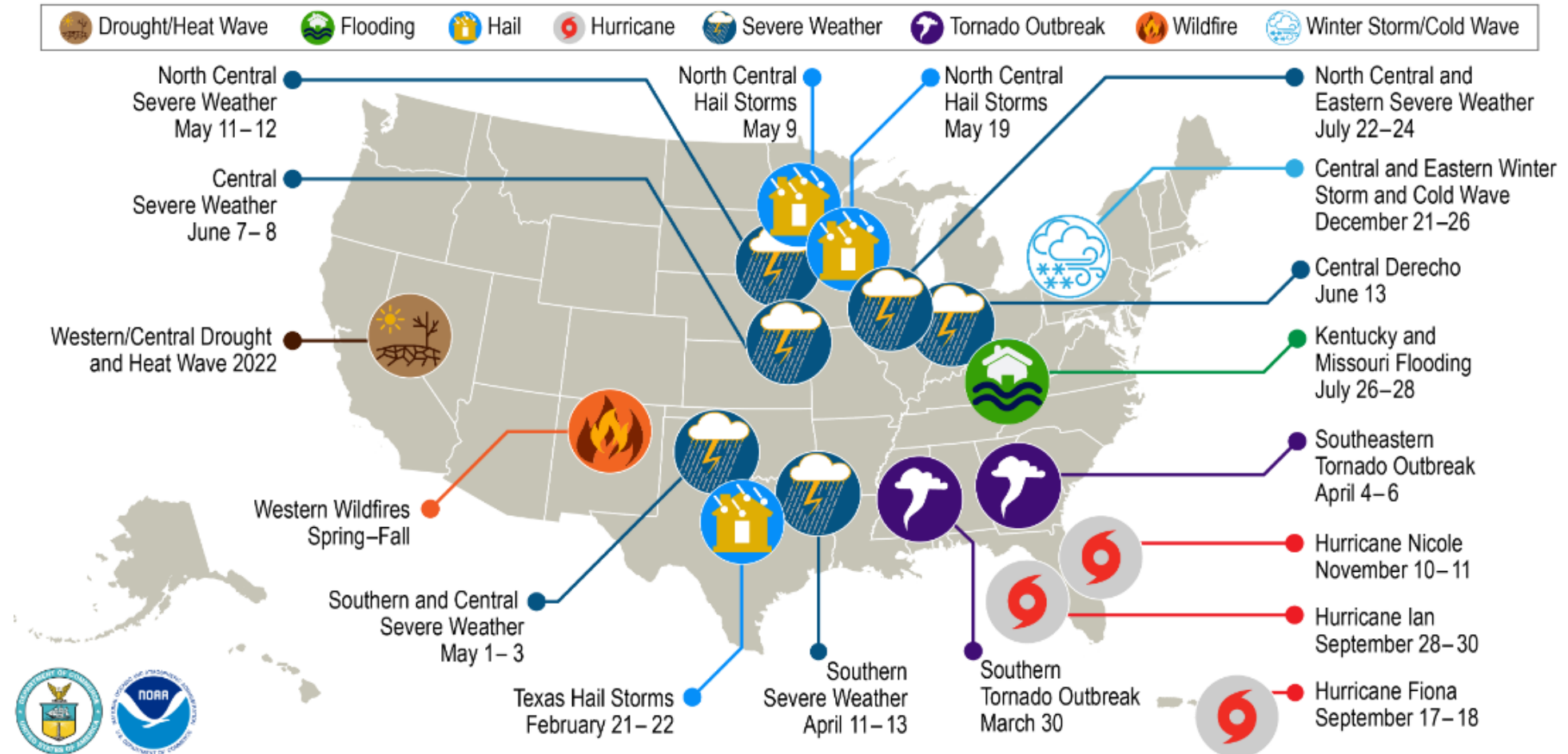
Property Focus



Marketplace Overview

Property Focus

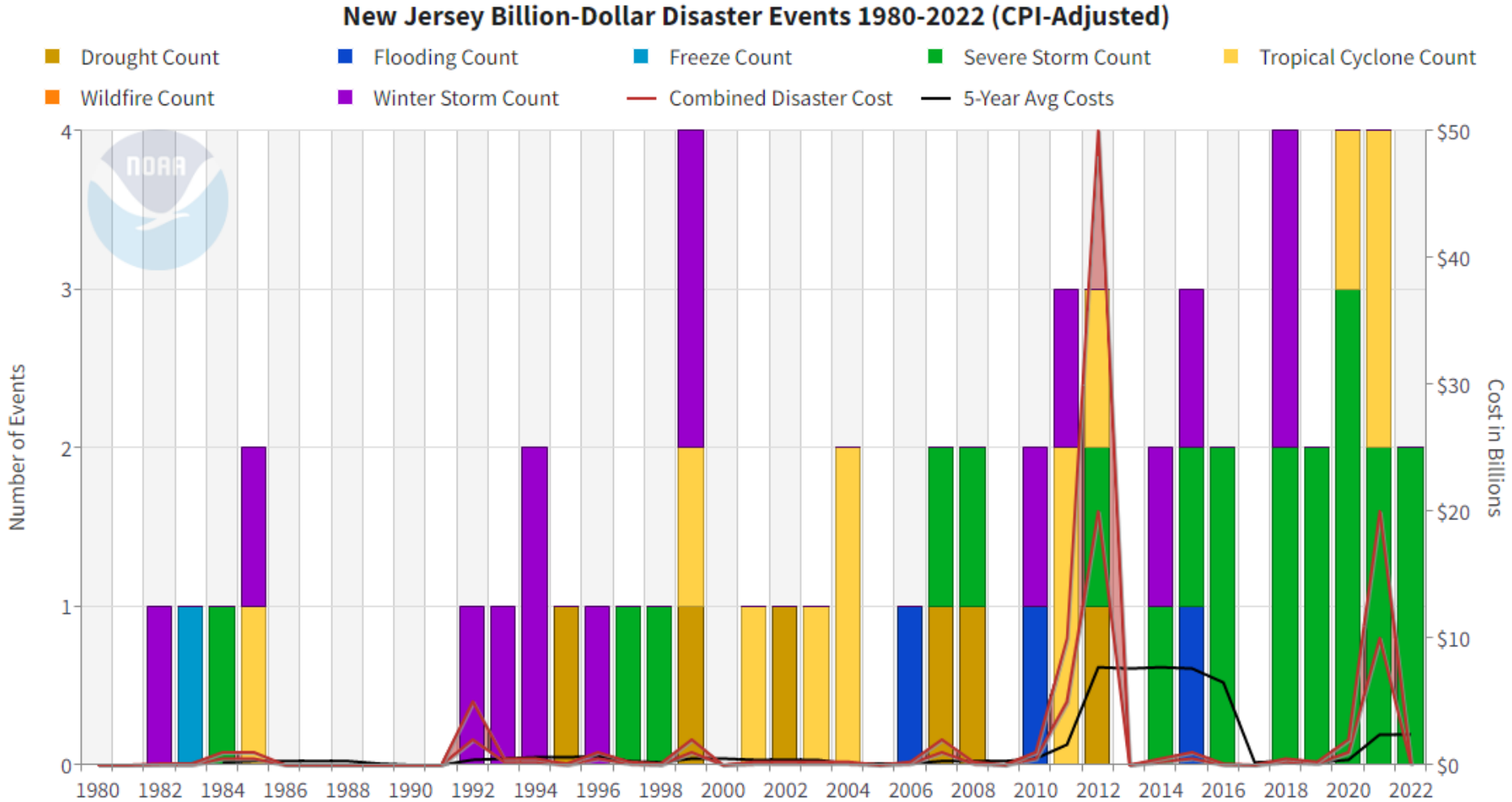
U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.

Marketplace Overview

Property Focus



Updated: January 10, 2023

Powered by ZingChart

Marketplace Overview

Property Focus

United States

Severe Convective Storm Outbreaks

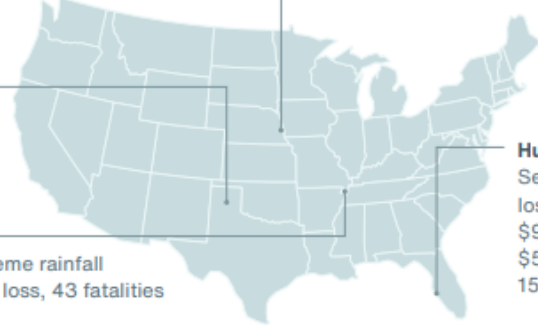
12 billion-dollar events in total
\$37B economic loss,
\$29B insured loss

Widespread Drought

Severe drought conditions
throughout the year
\$16B economic loss,
\$8B insured loss

Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall
\$1.4B economic loss, \$450M insured loss, 43 fatalities



Hurricane Ian

Second costliest insured
loss even on record globally
\$95B+ economic loss,
\$50-55B insured loss,
152 fatalities



1.39°C (2.5°F)

U.S. summer temperature anomaly; the third-hottest
summer (Jun 1-Aug 31) in 128 years



66,255

Number of wildfires across the U.S.; the highest number
in 10 years



-22.2°C (-40°F)

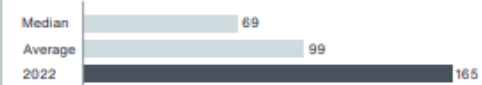
Temperature drop in just 30 minutes, recorded in
Cheyenne, WY, on Dec 21



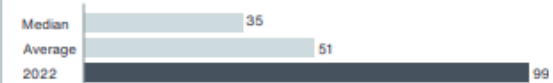
81.2 in (206 cm)

Highest 3-day snowfall accumulation in lake-effect
snowstorm reported in Hamburg, NY

Economic Losses (\$ billion)



Insured Losses (\$ billion)



53%

of global
economic losses



75%

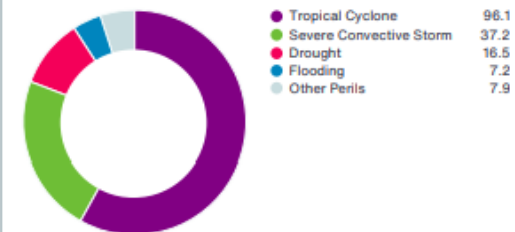
of global
insured losses



60%

of losses covered
by insurance

Economic Losses (\$ billion)



Marketplace Overview

Liability Focus

Incurred Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	84.69%	11.46%	9.91%	3.04%	-10.62%	0.92%	1.75%	-0.90%	-0.39%	0.13%	0.05%	0.01%	-0.05%
1/1/2011 - 12/31/2011	48.82%	17.90%	14.12%	7.43%	8.20%	2.88%	0.84%	-0.41%	0.97%	-0.66%	-0.07%	-0.02%	
1/1/2012 - 12/31/2012	30.24%	13.95%	20.69%	10.16%	17.68%	1.45%	1.15%	1.07%	2.67%	1.10%	-0.17%		
1/1/2013 - 12/31/2013	30.33%	10.69%	16.67%	14.16%	18.29%	8.55%	7.25%	-6.35%	-0.09%	0.49%			
1/1/2014 - 12/31/2014	18.14%	15.59%	23.03%	23.26%	7.74%	10.91%	1.67%	-0.01%	-0.32%				
1/1/2015 - 12/31/2015	21.05%	13.57%	22.18%	21.55%	14.50%	-2.18%	5.63%	3.71%					
1/1/2016 - 12/31/2016	21.04%	29.81%	25.67%	10.91%	8.95%	2.59%	1.03%						
1/1/2017 - 12/31/2017	26.52%	19.83%	27.31%	13.42%	7.81%	5.11%							
1/1/2018 - 12/31/2018	26.06%	19.21%	31.09%	8.73%	14.91%								
1/1/2019 - 12/31/2019	24.93%	16.86%	33.73%	24.48%									
1/1/2020 - 12/31/2020	55.96%	35.57%	8.47%										
1/1/2021 - 12/31/2021	59.35%	40.65%											
1/1/2022 - 12/31/2022	100.00%												

Claim Count Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	83.92%	11.15%	3.09%	0.93%	0.25%	0.49%	0.04%	0.03%	0.01%	0.01%	0.03%	0.01%	0.03%
1/1/2011 - 12/31/2011	84.66%	11.04%	1.94%	1.10%	0.80%	0.25%	0.13%	0.03%	0.00%	0.01%	0.03%	0.00%	
1/1/2012 - 12/31/2012	76.98%	18.12%	2.46%	1.43%	0.67%	0.17%	0.06%	0.02%	0.06%	0.00%	0.04%		
1/1/2013 - 12/31/2013	82.45%	12.47%	2.99%	1.12%	0.58%	0.20%	0.04%	0.08%	0.04%	0.02%			
1/1/2014 - 12/31/2014	84.90%	10.53%	2.44%	1.31%	0.49%	0.17%	0.10%	0.07%	0.00%				
1/1/2015 - 12/31/2015	86.78%	9.64%	2.21%	0.96%	0.15%	0.08%	0.10%	0.07%					
1/1/2016 - 12/31/2016	85.00%	11.65%	2.03%	0.75%	0.22%	0.18%	0.16%						
1/1/2017 - 12/31/2017	82.87%	12.77%	3.33%	0.59%	0.28%	0.16%							
1/1/2018 - 12/31/2018	84.58%	12.44%	2.14%	0.50%	0.34%								
1/1/2019 - 12/31/2019	83.17%	13.83%	2.06%	0.94%									
1/1/2020 - 12/31/2020	84.38%	13.76%	1.86%										
1/1/2021 - 12/31/2021	88.34%	11.66%											
1/1/2022 - 12/31/2022	100.00%												

Renewal Overview

Coverage Updates

Property

Marketing

- Approached over 35 markets, in US, London and Bermuda

Excess Changes

- Zurich reducing capacity from 90% to 50%, so the open 40% is being filled with layered and quota share participants.
- Deductibles being increased as follows:
 - AOP: \$2m to \$3m
 - Earth Movement: \$2m to \$3m
 - Flood: \$2m to \$3m
 - Maximum Flood Deductible, Per Occurrence: \$5m to \$10m
 - High Hazard: \$2m Building / \$2m Contents / \$2m Time Element to \$3m Building / \$3m Contents / \$3m Time Element
 - Medium Hazard: \$2m to \$3m
 - E&O, Miscellaneous, Newly Acquired and Transit: \$2m to \$3m
 - Breakdown of Equipment: \$50k to \$100k
 - Named Storm: 1% East of the GSP to 5% across all of NJ, subject to minimum of \$3m per occurrence

Insurance Commission Changes

- Historic Property coverage is removed (as advised at last renewal). Should members require such coverage, they must update the SOV noting which historic register it is on, obtain a certified historic appraisal and provide a copy to us, and update the SOV with appraised value.
- Equipment Breakdown deductible increased from \$50k to \$100k
- TRIA coverage was removed from standard program, and a standalone Terrorism program has been purchased.
 - This will save cost, and coverage will be expanded to include non-Certified Terrorism acts.

Coverage Updates

Property

Structure

Excess Flood / Quake									
\$75,000,000									
Carrier Name	VELOCITY	AXIS	RSUI	ASPEN	ENDURANCE	STARSTONE	HALLMARK	FIDELIS	WESTFIELD
Participation	\$7,500,000	\$7,000,000	\$7,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000	\$9,500,000	\$3,500,000
Part. Pct.	15.00%	14.00%	15.00%	5.00%	10.00%	10.00%	5.00%	19.00%	7.00%
Layer Premium	\$646,600	\$1,100,000	\$1,253,414	\$721,020	\$825,000	\$800,000	\$1,000,000	\$1,900,000	\$1,500,000
Part. Premium	\$96,990	\$154,000	\$188,012	\$36,051	\$82,500	\$80,000	\$50,000	\$361,000	\$105,000

\$260,000,000				
Carrier Name	MITSUI (A)	STARR SLIC (N/A)	VELOCITY (N/A)	FIDELIS (N/A)
Participation	\$50,000,000	\$50,000,000	\$20,000,000	\$45,000,000
Part. Pct.	33.33%	23.33%	13.33%	30.00%
Layer Premium	\$900,000	\$950,000	\$755,003	\$1,200,000
Part. Premium	\$300,000	\$221,667	\$100,667	\$360,000

\$110,000,000							
Carrier Name						FIDELIS (N/A)	Ark/New Ark
Participation						19.50%	AUW
Layer Premium						\$2,350,000	LLOYDS (N/A)
Part. Premium						\$458,250	\$2,100,000
							\$136,500

\$50,000,000								
Carrier Name	ZURICH	HCC	MUNICH (N/A)	BEAZLEY (N/A)	BERKSHIRE	AWAC (N/A)	Kiln/Rokstone	WBC
Participation	50.00%	LLOYDS (N/A)	5.00%	5.00%	HATHAWAY (N/A)	6.50%	LLOYDS (N/A)	LLOYDS (N/A)
Layer Premium		4.00%	\$8,803,030	\$9,100,000	10.00%	\$8,000,000	15.50%	4.00%
Part. Premium		\$8,800,000	\$440,152	\$455,000	\$10,000,000	\$520,000	\$6,767,516	\$2,150,000
		\$352,000			\$1,000,000		\$1,048,965	\$86,000

\$25,000,000		
Carrier Name		Ascot
Participation		LLOYDS (N/A)
Layer Premium		4.00%
Part. Premium		\$5,350,000
		\$214,000

Coverage Updates

Liability

Coverage Changes

- Moving to reinsurance with manuscript form.
- No substantial changes; mainly clarifications.

Hot Claims

- (2020), \$1.3m, LEL strip search class action
- (2017), \$1.2m, AL collision, just settled
- (2018), \$742k, LEL jail suicide
- (2018), \$745k, LEL jail suicide
- (2018), \$527k, LEL jail suicide
- (2018), \$675k, GL
- (2015), \$574k, LEL excessive force, still open

Claims Trends

- Jail suicides (including falsifying records), very long tail
- Auto losses, especially those from sheriffs for non-emergency situations
- Long tail with large development due to some reporting deficiencies

Coverage Updates

Workers' Compensation

Coverage Changes

- Adding \$1.75m SIR for Presumption Claims, but at a flat rate (down from original offer of \$2m presumptive with 5% rate increase)
- Year 2 (2024) will be \$2m Presumptive SIR at a 5% rate increase
- Year 3 (2025) will be a 2% rate increase

Hot Claims

- COVID-19
- Presumption concerns with newer legislation
- Development caused by Pension Offset
- (2021), \$1.7m, COVID
- (2015), \$1.5m
- (2015), \$1.4m
- (2013), \$750k, psychiatric disabilities from stress on job, still open
- (2020), \$1.2m, COVID
- (2021), \$650k, tick bite

Coverage Updates

Public Officials & Employment Practices

Coverage Changes

- No notable changes
- Option to move to Reimbursement form rather than duty to defend (declined)
 - All SIRs would move to highest SIR, and premium would remain as quoted

Hot Claims

- General upward trend in EPL claims, with large jump in settlement costs

Coverage Updates

Cyber

Coverage Changes

- No changes
- Option to increase excess limit from \$2m to \$5m for \$200k additional (\$535k total)

Coverage Updates

Pollution

Marketing

- Approached 15 markets

	2022 Expiring AWAC	2023 Renewal AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative Ironshore
Option	Bound	Option 1 (As Expiring)	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Term	1 year	1 year	2 year	3 year	1 year	2 year	3 year	1 year
Limit (Each Incident)	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Limit (Aggregate)	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
Deductible (AOP)	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000 \$500,000 Mold, Legionella & Backup
Deductible (BI)	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	5 days
Premium (Full Term)	\$246,566	\$246,566	\$377,948	\$503,930	\$296,845	\$459,328	\$612,438	\$292,516
TRIA Premium	\$2,466	\$2,466	\$3,779	\$5,039	\$2,968	\$4,593	\$6,124	not specified
Total Policy Premium	\$249,032	\$249,032	\$381,727	\$508,969	\$299,813	\$463,921	\$618,562	\$292,516
Premium (Annual Rate)	\$249,032	\$249,032	\$190,864	\$169,656	\$299,813	\$231,961	\$206,187	\$292,516
Minimum Earned	100% at inception	0%, short rate	0%, short rate	100% at inception	0%, short rate	0%, short rate	100% at inception	not specified

* \$1m of Sewer Back-Up coverage added in AWAC renewal options

Coverage Updates

Other Coverages

- Non-Owned Aircraft: No changes
- Crime: No changes
- Medical Malpractice: No changes; general segment-wide increase in rates due to segment claims activity
- Employed Lawyers: No changes
- Member Ancillary Coverages: No substantial changes; members presented with individual options
- Active Assailant: No changes; general rate increase due to losses in the segment
- Travel Accident (Wage Gap): No changes

2024 Outlook

Marketplace

social inflation



reinsurance rates

capacity

property

law

natural catastrophes

employment practices

long covid-19

natural catastrophe

■ Property Options

1. Deductibles

- Standard deductibles (current)
 - *\$3m Each Occurrence*
- Annual aggregate deductibles with maintenance deductibles
 - *Such as \$5m or \$10m aggregate with \$100k maintenance deductibles for each occurrence that does not erode the aggregate*

2. Quota share participation

- Full layer
 - *10% of \$110m*
 - *20% of \$150m x \$110m*
- Partial layer
 - *Small share of primary layer (primary \$50m)*
 - *Large share of excess layer with no Flood/Quake risk (\$60m x \$50m)*
 - *Excess Flood/Quake risk only (\$25m x \$50m)*

3. Review Structure

- Move to a full layered and quota share program
 - *Typically, \$5m - \$10m lead, with excess layers above*
- Consider less limits or higher deductible in CAT in conjunction with a parametric product

Contacts

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits
Camden, New Jersey
1-877-861-3220
connerstrong.com

CONTACT

Edward J. Cooney, MBA

Partner, Senior Account Executive
Underwriting Manager
Commercial Lines
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares

Account Manager
Commercial Lines
856-614-4493
jtavares@connerstrong.com

Rachel Perry

Account Analyst
Commercial Lines
856-479-2128
rperry@connerstrong.com

Timothy J. Gosnear

Executive Partner
Managing Director
Public Entity Practice Leader
Commercial Lines
856-479-2144
tgosnear@connerstrong.com

Terrence J. Tracy

Executive Partner
Managing Director
Commercial Lines
856-479-2241
ttracy@connerstrong.com

Heather A. Steinmiller

Executive Partner
General Counsel & Claims
Managing Director
856-479-2237
hsteinmiller@connerstrong.com

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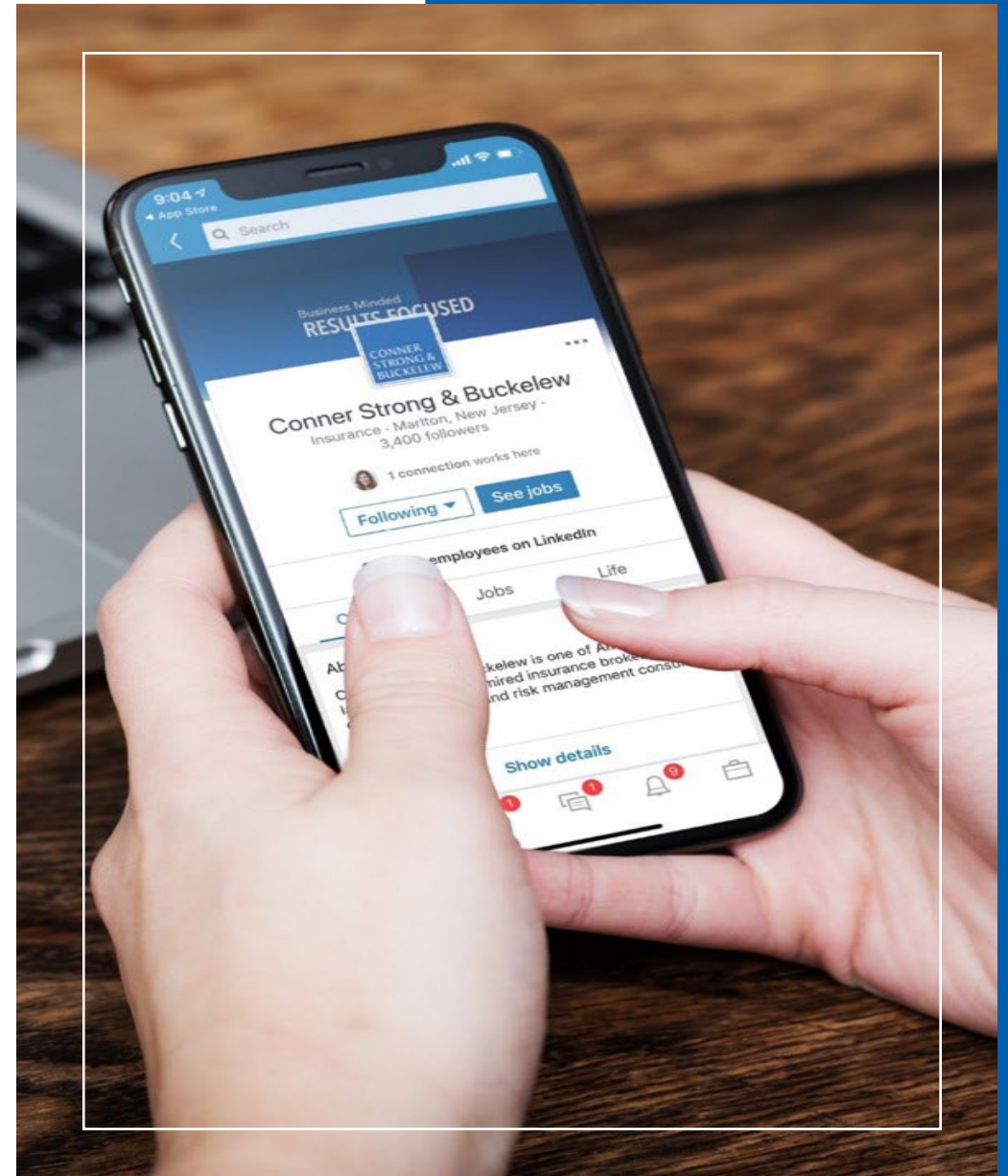
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APPENDIX III

2023 PLAN OF RISK MANAGEMENT

RESOLUTION NO. 20-23

Camden County Insurance Commission (hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2023 the 2023 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
 - Excess Workers' Compensation including Employers Liability
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability
- 2.) The limits of coverage.

- a.) Workers' Compensation limits.
 - Workers' Compensation: Statutory
 - Employer's Liability: \$26,150,000
 - CCPD: \$10,000,000
 - USL&H: Included
 - Harbor Marine/Jones Act: Included

- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
 - \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
 - CCPD:
 - Law Enforcement/General Liability: \$20,000,000 each/aggregate
 - Automobile Liability: \$14,500,000 each
 - Subsidence: \$750,000
 - Owned Watercraft 35' in length or less: \$750,000
 - Garage Liability: \$750,000
 - Personal Injury Protection (PIP): \$250,000
 - Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000

- d.) Public Officials/School Board Legal/Employment Practices Liability
 - \$10,000,000 each claim / aggregate
 - Camden County Health Services: \$1,000,000 each claim / aggregate
 - Camden County College – Sexual Abuse/Molestation: \$1,000,000
 - Retentions:
 - Camden County: \$250,000
 - Camden County College:
 - SBL: \$25,000
 - EPL: \$50,000

- Sexual Abuse/Molestation: \$100,000
- Camden County College Foundation:
 - SBL: \$25,000
 - EPL: \$50,000
- Camden County MUA:
 - POL: \$25,000
 - EPL: \$25,000
- Camden County BoSS:
 - POL: \$25,000
 - EPL: \$15,000
- Camden County IA:
 - POL: \$10,000
 - EPL: \$10,000
- Camden County Police (EPL): \$250,000
- Camden Pollution Control: \$25,000

e.) Property/Equipment Breakdown

- a. All Risk: \$110,000,000 Per Occurrence
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- c. Flood: \$50,000,000 Aggregate, except
 - i. Flood, High Hazard: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate
- e. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

- The standard member insurance commission retention is \$250,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
 - Camden County - \$250,000 Property and Auto Physical Damage
 - Camden County College & Camden County College Foundation- \$25,000 Property, \$500 Auto Physical Damage, \$0 deductible Per Fine Art for Fine Art under \$10k in value.
 - Camden County Board of Social Services - \$250,000 Property and Auto Physical Damage
 - Camden County Municipal Utilities Authority - \$25,000 Property “All Other Perils” except \$1,000 for Auto Physical Damage, \$5,000 for mobile equipment, \$5,000 for EDP (except for the perils of earthquake and flood as

stated below) & \$5,000 for underground piping (except for the perils of earthquake and flood as stated below).

- Camden County Health Services - \$250,000 Property and \$1,000 Auto Physical Damage
 - Camden County Pollution Control Finance Authority - \$5,000 Property and \$1,000 Auto Physical Damage
 - Camden County Improvement Authority - \$2,500
 - Camden County Department of Police Services - \$0 Property, Auto Physical Damage and Equipment
- Breakdown Effective 4/8/13

- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: Max available NFIP Limit (\$500,000)
 - Contents: Max available NFIP Limit (\$500,000)
 - Time Element: \$500,000

- **Named Storm**

- Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
- Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
- Minimum Deductible: \$500,000 per occurrence

- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

f.) **Crime**

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000

- Camden County Municipal Utility Authority - \$1,000,000
- Camden County Board of Social Services - \$1,000,000
- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

- Camden County – \$50,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$15,000
- Camden County Municipal Utility Authority - \$10,000
- Camden County Board of Social Services - \$10,000
- Camden County College - \$10,000
- Camden County Pollution Control Finance Authority - \$10,000

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$50,000

h.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
 - Camden County Clinic – \$5,000
 - Camden County Medical Reserve Corps - \$5,000
 - Camden County Municipal Utilities Authority – Not Applicable
 - Camden County Board of Social Services – Not Applicable
 - Camden County Allied College Nursing Program – \$5,000
 - Camden County Pollution Control Finance Authority – Not Applicable
 - Camden County Improvement Authority – Not applicable

- i.) Employed Lawyers Professional Liability
 - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
 - Member Entity Self Insured Retentions:
 - Camden County \$50,000
 - Camden County College: \$25,000
 - Camden County Municipal Utilities Authority: \$25,000
 - Camden County Board of Social Services: \$25,000

- j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

- k.) Non-Owned Aircraft.
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expenses: \$5,000
 - Rotor Wing: \$5,000,000

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage):

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - a. CCPD: \$2,000,000
- b.) Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - CCPD: \$1,000,000
 - Auto Liability: \$1,500,000
- c.) Public Officials Liability/School Board Legal/Employment Practices Liability
 - a. All Other: \$0
 - b. CCPD: \$250,000
 - c. CCMUA: \$75,000 x \$25,000
 - d. CCBoss: \$85,000 x \$15,000

- e. CCIA: \$15,000 x \$10,000
 - d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - a. CCPD Breakdown: \$100,000
 - b. CCPD Named Storm: 5%/5%/\$500,000 minimum.
 - c. Flood, SFHA: \$500,000
 - d. Equipment Breakdown: \$50,000 excess of \$50,000
 - e.) Crime
 - a. All Other: \$0
 - b. CCPD: \$50,000
 - f.) Pollution Liability
 - a. All Other: \$0
 - b. CCPD: \$25,000
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability
 - a. All Other: \$0
 - b. CCPD: \$100,000/12 Hours/\$10,000
 - j.) Non Owned Aircraft – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies

providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may, by majority vote, levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.

b.) Each member entity is provided with a claim reporting procedure and appropriate forms.

c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through its contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does purchase commercial insurance for *CCPD*. For *CCPD*, the Insurance Commission purchases excess law enforcement, general liability and automobile liability from QBE, Genesis, Kinsale, Munich and Old Republic. The Insurance Commission also purchases excess workers compensation from Midlands.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance

Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- 10% of partial total not to exceed \$15,000 for workers compensation claims (Effective 12/11/14)
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and
- approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 23 day of February, 2023.
Camden County Insurance Commission

By: _____
Chairperson

Attest:

APPENDIX IV

2023 NJCE CLAIM REPORTING REQUIREMENTS

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2023 REPORTING REQUIREMENTS**

February 2023

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412
Tel: 201-881-7632 F a x : 201-881-7633

February 2023

Memo To: Tracy Ware, AmeriHealth Casualty
Kerin Drumheiser, AmeriHealth Casualty
David Bushong, AmeriHealth Casualty
Staci Ulp, Inservco Insurance Services
Amy Zeiders, Inservco Insurance Services
Justin Wilkinson, PMA Management Corp.
Jennifer Signs, PMA Management Corp.
Kathleen Guze, D&H Alternative Risk Solutions
Mary Ann Maitilasso, D&H Alternative Risk Solutions
Susan DeCaro, Claims Resolution Corporation, Inc.
Kathy Kissane, Qual-Lynx
Claudia Acosta, Qual-Lynx
Christopher Roselli, Qual-Lynx
Joseph Lisciandri, Qual-Lynx

From: Robyn Walcoff, PERMA Claims Manager

**Subject: New Jersey Counties Excess Joint Insurance Fund (“NJCE”) 2023
Claim Reporting Requirements**

The Executive Board of the New Jersey Counties Excess Joint Insurance Fund has appointed AmeriHealth Casualty Services to provide claims administrative and managed care services on behalf of the New Jersey Counties Excess Joint Insurance Fund (“NJCE”) for General Liability and Workers’ Compensation Claims. Qual-Lynx has been appointed to provide claims administrative services for certain Property claims, as detailed below and in the supplementary framework for handling of NJCE Property claims.

As the third-party claims administrator for one of the Counties or County Insurance Commissions that participates in the NJCE, we would like to provide you with the 2023 NJCE claim reporting requirements.

As the claims administrators for the NJCE, AmeriHealth Casualty Services and Qual-Lynx will be responsible for reporting losses, meeting applicable requirements, to the NJCE’s Excess Workers’ Compensation, Excess Liability and /or Excess Property carriers. It should be noted that the reporting requirements as outlined in this memo apply only to self-insured lines of coverage that receive excess coverage from the NJCE.

All claims must be reported within 30 days (or sooner) of when the loss meets any of the reporting requirements set forth in this memo; catastrophic or traumatic injury claims should be reported as soon as possible.

Updates are to be provided to the NJCE TPA every 90 days.

It is important to note that responsibility for the proper reporting of claims rests with your company. *If an excess carrier or the NJCE denies coverage for failure to report a claim, your company may be held accountable.* It is important that you review the reporting requirements as outlined in this memo with your staff.

REMINDER – SPECIAL CLAIM REPORTING REQUIREMENTS

Please note the workers' compensation claim reporting requirement pertaining to **any occurrence involving serious injury to two or more employees.**

It is important that your claims systems properly identify any multiple employee occurrence as well as that your staff is fully aware of the need to not treat these claims as individual losses but rather evaluate them in their totality, as they relate to the full cost of the occurrence, and report these occurrences to AmeriHealth.

Also, as made clear in prior years, **any claim where the issue of compensability has been placed under investigation** (and the claim could reach the NJCE layer if found compensable) – **the determination of compensability must be made in conjunction with the NJCE TPA.**

If you receive notification of a new workers' compensation loss with a significant exposure that has just been reported to you i.e., severe motor vehicle accident injuring employee(s), corrections or sheriff officer shooting, air lift to medical facility etc., you should immediately notify the NJCE TPA of the loss.

If you receive notification of such an incident after hours (workers' comp only), please report this loss to AmeriHealth via the following emergency number listed below:

RN 24 Hour Emergency Contact: 800-393-7196 Then Use Prompt #2

Managed Care NJCE (Workers' Compensation) – AmeriHealth's contract with the NJCE requires them to provide full managed care services including telephonic case management, network access, pre-certs, bill repricing and access to AmeriHealth Chief Medical Officer, Dr. Reetika Kuma MD, FACP. **Therefore, there may be cases where AmeriHealth will take over the claims and medical management of the loss even though you have not made payments in excess of your Commission's retention.** Possible takeover of claims by AmeriHealth will be evaluated on a case-by-case basis, particularly in claims involving potentially catastrophic injuries.

Loss Information – Effective immediately, you are to provide monthly loss information to the parties that follow on the next page. This should consist of standard loss runs with the following detail fields at the very minimum: Claimant name, D/I, Paid, Reserves and Total Incurred, along with Accident and Injury Description. In addition, you should also continue to send **weekly claims reports** that track new claims and total incurred cost changes for the week for your respective County or Commission to the following parties.

If you have any questions, please contact Robyn D.H. Walcoff, Esq.

PERMA Claims Manager, at 856-479-2247 or via email - rwalcoff@permainc.com.

NOTICE: The information contained in this memo serves as a general discussion of the reporting requirements for the NJCE and its excess carriers. However, the actual reporting requirements are defined in the policy documents and all issues concerning these matters shall be decided on the policy documents.

NEW EXCESS REPORTS should be sent via email to the parties listed below; The NJCE TPA will report claims to the Excess Carriers as appropriate:

All reports should copy **Robyn Walcoff** (rwalcoff@permainc.com), **Jennifer Davis** (jdavis@permainc.com) and CountyClaims@permainc.com

WHERE TO REPORT WORKERS' COMPENSATION AND LIABILITY CLAIMS

ALL NJCE COMMISSIONS AND COUNTIES

Kerin Drumheiser, Program Manager
Email: kerin.drumheiser@ahcasualty.com

Workers' Compensation Claims, also copy:
Kerin Drumheiser, AmeriHealth Casualty Services
Email: kerin.drumheiser@ahcasualty.com

Liability Claims, also copy:
David Bushong, AmeriHealth Casualty Services
Email: David.Bushong@ahcasualty.com

WHERE TO REPORT PROPERTY CLAIMS
(Non-APD nor Equipment Breakdown)

Joe Lisciandri and Chris Roselli, Qual-Lynx
Email: jlisciandri@qual-lynx.com and croselli@qual-lynx.com

COPIES OF CLAIM REPORTS SHOULD BE SENT TO THE FOLLOWING PARTICIPATING COMMISSIONS AND COUNTIES

Gloucester, Mercer, Burlington, Union and Ocean Insurance Commissions and Hudson & Monmouth Counties

Joseph Hrubash, PERMA
Email: jhrubash@permainc.com

Camden, Salem, Atlantic and Cumberland Insurance Commissions

Bradford C. Stokes, PERMA
Email: bstokes@permainc.com

Ocean County Insurance Commission & Monmouth County

Mary Anne Sander, Conner Strong & Buckelew
Email: msander@connerstrong.com

Excess Reporting Thresholds

A. Monetary Threshold, Types of Claims and Trial, Arbitration or Mediation

- All claims with total incurred expenditures in **excess of 50% of the self-insured retention (SIR)**. Total incurred is defined as paid loss and expense plus all outstanding reserves.
- All claims where there has been a **settlement demand** above the self-insured retention and there is a trial, binding arbitration or binding mediation scheduled within **ninety (90)** days.
- Discrimination or Violation of Civil Rights** claims where the claim is reserved at 50% or more of the self-insured retention or within **ninety (90)** days of a trial date, whichever is earlier.
- Claims involving allegations of Sexual or Physical Abuse.**
- Third Party claims, other than automobile liability, involving **Law Enforcement Activities.**
- Act or series of **Acts of Terrorism.**
- Any **Employers' Liability Claim.**
- "Clash Claims"** - claims involving multiple lines of coverage (workers' compensation and liability) or multiple County or Commission members of the NJCE JIF – must be reported immediately.

B. Injury Threshold

- An injury meeting any of the following criteria:**
 1. Catastrophic Losses – Paraplegia, Quadriplegia, Severe Burns, Fatalities, Significant Brain Injury, Amputation or Major Extremity
 2. Cancer
 3. Any claim involving traumatic brain injury.
 4. Any concussion that is in conjunction with a skull fracture, or loss of sight.
 5. Complete loss of vision in one or both eyes.
 6. Spinal Cord injury
 7. Any type of paralysis
 8. Multiple surgeries to either the same or different areas of the body
 9. Any claim involving 2nd or 3rd degree burns.
 10. Organ transplants
 11. Serious disfigurements or scarring
 12. Multiple fractures – involving more than one body site or non-union; Or, fracture of both heel bones, OR, any injury to the Achilles tendon or heel
 13. Major Organ injuries
 14. Serious injuries that involve two or more employees, where the total file

incurred for all employees involved in the occurrence is 50% or more of the Commission's retention

15. Any claim, demand or suite where coverage under Part II – Employer's Liability coverage is being made
16. Any claim where permanent total disability is probable
17. Any controverted or denied claim, that if deemed compensable will result in a total file incurred of 50% or more of the local Commissions retention
18. Death

C. Additional Workers' Compensation Reporting Requirements

1. **Spinal Fusion Surgery** – Spinal fusions are costly surgeries and MUST be reported to the NJCE ***PRIOR TO the surgical procedure being Pre-Certified.*** Also, please alert your staff to pay close attention to any of the following diagnoses since they often lead to spinal fusions, and you should give full consideration to reporting these cases to the NJCE as a precautionary matter:

- Spinal stenosis with cord compression
- Post-laminectomy syndrome
- Discogenic pain with radiculopathy
- Spondylitis
- Spondylolysis
- Spondylolisthesis
- Spinal fractures and dislocations

In Addition

2. The NJCE requires the coordination of claims in the following situations between the local Commission Member and the NJCE ***prior to*** making a decision on compensability:
 - **Any claim involving a shift in the presumption of compensability** – *examples include but are not limited to:* emergency service workers who suffer cardiovascular or pulmonary injuries in the line of duty, firefighter diagnosed with cancer, public safety workers diagnosed with Covid-19, etc.;
 - Any claim where there is an **allegation of a significant disease due to occupational exposure to a deleterious substance;**
 - Any claim where the employee may have been representing more than one employer when injured in a work related accident (**co-employment**).
 - **Any claim where the issue of compensability has been placed under investigation and the potential exists that the claim could penetrate into the NJCE or excess carriers layer if the incident was found to be compensable.**
3. Any claim where Reflex Sympathetic Dystrophy Syndrome (RSD) (also

known as Complex Regional Pain Syndrome – (CRPS)) is alleged or diagnosed

4. Any claim where total joint replacement has been considered and/or recommended.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412
Tel: 201-881-7632 Fax: 201-881-7633

February 2023

**Subject: Safety National Casualty – Quarterly Loss Run Requirement
Policy Years 07/01/13 to 01/01/2024**

Safety National Casualty, the NJCE's excess workers' compensation carrier, has asked to receive quarterly loss runs from all Commissions, Counties, and Joint Insurance Fund's third party claims administrators that participate in their program. This includes the following entities:

- Camden County Insurance Commission
- Gloucester County Insurance Commission
- Union County and Union County Insurance Commission
- Burlington County Insurance Commission
- Cumberland County Insurance Commission
- Salem County Insurance Commission
- Mercer County Insurance Commission
- Hudson County
- Ocean County / Ocean County Insurance Commission
- Atlantic County Insurance Commission
- Monmouth County
- New Jersey Counties Excess Joint Insurance Fund

It is important that the reports be sent to Safety National in an excel format using the fields that you find on the following pages. In addition, a copy of your quarterly report should also be simultaneously sent to PERMA via your assigned FTP server.

Information as to where to send your reports, your contacts, and loss run field requirements can be found on the next page. The information included in the reports should begin with inception of the Safety National Policy on July 1, 2013 (or whenever your Commission or County began participating in the Safety National Program).

In closing, if you have any questions, please do not hesitate to contact Robyn Walcoff at PERMA. Her direct dial phone number is (856) 479-2247, and email address is rwalcoff@permainc.com.

Instructions on Quarterly Loss Run Report Requirement for Safety National & PERMA
Workers' Compensation Coverage Only
Policy Years 7/01/2013 to 01/01/2024

- Reports should be in excel format;
- Sent within 5 business days of the close of each quarter;
- Forwarded to:

Angie Love, Senior Technical Support Specialist
Angela.Love@safetynational.com

Ms. Love's contact information is:

Angie Love, Senior Technical Support Specialist
Safety National
Direct: (314) 692-9528 | Main: (888) 995-5300
Angela.Love@safetynational.com | www.safetynational.com

- Copies of your report should be simultaneously sent to PERMA via your assigned FTP server. If you need this to be set up, please contact Emalee Cronwell at PERMA. Her contact information is as follows:

Emalee Cronwell | Systems Analyst
Perma Risk Management Services
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P: 201-518-7026 | F: 201 587-8662
emaleec@permainc.com