

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
WEDNESDAY, DECEMBER 13, 2023
2:00 PM**

**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 *December 13, 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: December 13, 2023
2:00 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - PLEDGE OF ALLEGIANCE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: October 26, 2023 Open Minutes.....Appendix I**
October 26, 2023 Closed Minutes sent via e-mail

 - CORRESPONDENCE – NONE**

 - COMMITTEE REPORTS**
 - Safety Committee: 2024 Meeting SchedulePage 2**
 - Claims Committee: Mandatory Year-End Claims Reporting.....Page 3**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Pages 4-28

 - TREASURER – David McPeak**
 - Resolution **59-23** November Bills List..... Pages 29-30
 - Resolution **60-23** December Bills List Pages 31-32
 - Treasurer Reports..... Pages 33-34

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

 - CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2023Page 35

 - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 36-42

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - CLOSED SESSION- PARS/SARS**
 - Resolution **61-23** Closed Session.....Page 43
 - 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: January 25, 2024, 10:30 AM**
 - MEETING ADJOURNMENT**



2024 Meeting Schedule

Camden County Insurance Commission

3rd Wednesday

CCIC Safety Committee

Wednesday 01/17/24

Wednesday 02/21/24

Wednesday 03/16/24

Wednesday 4/17/24

Wednesday 05/15/24

Wednesday 6/26/24

Wednesday 07/17/24

Wednesday 08/21/24

Wednesday 09/18/24

Wednesday 10/16/24

Wednesday 11/20/24

Wednesday 12/18/24

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 21, 2023
Memo to: Commissioners of the Camden County Insurance Commission
From: PERMA Risk Management Services / PERMA Claims
Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

As you are aware, certain policies issued to the Camden County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/23.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/23. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

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

Date: December 13, 2023

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 Property & Casualty Budget Introduction (Page 6)** – Attached on page 6 for your review and discussion is the 2024 proposed Property & Casualty Budget in the amount of \$21,008,127.

The assessment payments will be due on 3/15/24, 5/15/24 and 9/15/24. The Fund Office will advertise the proposed 2024 Budget in the Commission’s official newspaper.

- ❑ **Motion to introduce the 2024 Property & Casualty Budget in the amount of \$21,008,127 and schedule a public hearing on January 25, 2024 at 10:30 AM**

- ❑ **Certificate of Insurance Issuance Reports (Pages 7-8)** – Included in the agenda on pages 7-8 are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. There were 5 certificates of insurance issued during the month of October and 5 in November.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-22)** – The NJCE met on October 26, 2023. A summary report of the meeting is included in the agenda on pages 9-10. The NJCE also met on November 17, 2023. Included in the agenda on pages 11-22 is a summary report. The NJCE introduced a proposed budget in the amount of \$41,363,126. A copy of the budget is on page 14. A copy of the Ancillary Budget is on page 15. A public hearing is scheduled on January 11, 2024 at 11:00 AM.

The Finance Committee met on December 4, 2023 and a copy the agenda for that meeting appears on pages 16-22.

- ❑ **CCIC Financial Fast Track (Pages 23-25)** – Included in the agenda on pages 23-25 is a copy of the Financial Fast Track Report as of **September 30, 2023**. The report indicates the Commission has a surplus of **\$27,682,072**. 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 **\$3,422,330**. The total cash amount is **\$45,176,535**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 26-28)** - Included in the agenda on pages 26-28 is a copy of the NJCE Financial Fast Track Report for the month of September. As of **September 30, 2023** there is a statutory surplus of **\$12,379,844**. Line 7 of the report,

“Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$34,301,023**.

- ❑ **2024 Meeting Platform** – In order to best streamline and leverage Microsoft 365 suite of applications, the Fund Office will eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.
- ❑ **Meeting Dates for 2024** – Below are the proposed meeting dates for 2024. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 25, 2024. The time of the meetings will be at 10:30 AM.

*January 25, February 22, March 28, April 25, May 23, June 27, July 25, September 26,
October 24 and December 12*

CAMDEN COUNTY INSURANCE COMMISSION		0			
2024 PROPOSED BUDGET :					
				Total	
		ANNUALIZED	PROPOSED BUDGET	Increase/Decrease	
APPROPRIATIONS		BUDGET FY2023	FY2024	\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	394,000	401,000	7,000	1.78%
2	Liability	1,731,000	1,695,000	(36,000)	-2.08%
3	Auto	479,000	442,000	(37,000)	-7.72%
4	Workers' Comp.	4,958,705	5,158,000	199,295	4.02%
5	POL/EPL	63,000	65,000	2,000	3.17%
6	Surplus Offset		(700,000)	(700,000)	100.00%
7	Subtotal - Loss Funds	7,625,705	7,061,000	(564,705)	-7.41%
8					
9	POL/EPL Deductible	173,000	178,000	5,000	2.89%
10					
11	Subtotal - Claims	7,798,705	7,239,000	(559,705)	-7.18%
12					
13	Premiums				
14	NJCE FUND	6,479,403	7,623,280	1,143,877	17.65%
15	Property	9,026	10,831	1,805	20.00%
16	Liability /Law Enf	2,761,110	3,004,089	242,979	8.80%
17	Auto (\$10M xs SIR)	899,000	1,052,000	153,000	17.02%
18	Workers' Comp.	352,082	352,082	0	0.00%
19					
20	SubTotal Premiums	10,500,621	12,042,282	1,541,661	14.68%
21	Total Loss Fund	18,299,326	19,281,282	981,956	5.37%
22					
23	II. Expenses, Fees & Contingency				
24					
25	Claims Adjustment	427,640	436,193	8,553	2.00%
26	Managed Care	0	0	0	0.00%
27	General Expense				
28	Exec. Director	213,078	217,340	4,262	2.00%
29	Actuary	7,890	8,048	158	2.00%
30	Auditor	15,654	15,967	313	2.00%
31	Attorney	121,543	123,974	2,431	2.00%
32	Treasurer	35,700	36,414	714	2.00%
33					
34					
35	Misc. Expense & Contingency	15,649	20,000	4,351	27.80%
36					
37	Total Fund Exp & Contingency	837,154	857,936	20,782	2.48%
38	Risk Managers	11,147	11,826	679	6.09%
39					
40	Total Ancillary Coverages	843,139	857,083	13,944	1.65%
41	Total FUND Disbursements	19,990,766			
42	DIVIDEND CREDIT	(360,000)	0	0	0.00%
43	Total FUND Disbursements with Dividend	19,630,766	21,008,127	1,377,361	7.02%

Camden County Insurance Commission

From 10/1/2023 To 11/1/2023

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Camden I - County of Camden, Division Of Insurance	520 Market Street, City Hall Camden, NJ 08102	RE: Use of Premises- RU Lecture/Reading/Program 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 use of premises for any RU Lectures/Readings/Programs during the current calendar year.	10/3/2023 #4250231	GL AU EX WC OTH
H - Camden County Educational I - County of Camden, Division Of Insurance	Services Commission 225 White Horse Avenue Clementon, NJ 08021	RE: Use of Facility The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facility for meetings, seminars, professional development, etc. during the current calendar year.	10/17/2023 #4257870	GL AU EX WC OTH
H - Camden County College I - County of Camden, Division Of Insurance	Connector Building 200 College Drive Blackwood, NJ 08012	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Conferences during the current calendar year.	10/18/2023 #4259858	GL AU EX WC OTH
H - Camden County College I - County of Camden, Division Of Insurance	Connector Building 200 College Drive Blackwood, NJ 08012	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Department of Health and Human Services sponsored Conferences during the current calendar year.	10/18/2023 #4259859	GL AU EX WC OTH
H - Rutgers University Events Office I - County of Camden, Division Of Insurance	25 North Fifth Street 2nd Floor Camden, NJ 08102	RE: Election Day Rutgers, The State University of New Jersey are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Election Day on November 7, 2023.	11/1/2023 #4275525	GL AU EX WC OTH
Total # of Holders: 5				

Camden County Insurance Commission

From 11/1/2023 To 12/1/2023

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rutgers University Events Office I - County of Camden, Division Of Insurance	25 North Fifth Street 2nd Floor Camden, NJ 08102	RE: Election Day Rutgers, The State University of New Jersey are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Election Day on November 7, 2023.	11/1/2023 #4275525	GL AU EX WC OTH
H - City of Camden Redevelopment Agency I - Camden County Improvement Authority	City of Camden 520 Market Street, Suite 1300 Camden, NJ 08101	RE: Right of Entry Permit for Radio Lofts Building 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 off entry permit.	11/8/2023 #4294996	GL AU EX WC OTH
H - EquipmentShare.com, Inc I - Camden County Municipal Utilities	PO Box 650429 Dallas, TX 75265	Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. RE: Equipment Rental Rented Equipment: 1. Articulating Boom Lift, 60' - 65' (ID: 298117, Serial: 0300301907)	11/8/2023 #4295040	GL AU EX WC OTH
H - EquipmentShare.com, Inc I - Camden County Municipal Utilities	PO Box 650429 Dallas, TX 75265	Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. RE: Equipment Rental Rented Equipment: 1. Articulating Boom Lift, 60' - 65' (ID: 298117, Serial: 0300301907).	11/21/2023 #4314122	GL AU EX WC OTH
H - Marlboro Twp. Board of Education I - Camden County College	1980 Township Drive Marlboro, NJ 07746	Insurer D - WC & Emp Liab Policy# : SP4064402 Eff - 07/1/23 to 01/01/24 Limits: \$5,000,000 RE: NJCAP 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 implementation of the NJ Child Assault Program (NJCAP) in the Marlboro school district.	11/28/2023 #4315054	GL AU EX WC OTH
Total # of Holders: 5				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633



Date: October 26, 2023
Memo to: Commissioners
Camden County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF October Report

Executive Director Report: The following items were discussed:

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

Claims Committee recommended that going forward all Payment Authorization Requests (PARs) for property claims greater than \$500,000 be reviewed by the full Board of Fund Commissioners (in closed session) instead of exclusively by the Claims Review Committee. The change in procedure is supported by both the Fund Attorney and Claims Committee. In addition, it may provide greater awareness of property risks affecting members given the NJCE’s attachment is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners accepted the recommendation; the amendment to the Plan of Risk Management and Claims Committee Charter will be in the next agenda for ratification.

2024 Budget: Last month, due to the uncertainty of the market, the Board of Fund Commissioners agreed to take the same approach as last year and introduce the 2024 budget at the November 17, 2023 meeting and adopt the budget at the January 11, 2024 “special” meeting”. During this period, the Underwriting Manager will provide a Marketing Update as the renewal negotiations progress; the Board of Fund Commissioners will be apprised of any program or retention changes prior to coverages being bound on December 31, 2023.

The Finance Sub Committee is scheduled to meet on November 9, 2023 to discuss the preliminary 2024 Budget, potential 2023 Dividends (based on 12/31/22 financials), property appraisal status and any additional matters. It is expected that this committee will meet on an as needed basis leading up to 12/31 so that membership is fully apprised of factors affecting the 2024 budget as we move through the process.

2023 Dividend: The Finance Sub Committee will be reviewing the available dividend calculation at its upcoming meeting. Based on other JIF filings made, it is unlikely the DOBI will approve the release of a dividend given the various factors impacting past and current claims in the pipeline not currently reflected in the financials.

Department of Banking & Insurance (DOBI): Submitted for information was a copy of correspondence from the MEL JIF Executive Director to the newly appointed Commissioner of DOBI outlining the history

of Joint Insurance Funds (JIFs) and various factors currently impacting the financials of JIFs and their member entities. While the letter was specific to municipal entities, some of the factors, such as rising workers' compensation costs and increased frequency and severity of storms will affect all governmental entities. The DOBI Commissioner has agreed to a meeting with the MEL.

Property Appraisal status: Submitted for information was a status update as of October 24, 2023 on each Commission/County's property appraisals and the June 9, 2023 memo on this initiative to all members. The property appraisal process was initially implemented to ensure "insurance to value" and to acquire the necessary COPE information being requested by property insurers.

Financial Fast Track: Copies of the Financial Fast Track as of August 31st were submitted for information and reflected a statutory surplus of \$13.38 million. As previously stated, there are a number of new property claims in the pipeline that will impact the JIF financials.

NJCE Committees:

Cyber Task Force: Underwriting Manager reported The Chertoff Group has reviewed the results from the Technology Stack Questionnaire to draft the framework for the Cyber Risk Management program. The Committee is scheduled to meet with The Chertoff Group on November 1, 2023.

Safety Committee: The Safety Committee is scheduled to meet on December 11, 2023. Safety Director reported increased PEOSH activity and reminded all members to ensure that they have submitted their Right to Know surveys, which were due on July 15th. Members may reach out to J.A. Montgomery to assist with this as well as any customized training requests for 2024.

Claims Update:

Hurricane Ida: Zareena Majeed of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 15th. This year's program will be "Local Government Risk Management" and we encourage our commissioners to attend. Included in the agenda was an invitation to a reception hosted by Fund Professionals on Wednesday November 15th at the VIP Lounge in Bally's Casino & Hotel (1900 Boardwalk, Atlantic City).

Audit Filing: The final 2022 Year End Audit has been filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspaper.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from September to November 2023, Safety Director bulletins and information on a training schedule through December 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of September 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday November 17, 2023 at 9:30AM via Zoom.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: November 17, 2023

Memo to: Commissioners
Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF November Report

Executive Director Report: The following items were discussed:

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

Last month, the Board of Fund Commissioners agreed with the Claims Review Committee’s recommendation that all Payment Authorization Requests (PARs) greater than \$500,000 for property claims only be reviewed by the Board of Fund Commissioners in closed session. The change in procedure will provide greater awareness of property risks affecting members given the NJCE’s retention is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners adopted a resolution amending the 2023 Plan of Risk Management to memorialize this action, as well as, amended the Claims Review Committee charter.

Finance Sub-Committee: The Finance Sub-Committee met on November 13th to review and recommend the 2024 Preliminary Budget for introduction to the Board of Commissioners. Copies of the sub-committee’s agenda, including the 2024 preliminary budget and a detailed summary, were presented. The Board of Fund Commissioners agreed to a budget timeline for introduction and adoption. The budget was introduced today and will be adopted on January 11, 2024 at 11:00AM.

The Finance sub-committee will meet in early December with the Executive Director and Underwriting Manager to provide ongoing 2024 renewal marking update with results no later than December 27th. The results will be communicated to the full Board of Commissioners.

The following is a summary of the discussion:

2024 Budget: Sub-Committee recommended the introduction of the enclosed 2024 Proposed Budget in the amount of \$41,363,126 which represents an increase of \$4,988,135 or 13.7% over the 2023 Assessed Budget. Executive Director/Administrator’s office has been asked to review available surplus to potentially provide a *Surplus Premium Offset* to reduce the overall budget increase.

Fund Actuary provided loss fund projections based on a 7-year loss ratio; the loss fund projections reflect an overall increase of 14.6% with property and liability as the two largest increases of 33.2% and 29.2% respectively due to loss activity on the NJCE program.

Excess Premiums overall are increasing by 17.9% and are based on projections from the Underwriting Manager as well as reflect changes to total insured values (TIV). In particular, the property increase is based on two factors: (1) a mandate by excess insurers to develop regular property appraisal programs and (2) a 5th consecutive year of a “hard” insurance marketplace on a national and global basis, as well as, here in New Jersey. New Jersey has had several major storms since 2011 including tropical storms from Hurricanes Irene (2011), Sandy (2012) and Ida (2021). These catastrophic (CAT) storms continue to impact the market annually and more recently the NJCE program which has also experienced large property losses.

Expenses, fees and contingency are capped at 2% increases and the total ancillary coverages reflect a flat renewal.

Finance sub-committee also reviewed the historical changes to the NJCE JIF’s property retention excess of a Commission/County member self-insured retention (SIR): 2019 it was \$150,000, 2020 it was \$750,000, 2021 and 2022 it was \$1,750,000 and for 2023 it is \$2,750,000 which illustrates the fact that NJCE has had to assume a large share of the property losses. The program retentions are being evaluated annually especially this year with the departure of Zurich, NJCE’s primary property insurer, from the property market effective January 1st. Underwriting Manager is marketing the excess property program to domestic and global markets.

2024 Assessments: The 2024 assessments will be available for the next Finance Sub-Committee meeting on December 4th and will be provided to the full Board of Fund Commissioners.

Financial Fast Track: The report as of August 31, 2023 was submitted for review and reflected a surplus of \$13.3 million. The NJCE JIF has a few large losses in the pipeline, which are not currently reflected in the August financials.

2023 Dividend: Sub-Committee did not act on a dividend recommendation and agreed to hold off on a dividend decision until they meet again on December 4, 2023. The sub-committee will also review the feasibility of a “surplus premium offset” in lieu of a dividend.

Property Appraisal status: Submitted for information was an updated chart as of November 14th, which noted each member’s status with respect to property appraisals; some Insurance Commissions are not expected to be completed until mid to late December. The NJCE JIF has reimbursed or will reimburse for physical appraisals that were begun and/or completed in 2023. The 2024 NJCE budget does not contemplate any funding for trending appraisals in the 2024 proposed budget. The local Commissions budgets will be reviewed to see if funds can be budgeted in the coming year.

Following the comprehensive review, the Board of Fund Commissioners passed a motion to introduce the 2024 budget in the amount of \$41,363,126 and schedule a public hearing on January 11, 2024 at 11:00AM via Zoom.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group on November 1st. The Chertoff Group has completed the review of the Technology Stack Questionnaire to complete the draft framework for the Cyber Risk Management program. Next steps will be for the Cyber Task Force

to review the draft framework for feedback and recommendations.

Safety Committee: The Safety Committee is scheduled to meet again on Monday December 11th at 10:00am via Zoom. Topics on the agenda for discussion are 2024 training requests and the Leadership Academy course.

Claims Update:

Hurricane Ida: Robyn Walcoff of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference was held from November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF held two sessions of its annual elected official's seminar titled "Local Government Risk Management."

2023 New Jersey Association of Counties (NJAC): The Fund office received notification that this annual conference will be held on May 1 – May 3, 2024 at Caesar's, Atlantic City.

January Special Meeting: The Fund is scheduled to meet again on Thursday, January 11, 2024, at 11:00 a.m. via Microsoft Teams to adopt the 2024 budget and discuss any additional matters.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from October to December 2023, safety bulletins distributed and information on the training schedule through January 31, 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of October 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday January 11, 2024 at 11:00AM via Zoom.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2024 PROPOSED BUDGET - PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW MID Confidence loss pics All Other Property Premium on REPORTED TIV for ACIC Members & Camden County Property Premium on TRENDED TIV all other Equalized Premiums PR, Liab, WC							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
1	Property	2.75Mil x 250K *	1,130,168	2.75Mil x 250K *	1,505,874	375,706	33.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,741,688	(30,317)	-1.1%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	PDL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,327,972	931,841	14.6%
10	Premiums						
11							
12	Property		9,839,977		12,049,836	2,209,859	22.5%
13	Property 150 x 110		984,077		1,140,779	156,702	15.9%
14	Terrorism		91,999		110,156	18,157	19.7%
15	X5 Flood to 50		1,155,595		1,327,897	172,302	14.9%
16	Liability		5,384,600		5,911,398	526,798	9.8%
17	Excess Liability		2,660,002		2,926,003	266,001	10.0%
18	Workers Comp (Stat x 1MIL)		2,855,782		2,959,438	103,656	3.6%
19	Surplus Premium Offset		(560,119)		-	560,119	-100.0%
20							
21	SubTotal Premiums		22,411,913		26,425,507	4,013,594	17.9%
22	Total Loss Fund		28,808,044		33,753,479	4,945,435	17.2%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,113	493	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,837	2,214	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,407	42,570	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		36,026,010	4,988,005	16.1%
47							
48	Ancillary Coverages		5,336,986		5,337,116	130	0.0%
49							
50	Total Including Ancillary Coverages		36,374,991		41,363,126	4,988,135	13.7%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %
1 Ancillary Coverages						
2 POL/EPL		1,398,730		1,468,667	69,937	5.0%
3 Crime Program		189,795		194,394	4,599	2.4%
4 Medical Malpractice		1,254,087		1,348,576	94,489	7.5%
5 Pollution Liability		296,381		222,931	(73,450)	-24.8%
6 Employed Lawyers Liability		153,412		160,033	6,621	4.3%
7 Cyber Liability	2MIL	1,589,977	2MIL	1,541,995	(47,982)	-3.0%
8 Aviation		92,601		96,516	3,915	4.2%
9 Marina Operators Liability		21,055		22,740	1,685	8.0%
10 Active Assailant		75,619		78,750	3,131	4.1%
11 Supplemental Indemnity WC		24,431		24,422	(9)	0.0%
12 Fiduciary Liab		5,633		5,915	282	5.0%
13 VET Liability		377		359	(18)	-4.8%
14 Small Craft		5,125		5,228	103	2.0%
15 Volunteers Sup Indemnity		2,010		2,050	40	2.0%
16 A&H Fire Trainers		2,418		2,466	48	2.0%
17 Petty Cash Bond		250		255	5	2.0%
18 Hull & Protection Indemnity Primary		158,646		161,819	3,173	2.0%
19 Aviation & Heliport		66,439		-	(66,439)	-100.0%
15						
16 Total Ancillary Coverages		5,336,986		5,337,116	130	0.0%
17						

*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023

**Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Memo to: Finance Sub Committee
New Jersey Counties Excess Joint Insurance Fund

From: Joseph Hrubash, Executive Director

Subject: 2024 Budget Review

Date: December 4, 2023 – 3:00 p.m. via ZoomAudio/Video
Join via Computer Link: [Click here to join the meeting](#)
OR
Dial: +1 469-998-6202, enter **Conference ID:** 73484475#

The NJCE Finance Sub Committee is meeting to discuss the following:

❑ **2024 Budget Update** - Last month the NJCE Board of Commissioners introduced the 2024 proposed budget at a 13.7 % increase. The Executive Directors office was to continue to monitor the excess insurance update and determine the feasibility of a surplus offset. Based on our analysis we are recommending a \$550,000 surplus offset. Since the budget introduction the following has changed:

1. Payroll increases attributed to a member entity in the CCIC resulted in an increase of \$134,205 in the Workers Compensation Loss Fund. The increase will be allocated directly to CCIC.
2. The same payroll increase resulted in an increase of \$121,000 in the excess workers compensation premium. The increase will be allocated directly to CCIC.
3. The premium offset represents a reduction of \$550,000. This reduction will be shared amongst the underlying Insurance Commission/County's.

Attached on **page 3** is the revised budget. It reflects a reduction of \$295,251 since introduction. The new budget amount is \$41, 067,875, which is an increase of 12.9%. This is subject to change once the Underwriting Manager completes their renewal marketing, and all property appraisals are completed/uploaded.

- ❑ **Excess Insurance Marketing Update:** Underwriting Manager will provide a verbal update on the status of the renewal marketing.
- ❑ **Financial Fast Track:** Enclosed on **pages 5-6**, for informational purposes, is the financial fast track report which reflects the fund's overall financial position as of September 31, 2023, capturing most of the recent property claim activity. The surplus as of 9/31/23 is \$12,379,844. The Fund continues to operate in a strong financial position.
- ❑ **2023 Dividend Options:** Last month, the sub-committee reviewed three dividend options of \$250,000, \$500,000, and \$750,000 and agreed to hold off on finalizing a decision until the 2024 budget was further along in its development.

As previously noted, DOBI has responded to dividend filings submitted by affiliated joint insurance funds (JIFs) and has either cautioned those JIFs on releasing dividends and/or requested supplemental information

before deciding. We are requesting feedback on action this sub-committee would like to take. Our recommendation is not to authorize a dividend since the premium offset accomplishes the same result but does not require it to be filed with DOBI.

- ❑ **2024 Assessments:** Enclosed on **page 7** are the preliminary 2024 assessments based on the latest revised budget. These are subject change upon budget adoption.
- ❑ **December and January Meetings:** We recommend that we schedule a Finance Sub-Committee meeting prior to year-end and January meeting, if necessary, prior to the January 2023 Special Board of Fund Commissioners meeting to review the final budget and assessments.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2024 PROPOSED BUDGET - SURPLUS PREMIUM OFFSET OPTION							
PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW							
MID Confidence loss pics All Other							
Property Premium on REPORTED TIV for ACIC Members & Camden County							
Property Premium on TRENDED TIV all other							
Equalized Premiums PR, Liab, WC							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
1	Property	2.75Mil x 250K *	1,130,168	2.75Mil x 250K *	1,505,874	375,706	33.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,875,893	103,888	3.7%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,462,177	1,066,046	16.7%
10	Premiums						
11							
12	Property		9,839,977		12,049,835	2,209,858	22.5%
13	Property 150 x 110		984,077		1,140,779	156,702	15.9%
14	Terrorism		91,999		110,156	18,157	19.7%
15	XS Flood to 50		1,155,595		1,327,897	172,302	14.9%
16	Liability		5,384,600		5,911,400	526,800	9.8%
17	Excess Liability		2,660,002		2,926,001	265,999	10.0%
18	Workers Comp (Stat x 1MIL)		2,855,782		3,079,987	224,205	7.9%
19	Surplus Premium Offset		(560,119)		(550,004)	10,115	-1.8%
20							
21	SubTotal Premiums		22,411,913		25,996,051	3,584,138	16.0%
22	Total Loss Fund		28,808,044		33,458,228	4,650,184	16.1%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,113	493	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,837	2,214	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,407	42,570	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		35,730,759	4,692,754	15.1%
47							
48	Ancillary Coverages		5,336,986		5,337,116	130	0.0%
49							
50	Total Including Ancillary Coverages		36,374,991		41,067,875	4,692,884	12.90%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %
1	Ancillary Coverages					
2	POL/EPL	1,398,730		1,468,667	69,937	5.0%
3	Crime Program	189,795		194,394	4,599	2.4%
4	Medical Malpractice	1,254,087		1,348,576	94,489	7.5%
5	Pollution Liability	296,381		222,931	(73,450)	-24.8%
6	Employed Lawyers Liability	153,412		160,033	6,621	4.3%
7	Cyber Liability	2MIL	2MIL	1,541,995	(47,982)	-3.0%
8	Aviation	92,601		96,516	3,915	4.2%
9	Marine Operators Liability	21,055		22,740	1,685	8.0%
10	Active Assault	75,619		78,750	3,131	4.1%
11	Supplemental Indemnity WC	24,431		24,422	(9)	0.0%
12	Fiduciary Liab	5,633		5,915	282	5.0%
13	VET Liability	377		359	(18)	-4.8%
14	Small Craft	5,125		5,228	103	2.0%
15	Volunteers Sup Indemnity	2,010		2,050	40	2.0%
16	A&H Fire Trainers	2,418		2,466	48	2.0%
17	Petty Cash Bond	250		255	5	2.0%
18	Hull & Protection Indemnity Primary	158,646		161,819	3,173	2.0%
19	Aviation & Heliport	66,439		-	(66,439)	-100.0%
15						
16	Total Ancillary Coverages	5,336,986		5,337,116	130	0.0%
17	*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023 **Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023					

NEW JERSEY COUNTIES EXCESS IIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2023					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1. UNDERWRITING INCOME	3,026,139	27,066,170	248,899,924	275,966,094	
2. CLAIM EXPENSES					
Paid Claims	123,154	2,502,667	12,514,366	15,017,033	
Case Reserves	1,873,860	3,245,097	12,686,874	15,931,971	
IBNR	(334,057)	2,579,443	11,414,958	13,994,401	
Discounted Claim Value	(276,454)	(657,455)	(2,262,516)	(2,919,971)	
Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)	
TOTAL CLAIMS	1,583,754	7,740,319	32,186,372	39,926,691	
3. EXPENSES					
Excess Premiums	2,350,011	21,174,071	177,502,257	198,676,328	
Administrative	181,660	1,678,479	18,460,731	20,139,210	
TOTAL EXPENSES	2,531,671	22,852,550	195,962,988	218,815,538	
4. UNDERWRITING PROFIT (1-2-3)	(1,089,286)	(3,526,699)	20,750,564	17,223,865	
5. INVESTMENT INCOME	82,048	484,318	1,379,212	1,863,530	
6. PROFIT (4+5)	(1,007,238)	(3,042,381)	22,129,775	19,087,395	
7. Dividend	0	0	(6,707,551)	(6,707,551)	
8. SURPLUS (6-7)	(1,007,238)	(3,042,381)	15,422,224	12,379,844	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	351	2,335	62,481	64,816	
2011	198	6,013	572,420	578,433	
2012	1,630	(214,740)	686,619	471,879	
2013	3,270	(20,044)	1,090,793	1,070,749	
2014	(186,889)	(407,566)	2,077,841	1,670,275	
2015	(215,446)	(329,486)	1,679,406	1,349,919	
2016	(1,072)	160,521	1,710,308	1,870,828	
2017	57,683	144,601	2,614,589	2,759,190	
2018	35,129	57,002	2,321,638	2,378,640	
2019	150,048	(532,159)	2,164,699	1,632,539	
2020	339,582	184,846	(689,222)	(504,376)	
2021	(408,984)	(441,236)	(204,057)	(645,293)	
2022	(65,514)	(385,575)	1,334,709	949,134	
2023	(717,222)	(1,266,892)		(1,266,892)	
TOTAL SURPLUS (DEFICITS)	(1,007,238)	(3,042,381)	15,422,224	12,379,843	
TOTAL CASH				34,301,023	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	5,434	18,642	552,636	571,278
Case Reserves	(5,434)	(18,642)	83,028	64,386
IBNR	0	0	3,000	3,000
Discounted Claim Value	1,085	1,918	(7,983)	(6,065)
TOTAL FY 2011 CLAIMS	1,085	1,918	630,681	632,600
FUND YEAR 2012				
Paid Claims	786	6,562	1,589,807	1,596,369
Case Reserves	(786)	243,438	58,613	302,050
IBNR	0	598	3,122	3,680
Discounted Claim Value	514	(22,683)	(6,056)	(28,738)
TOTAL FY 2012 CLAIMS	514	227,875	1,645,486	1,873,361
FUND YEAR 2013				
Paid Claims	11,864	104,230	995,819	1,100,050
Case Reserves	(8,204)	(63,245)	549,219	485,974
IBNR	(3,957)	(9,872)	29,551	19,679
Discounted Claim Value	220	9,599	(60,165)	(50,565)
TOTAL FY 2013 CLAIMS	(78)	40,712	1,514,426	1,555,138
FUND YEAR 2014				
Paid Claims	478	14,538	659,816	674,354
Case Reserves	241,174	472,443	138,364	610,806
IBNR	(100)	0	21,077	21,077
Discounted Claim Value	(49,861)	(49,394)	(15,330)	(64,724)
TOTAL FY 2014 CLAIMS	191,691	437,588	803,927	1,241,514
FUND YEAR 2015				
Paid Claims	9,414	134,924	1,822,647	1,957,570
Case Reserves	230,586	257,586	734,986	992,572
IBNR	3,429	(17,729)	94,138	76,409
Discounted Claim Value	(23,001)	(13,883)	(67,627)	(81,511)
TOTAL FY 2015 CLAIMS	220,429	360,897	2,584,143	2,945,040
FUND YEAR 2016				
Paid Claims	3,679	268,831	1,030,094	1,298,925
Case Reserves	(3,679)	(405,212)	1,335,694	934,481
IBNR	(1)	(1,371)	42,209	40,838
Discounted Claim Value	7,337	18,065	(94,522)	(76,457)
TOTAL FY 2016 CLAIMS	7,336	(119,687)	2,317,474	2,197,788
FUND YEAR 2017				
Paid Claims	247	114,306	1,181,145	1,295,451
Case Reserves	(39,235)	(209,341)	854,966	645,626
IBNR	(17,892)	(27,796)	114,476	86,680
Discounted Claim Value	6,448	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS	(50,431)	(99,873)	2,077,224	1,972,352
FUND YEAR 2018				
Paid Claims	(705)	230,757	987,489	1,218,247
Case Reserves	13,354	(129,863)	950,586	820,722
IBNR	(57,067)	(138,884)	552,963	414,078
Discounted Claim Value	17,586	32,648	(120,565)	(87,917)
TOTAL FY 2018 CLAIMS	(26,832)	(5,342)	2,370,473	2,365,131
FUND YEAR 2019				
Paid Claims	0	314,087	684,365	998,452
Case Reserves	17,135	189,163	1,205,018	1,394,180
IBNR	(176,428)	(531,333)	1,263,761	732,428
Discounted Claim Value	16,501	48,288	(198,523)	(150,235)
TOTAL FY 2019 CLAIMS	(142,791)	20,204	2,954,620	2,974,825
FUND YEAR 2020				
Paid Claims	0	243,902	881,863	1,125,765
Case Reserves	(214,412)	240,900	3,856,203	4,097,104
IBNR	(124,139)	(524,007)	2,706,198	2,182,192
Discounted Claim Value	(191,691)	(175,056)	(494,451)	(669,507)
Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
TOTAL FY 2020 CLAIMS	(332,991)	(143,694)	4,782,503	4,638,809
FUND YEAR 2021				
Paid Claims	228	410,887	1,705,091	2,115,978
Case Reserves	294,965	99,473	2,095,279	2,194,751
IBNR	183,756	4,353	2,146,905	2,151,258
Discounted Claim Value	(60,833)	(16,968)	(453,414)	(470,382)
Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS	418,115	497,745	5,493,861	5,991,605
FUND YEAR 2022				
Paid Claims	91,730	432,326	251,754	684,080
Case Reserves	344,785	236,040	820,919	1,056,959
IBNR	(409,884)	(530,448)	4,437,558	3,907,109
Discounted Claim Value	49,652	140,927	(665,517)	(524,590)
TOTAL FY 2022 CLAIMS	76,282	278,844	4,844,714	5,123,558
FUND YEAR 2023				
Paid Claims	0	208,674		208,674
Case Reserves	1,003,610	2,332,360		2,332,360
IBNR	268,227	4,355,973		4,355,973
Discounted Claim Value	(50,411)	(653,876)		(653,876)
TOTAL FY 2023 CLAIMS	1,221,425	6,243,131	0	6,243,131
COMBINED TOTAL CLAIMS	1,583,754	7,740,319	32,186,372	30,926,691

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,096,744 due from the reinsurer for COVID-19 WC claims.

NJCE FUND YEAR 2024 PROPOSED ASSESSMENTS BY COMMISSION/COUNTY

	ANNUALIZED BUDGET FY2023										
	ACIC	BCIC	CCIC	CUIC	GCIC	Hudson	MONC	MCIC	OCIC	Union	Total
Total Self Insured Program	2,411,653	3,845,972	6,479,403	1,562,857	3,359,327	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	31,038,005
Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	434,486	496,002	5,336,986
Total Including Ancillary Coverages	3,096,445	4,197,295	7,322,542	1,944,325	4,615,963	2,485,601	2,472,985	3,481,258	3,751,091	3,007,486	36,374,991
	FUND YEAR 2024 PROPOSED BUDGET										
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Total Self Insured Program	2,699,602	4,386,376	7,623,287	1,795,717	3,870,054	2,623,020	2,584,110	3,470,706	3,776,833	2,901,054	35,730,759
Ancillary Coverages	722,561	362,291	857,083	396,767	1,316,083	180,008	195,012	456,229	371,035	480,047	5,337,116
Total Including Ancillary Coverages	3,422,163	4,748,667	8,480,370	2,192,484	5,186,137	2,803,028	2,779,122	3,926,935	4,147,868	3,381,101	41,067,875
	DIFFERENCE % FY2024 PROPOSED - FY2023 ANNUALIZED										
	ACIC	BCIC	CCIC	CUIC	GCIC	Hudson	MONC	MCIC	OCIC	UCIC	Total
Total Self Insured Program	11.94%	14.05%	17.65%	14.90%	15.20%	13.86%	16.78%	14.39%	13.88%	15.51%	15.1%
Ancillary Coverages	5.52%	3.12%	1.65%	4.01%	4.73%	-0.98%	-25.05%	2.02%	-14.60%	-3.22%	0.00%
Total Including Ancillary Coverages	10.52%	13.14%	15.81%	12.76%	12.35%	12.77%	12.38%	12.80%	10.58%	12.42%	12.90%

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,654,867	14,893,799	183,025,762	197,919,561
2.	CLAIM EXPENSES				
	Paid Claims	390,522	7,730,805	41,797,411	49,528,216
	Case Reserves	399,484	(672,434)	9,502,085	8,829,651
	IBNR	455,628	2,473,064	10,308,981	12,782,045
	Excess Insurance Recoverable	181,082	176,930	(302,984)	(126,055)
	Discounted Claim Value	(32,407)	(106,087)	(455,840)	(561,926)
	TOTAL CLAIMS	1,394,308	9,602,279	60,849,653	70,451,932
3.	EXPENSES				
	Excess Premiums	940,813	8,467,321	80,133,517	88,600,838
	Administrative	81,340	741,141	8,733,589	9,474,730
	TOTAL EXPENSES	1,022,153	9,208,462	88,867,106	98,075,568
4.	UNDERWRITING PROFIT (1-2-3)	(761,595)	(3,916,942)	33,309,003	29,392,062
5.	INVESTMENT INCOME	85,364	378,874	1,136,290	1,515,164
6.	PROFIT (4 + 5)	(676,230)	(3,538,067)	34,445,293	30,907,226
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,329,562	2,329,562
9.	DIVIDEND EXPENSE	0	(860,000)	(8,329,562)	(9,189,562)
10.	INVESTMENT IN JOINT VENTURE	0	(471,377)	3,893,707	3,422,330
11.	SURPLUS (6 + 7 + 8 - 9)	(676,230)	(4,869,444)	32,551,516	27,682,072
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	418	3,268	(468,551)	(465,283)
	2011	210	18,546	281,865	300,411
	2012	2,463	(69,672)	637,871	568,198
	2013	2,735	18,150	3,105,948	3,124,098
	2014	4,805	(33,063)	4,887,960	4,854,897
	2015	4,680	(504,533)	6,048,306	5,543,773
	2016	17,956	(8,600)	4,397,025	4,388,425
	2017	6,322	(252,881)	6,147,881	5,895,000
	2018	(44,363)	(102,531)	2,349,180	2,246,648
	2019	52,916	(335,275)	1,484,093	1,148,818
	2020	(385,169)	(150,986)	3,575,493	3,424,506
	2021	(229,716)	(86,129)	(176,763)	(262,892)
	2022	(97,660)	(469,769)	281,209	(188,560)
	2023	(11,828)	(2,895,968)		(2,895,968)
	TOTAL SURPLUS (DEFICITS)	(676,230)	(4,869,444)	32,551,515	27,682,071
	TOTAL CASH				45,176,535

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	September 30, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	370	3,570	2,732,139	2,735,709
Case Reserves	(370)	(3,570)	12,044	8,474
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	60	(60)	(1)
TOTAL FY 2010 CLAIMS	0	60	2,744,123	2,744,182
FUND YEAR 2011				
Paid Claims	0	2,210	2,155,338	2,157,548
Case Reserves	0	(16,329)	23,014	6,685
IBNR	138	0	1,210	1,210
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	120	(119)	1
TOTAL FY 2011 CLAIMS	138	(13,999)	2,179,443	2,165,444
FUND YEAR 2012				
Paid Claims	0	1,264	1,791,706	1,792,970
Case Reserves	0	(1,264)	5,200	3,936
IBNR	194	0	2,921	2,921
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	67	(67)	0
TOTAL FY 2012 CLAIMS	194	67	1,799,759	1,799,826
FUND YEAR 2013				
Paid Claims	1,575	5,395	3,856,446	3,861,841
Case Reserves	(1,575)	(23,027)	71,545	48,519
IBNR	472	6,000	6,927	12,927
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	722	(721)	1
TOTAL FY 2013 CLAIMS	472	(10,911)	3,934,198	3,923,288
FUND YEAR 2014				
Paid Claims	0	3,258	5,383,401	5,386,659
Case Reserves	0	(3,358)	14,220	10,863
IBNR	0	100	20,245	20,346
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	378	(378)	(0)
TOTAL FY 2014 CLAIMS	0	378	5,417,489	5,417,867
FUND YEAR 2015				
Paid Claims	0	47,111	3,400,229	3,447,340
Case Reserves	0	(3,283)	81,509	78,226
IBNR	0	(2,500)	3,649	1,149
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,246	(1,246)	0
TOTAL FY 2015 CLAIMS	0	42,574	3,484,141	3,526,716
FUND YEAR 2016				
Paid Claims	160	109,523	4,731,245	4,840,768
Case Reserves	32,570	(57,482)	346,686	289,204
IBNR	(45,299)	(87,489)	133,927	46,438
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	7,489	(7,489)	0
TOTAL FY 2016 CLAIMS	(12,569)	(27,959)	5,204,369	5,176,409

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	1,360	60,500	3,297,848	3,358,347
Case Reserves	(1,282)	(55,207)	183,689	128,482
IBNR	49	(5,687)	123,677	117,991
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,565	(5,565)	(0)
TOTAL FY 2017 CLAIMS	127	5,171	3,599,649	3,604,820
FUND YEAR 2018				
Paid Claims	2,945	354,263	5,282,126	5,636,389
Case Reserves	76,520	(195,703)	863,733	668,030
IBNR	(32,978)	(56,172)	326,514	270,342
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(73)	15,783	(16,362)	(580)
TOTAL FY 2018 CLAIMS	46,414	118,170	6,456,011	6,574,181
FUND YEAR 2019				
Paid Claims	14,076	1,446,678	4,121,427	5,568,105
Case Reserves	15,880	(1,197,795)	2,410,715	1,212,920
IBNR	(79,000)	(60,394)	638,190	577,796
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,778	37,560	(47,063)	(9,503)
TOTAL FY 2019 CLAIMS	(46,265)	226,049	7,123,269	7,349,318
FUND YEAR 2020				
Paid Claims	38,375	479,801	2,034,586	2,514,387
Case Reserves	178,151	201,261	863,873	1,065,134
IBNR	(5,113)	(725,211)	1,654,511	929,300
Excess Insurance Recoverable	181,082	176,930	(302,984)	(126,055)
Discounted Claim Value	(463)	24,552	(56,669)	(32,117)
TOTAL FY 2020 CLAIMS	392,031	157,333	4,193,316	4,350,648
FUND YEAR 2021				
Paid Claims	69,620	507,170	2,056,298	2,563,468
Case Reserves	(228,953)	(365,611)	3,302,095	2,936,483
IBNR	404,475	(45,361)	2,148,388	2,103,027
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(5,096)	35,855	(133,348)	(97,493)
TOTAL FY 2021 CLAIMS	240,047	132,052	7,373,433	7,505,485
FUND YEAR 2022				
Paid Claims	73,825	1,272,847	954,622	2,227,469
Case Reserves	67,068	(70,569)	1,323,761	1,253,192
IBNR	(31,307)	(775,185)	5,248,822	4,473,637
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(321)	32,562	(186,750)	(154,188)
TOTAL FY 2022 CLAIMS	109,266	459,654	7,340,455	7,800,109
FUND YEAR 2023				
Paid Claims	188,216	3,437,217		3,437,217
Case Reserves	261,473	1,119,505		1,119,505
IBNR	243,997	4,224,963		4,224,963
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(29,233)	(268,046)		(268,046)
TOTAL FY 2023 CLAIMS	664,453	8,513,639	0	8,513,639
COMBINED TOTAL CLAIMS	1,394,308	9,602,279	60,849,653	70,451,932

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,026,139	27,066,170	248,899,924	275,966,094
2.	CLAIM EXPENSES				
	Paid Claims	123,154	2,502,667	12,514,366	15,017,033
	Case Reserves	1,873,860	3,245,097	12,686,874	15,931,971
	IBNR	(334,057)	2,579,443	11,414,958	13,994,401
	Discounted Claim Value	(276,454)	(657,455)	(2,262,516)	(2,919,971)
	Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
	TOTAL CLAIMS	1,583,754	7,740,319	32,186,372	39,926,691
3.	EXPENSES				
	Excess Premiums	2,350,011	21,174,071	177,502,257	198,676,328
	Administrative	181,660	1,678,479	18,460,731	20,139,210
	TOTAL EXPENSES	2,531,671	22,852,550	195,962,988	218,815,538
4.	UNDERWRITING PROFIT (1-2-3)	(1,089,286)	(3,526,699)	20,750,564	17,223,865
5.	INVESTMENT INCOME	82,048	484,318	1,379,212	1,863,530
6.	PROFIT (4+5)	(1,007,238)	(3,042,381)	22,129,775	19,087,395
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(1,007,238)	(3,042,381)	15,422,224	12,379,844
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	351	2,335	62,481	64,816
	2011	198	6,013	572,420	578,433
	2012	1,630	(214,740)	686,619	471,879
	2013	3,270	(20,044)	1,090,793	1,070,749
	2014	(186,889)	(407,566)	2,077,841	1,670,275
	2015	(215,446)	(329,486)	1,679,406	1,349,919
	2016	(1,072)	160,521	1,710,308	1,870,828
	2017	57,683	144,601	2,614,589	2,759,190
	2018	35,129	57,002	2,321,638	2,378,640
	2019	150,048	(532,159)	2,164,699	1,632,539
	2020	339,582	184,846	(689,222)	(504,376)
	2021	(408,984)	(441,236)	(204,057)	(645,293)
	2022	(65,514)	(385,575)	1,334,709	949,134
	2023	(717,222)	(1,266,892)		(1,266,892)
	TOTAL SURPLUS (DEFICITS)	(1,007,238)	(3,042,381)	15,422,224	12,379,843
	TOTAL CASH				34,301,023

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	5,434	18,642	552,636	571,278
	Case Reserves	(5,434)	(18,642)	83,028	64,386
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	1,085	1,918	(7,983)	(6,065)
	TOTAL FY 2011 CLAIMS	1,085	1,918	630,681	632,600
FUND YEAR 2012					
	Paid Claims	786	6,562	1,589,807	1,596,369
	Case Reserves	(786)	243,438	58,613	302,050
	IBNR	0	558	3,122	3,680
	Discounted Claim Value	514	(22,683)	(6,056)	(28,738)
	TOTAL FY 2012 CLAIMS	514	227,875	1,645,486	1,873,361
FUND YEAR 2013					
	Paid Claims	11,864	104,230	995,819	1,100,050
	Case Reserves	(8,204)	(63,245)	549,219	485,974
	IBNR	(3,957)	(9,872)	29,551	19,679
	Discounted Claim Value	220	9,599	(60,165)	(50,565)
	TOTAL FY 2013 CLAIMS	(78)	40,712	1,514,426	1,555,138
FUND YEAR 2014					
	Paid Claims	478	14,538	659,816	674,354
	Case Reserves	241,174	472,443	138,364	610,806
	IBNR	(100)	0	21,077	21,077
	Discounted Claim Value	(49,861)	(49,394)	(15,330)	(64,724)
	TOTAL FY 2014 CLAIMS	191,691	437,588	803,927	1,241,514
FUND YEAR 2015					
	Paid Claims	9,414	134,924	1,822,647	1,957,570
	Case Reserves	230,586	257,586	734,986	992,572
	IBNR	3,429	(17,729)	94,138	76,409
	Discounted Claim Value	(23,001)	(13,883)	(67,627)	(81,511)
	TOTAL FY 2015 CLAIMS	220,429	360,897	2,584,143	2,945,040
FUND YEAR 2016					
	Paid Claims	3,679	268,831	1,030,094	1,298,925
	Case Reserves	(3,679)	(405,212)	1,339,694	934,481
	IBNR	(1)	(1,371)	42,209	40,838
	Discounted Claim Value	7,337	18,065	(94,522)	(76,457)
	TOTAL FY 2016 CLAIMS	7,336	(119,687)	2,317,474	2,197,788

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2023					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
Paid Claims	247	114,306	1,181,145	1,295,451	
Case Reserves	(39,235)	(209,341)	854,966	645,626	
IBNR	(17,892)	(27,796)	114,476	86,680	
Discounted Claim Value	6,448	22,958	(78,364)	(55,406)	
TOTAL FY 2017 CLAIMS	(50,431)	(99,873)	2,072,224	1,972,352	
FUND YEAR 2018					
Paid Claims	(705)	230,757	987,489	1,218,247	
Case Reserves	13,354	(129,863)	950,586	820,722	
IBNR	(57,067)	(138,884)	552,963	414,078	
Discounted Claim Value	17,586	32,648	(120,565)	(87,917)	
TOTAL FY 2018 CLAIMS	(26,832)	(5,342)	2,370,473	2,365,131	
FUND YEAR 2019					
Paid Claims	0	314,087	684,365	998,452	
Case Reserves	17,135	189,163	1,205,018	1,394,180	
IBNR	(176,428)	(531,333)	1,263,761	732,428	
Discounted Claim Value	16,501	48,288	(198,523)	(150,235)	
TOTAL FY 2019 CLAIMS	(142,791)	20,204	2,954,620	2,974,825	
FUND YEAR 2020					
Paid Claims	0	243,902	881,863	1,125,765	
Case Reserves	(214,412)	240,900	3,856,203	4,097,104	
IBNR	(124,139)	(524,007)	2,706,198	2,182,192	
Discounted Claim Value	(191,691)	(175,056)	(494,451)	(669,507)	
Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)	
TOTAL FY 2020 CLAIMS	(332,991)	(143,694)	4,782,503	4,638,809	
FUND YEAR 2021					
Paid Claims	228	410,887	1,705,091	2,115,978	
Case Reserves	294,965	99,473	2,095,279	2,194,751	
IBNR	183,756	4,353	2,146,905	2,151,258	
Discounted Claim Value	(60,833)	(16,968)	(453,414)	(470,382)	
Excess Recoveries	0	0	0	0	
TOTAL FY 2021 CLAIMS	418,115	497,745	5,493,861	5,991,605	
FUND YEAR 2022					
Paid Claims	91,730	432,326	251,754	684,080	
Case Reserves	344,785	236,040	820,919	1,056,959	
IBNR	(409,884)	(530,448)	4,437,558	3,907,109	
Discounted Claim Value	49,652	140,927	(665,517)	(524,590)	
TOTAL FY 2022 CLAIMS	76,282	278,844	4,844,714	5,123,558	
FUND YEAR 2023					
Paid Claims	0	208,674		208,674	
Case Reserves	1,003,610	2,332,360		2,332,360	
IBNR	268,227	4,355,973		4,355,973	
Discounted Claim Value	(50,411)	(653,876)		(653,876)	
TOTAL FY 2023 CLAIMS	1,221,425	6,243,131	0	6,243,131	
COMBINED TOTAL CLAIMS	1,583,754	7,740,319	32,186,372	39,926,691	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,096,744 due from the reinsurer for COVID-19 WC claims.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 59-23

NOVEMBER 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 2023

<u>Check Number</u>	<u>Vendor Name</u>	Comment	Invoice Amount
001215			
001215	COMP SERVICES, INC.	MANAGED CARE FEE- PD 11/23	4,694.35
001215	COMP SERVICES, INC.	MANAGED CARE FEE 11/23	7,805.65
			12,500.00
001216			
001216	BOOZ ALLEN HAMILTON INC	HOSTED DATA STORAGE PROS OFFICE 9/23	43.12
001216	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS OFFICE 292241 9/23	8,336.24
			8,379.36
001217			
001217	BROWN & CONNERY, LLP	LEGAL- B. PATTI INV # 323528 8/23	176.00
			176.00
001218			
001218	COMP SERVICES, INC.	ADMIN FEE FOR PD 11/23	13,073.46
001218	COMP SERVICES, INC.	ADMIN FEE FOR WORKERS COMP 11/23	21,738.21
			34,811.67
001219			
001219	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	10.41
001219	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	16,423.16
001219	PERMA RISK MANAGEMENT SERVICES	ADDITIONAL FEE - CAMDEN COLLEGE 11/23	1,333.00
			17,766.57
001220			
001220	DAVID MCPEAK	REIMB- CERTIFICATION WEBINARS 8/23- 11/23	600.00
001220	DAVID MCPEAK	POSTAGE/ ENVELOPES 10/16/23-10/30/23	87.21
001220	DAVID MCPEAK	TREASURER FEE 11/23	2,975.00
			3,662.21
001221			
001221	SG RISK, LLC	ACTUARIAL SERVICE CCIC-PD 11/23	416.59
001221	SG RISK, LLC	ACTUARIAL SERVICE CCIC 11/23	240.91
			657.50
001222			
001222	SPARK CREATIVE GROUP LLC	WEBSITE UPDATES 8/23 INV 5313	125.00
			125.00
001223			
001223	GANNET NEW YORK-NEW JERSEY LOCAIQ	ACCT 1122466 INV 0005965232 2/2/23 DATE	85.14
001223	GANNET NEW YORK-NEW JERSEY LOCAIQ	ACCT 1122466 INV 0005965232-10/10/23	68.80
			153.94
		Total Payments FY 2023	\$78,232.25

**TOTAL PAYMENTS ALL FUND
YEARS**

\$78,232.25

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
BILLS LIST**

Resolution No. 60-23

DECEMBER 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 2023

<u>Check Number</u>	<u>Vendor Name</u>	Comment	Invoice Amount
001224			
001224	COMP SERVICES, INC.	MANAGED CARE - PD 12/23	4,694.35
001224	COMP SERVICES, INC.	MANAGED CARE 12/23	7,805.65
			12,500.00
001225			
001225	BOOZ ALLEN HAMILTON INC	HOSTED DATA STORAGE PROS OFFICE 10/23	43.12
			43.12
001226			
001226	CIPRIANI & WERNER PC	SUBROGATION 11/23 INV 677042	7,245.00
001226	CIPRIANI & WERNER PC	SUBROGATION 9/23 inv 663293	3,565.00
001226	CIPRIANI & WERNER PC	SUBROGATION 10/23 INV 670051	2,715.00
			13,525.00
001227			
001227	BROWN & CONNERY, LLP	LEGAL -B. PATTI INV 327319 10/23	44.00
			44.00
001228			
001228	PARKER MCCAY	LEGAL -D. RODRIGUEZ INV 3167109	1,553.00
			1,553.00
001229			
001229	COMP SERVICES, INC.	ADDITIONAL FEE CAMDEN COLLEGE 12/23	4,013.00
001229	COMP SERVICES, INC.	WC ADMIN FEE 12/23	21,738.21
001229	COMP SERVICES, INC.	CLAIMS ADMIN FEE - PD 12/23	13,073.46
			38,824.67
001230			
001230	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/23	5.04
001230	PERMA RISK MANAGEMENT SERVICES	ADDITIONAL FEE CAMDEN COLLEGE 12/23	1,333.00
001230	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 12/23	16,423.16
			17,761.20
001231			
001231	CAMDEN COUNTY	LEGAL SERVICES 2023	121,543.00
			121,543.00
001232			
001232	DAVID MCPEAK	TREASURER 12/23	2,975.00
001232	DAVID MCPEAK	POSTAGE 11/10/23-12/4/23	231.50
			3,206.50
001233			
001233	SG RISK, LLC	ACTUARY - PD 12/23 INV 15345	416.59

001233	SG RISK, LLC	ACTUARY 12/23 INV 15345	240.91
			657.50
001234			
001234	GANNET NEW YORK-NEW JERSEY LOCALIQ	ACCT 1122466 ORD # 9561076 INV 6034319	14.62
			14.62
		Total Payments FY 2023	\$209,672.61
		TOTAL PAYMENTS ALL FUND YEARS	\$209,672.61

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: 2023									
Month Ending: September									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,533,789.33	11,754,199.01	4,884.56	27,857,088.23	41,084.62	432,316.86	175,712.80	2,688,320.32	45,487,395.72
RECEIPTS									
Assessments	9,172.27	24,866.10	4,501.98	105,838.71	0.00	288,726.32	5,995.59	2,650.70	441,751.68
Refunds	0.00	0.00	0.00	2,953.09	0.00	0.00	0.00	0.00	2,953.09
Invest Pymnts	6,776.74	23,285.23	8,693.60	41,700.51	28.93	77.55	3,477.68	1,323.68	85,363.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	6,776.74	23,285.23	8,693.60	41,700.51	28.93	77.55	3,477.68	1,323.68	85,363.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,949.01	48,151.33	13,195.58	150,492.31	28.93	288,803.87	9,473.27	3,974.38	530,068.69
EXPENSES									
Claims Transfers	54,646.32	36,154.81	14,625.30	285,698.30	0.00	0.00	0.00	0.00	391,124.73
Expenses	0.00	0.00	0.00	12,500.00	0.00	524,728.75	(184,686.64)	0.00	352,542.11
Other *	0.00	0.00	0.00	97,262.84	0.00	0.00	0.00	0.00	97,262.84
TOTAL	54,646.32	36,154.81	14,625.30	395,461.14	0.00	524,728.75	(184,686.64)	0.00	840,929.68
END BALANCE	2,495,092.02	11,766,195.53	3,454.84	27,612,119.40	41,113.55	196,391.98	369,872.72	2,692,294.70	45,176,534.73

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY INSURANCE COMMISSION								
ALL FUND YEARS COMBINED								
CURRENT MONTH	September							
CURRENT FUND YEAR	2023							
Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	Citizens		
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$45,419,828.94	44,912,516.14	55,154.04	333,808.54	54,917.79	32,461.97	30,970.46	
Opening Interest Accrual Balance	\$0.00	-	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$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	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$85,363.86	\$83,217.03	\$558.20	\$647.00	\$218.65	\$606.23	\$116.75	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$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	\$0.00	\$0.00
8 Net Investment Income	\$85,363.86	\$83,217.03	\$558.20	\$647.00	\$218.65	\$606.23	\$116.75	
9 Deposits - Purchases	\$933,662.62	\$444,704.77	\$346,133.44	\$23,123.38	\$86,110.19	\$33,590.84	\$0.00	
10 (Withdrawals - Sales)	-\$1,329,887.53	-\$840,161.96	-\$282,472.27	-\$19,987.27	-\$101,826.87	-\$85,439.16	\$0.00	
Ending Cash & Investment Balance	\$45,176,534.68	\$44,600,275.98	\$119,373.41	\$337,591.65	-\$87.43	\$88,293.86	\$31,087.21	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$744,290.90	\$115,470.82	\$217,684.35	\$23,617.06	\$136,484.60	\$251,034.07	\$0.00	
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	\$0.00	
Balance per Bank	\$45,919,570.10	\$44,715,746.80	\$337,057.76	\$361,208.71	\$135,141.69	\$339,327.93	\$31,087.21	



**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	\$481,119.00	\$443,066.00	\$204,173.00	\$276,946.00	58.00%	\$12,500.00	\$264,446.00	96.00%	311
March	\$496,034.00	\$375,477.00	\$180,408.00	\$315,626.00	63.63%	\$12,500.00	\$303,126.00	99.00%	515
April	\$311,594.00	\$219,094.00	\$94,282.00	\$217,312.00	69.74%	\$12,500.00	\$204,812.00	94.95%	341
May	\$582,055.00	\$501,109.00	\$221,625.00	\$360,430.00	61.92%	\$12,500.00	\$347,930.00	94.75%	389
June	\$322,850.00	\$270,906.00	\$134,099.00	\$188,751.00	58.46%	\$12,500.00	\$176,251.00	95.00%	476
July	\$324,428.00	\$276,341.00	\$134,169.00	\$190,259.00	59.00%	\$12,500.00	\$177,759.00	98.00%	427
August	\$253,647.00	\$213,351.00	\$102,297.00	\$151,350.00	60.00%	\$12,500.00	\$138,850.00	94.20%	390
September	\$344,209.00	\$295,954.00	\$131,803.00	\$212,406.00	62.00%	\$12,500.00	\$199,906.00	96.00%	377
October	\$465,564.00	\$394,359.00	\$193,430.00	\$272,134.00	58.00%	\$12,500.00	\$183,878.00	95.00%	390
November	\$595,502.00	\$562,841.00	\$316,921.00	\$278,581.00	47.00%	\$12,500.00	\$266,081.00	97.25%	215
December									
Total	\$4,382,631.00	\$3,723,542.00	\$1,786,798.00	\$2,595,833.00	61.00%	\$137,500.00	\$2,382,577.00	96.20%	4059

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: December 7, 2023
DATE OF MEETING: December 13, 2023

CCIC SERVICE TEAM

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

October – December 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 18:** Attended the CCIC Safety Committee meeting.
- **October 26:** Attended the CCIC meeting.
- **October 30:** Attended the CCMUA Safety Committee meeting.
- **November 8:** Attended the CCIC Claims Committee meeting.
- **November 15:** Attended the CCIC Safety Committee meeting.
- **November 27:** Attended the CCMUA Safety Committee meeting.
- **December 5:** Attended the CCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **December 13:** Plan to attend the CCIC meeting.
- **December 20:** Plan to attend the CCIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - Understanding Cannabis: Integral to Injury Prevention and Employee Wellness - Virtual Training Classes – October 20.
- NJCE JIF - JAM SD Bulletin: Space Heater Best Practices – November 2.
- NJCE JIF - JAM SD Bulletin: Winter Ice Activities Best Practices – November 3.
- NJCE JIF - JAM SD Bulletin: High Visibility Apparel Guidance Best Practices. – November 11.
- NJCE JIF - JAM SD Bulletin: Winter Slip/Fall Prevention Best Practices – December 5.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos).

- 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 Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(December thru January 2024 Live Training schedules and registration links are 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 important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

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

- [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.*

(The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)
For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 (under the Safety tab).

*In-Person training is being held via the MSI-NJCE Expo. These Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.**

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

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

December thru February 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
12/1/23	Fire Safety	8:30 - 9:30 am
12/1/23	Fire Extinguisher Safety	10:00 - 11:00 am
12/1/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/4/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
12/4/23	Chainsaw Safety	10:30 - 11:30 am
12/5/23	Confined Space Entry	8:30 - 11:30 am
12/5/23	Chipper Safety	1:00 - 2:00 pm
12/5/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/6/23	Implicit Bias in the Workplace	9:00 - 10:30 am
12/6/23	CDL: Drivers' Safety Regulations	11:00 - 1:00 pm
12/6/23	Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
12/6/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
12/7/23	Accident Investigation	8:30 - 10:30 am
12/7/23	Flagger Skills and Safety	11:00 - 12:00 pm
12/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
12/11/23	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/11/23	Indoor Air Quality Designated Person Training	9:00 - 10:00 am
12/11/23	Hearing Conservation	10:30 - 11:30 am
12/11/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/11/23	Personal Protective Equipment	1:00 - 3:00 pm
12/12/23	Accident Investigation	8:30 - 10:30 am
12/12/23	Ethical Decision Making	9:00 - 11:30 am
12/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am
1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
2/1/24	Bloodborne Pathogens	7:30 - 8:30 am
2/1/24	Personal Protective Equipment	9:00 - 11:00 am
2/1/24	Hearing Conservation	1:00 - 2:00 pm

2/2/24	Asbestos Awareness	8:30 - 10:30 am
2/2/24	Fire Safety	11:00 - 12:00 pm
2/2/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/5/24	Disaster Management	9:00 - 10:30 am
2/5/24	Shop and Tool Safety	11:00 - 12:00 pm
2/5/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
2/6/24	Driving Safety Awareness	10:00 - 11:30 am
2/6/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/7/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/7/24	Flagger Skills and Safety	10:30 - 11:30 am
2/7/24	Productive Meetings Best Practices	1:00 - 2:30 pm
2/8/24	Fire Extinguisher Safety	8:30 - 9:30 am
2/8/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
2/9/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/24	Bloodborne Pathogens	10:30 - 11:30 am
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/24	Chainsaw Safety	1:00 - 2:00 pm
2/20/24	Fire Safety	8:30 - 9:30 am
2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm

2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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. 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. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime in order to receive credit for the class (no exceptions).**

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it 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 (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 61-23

**CAMDEN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, County of Camden, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

CONTRACTS:

LITIGATION: 2446, 4389, 1395, 3048, 4080, 1257, 1295, 2440, 0444, 3183, 1394, 7838, 3080, 0308, & 3746

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: December 13, 2023

ROSS G. ANGILELLA, CHAIRMAN

ATTEST:

STEVEN WILLIAMS, VICE-CHAIRMAN

APPENDIX I

Minutes

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

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	AmeriHealth Casualty Services Linda Page Stephen Andrick Paulette Kelly Monica Coleman
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella
Shai McLeod

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth
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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:

Stephanie Madden, Camden County MUA
Ceil Murphy, Camden County College
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2023

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2023

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 18 at 2:00 PM. Mr. Prince advised a variety of safety topics were discussed including Safety Director Bulletins that were distributed electronically. Mr. Prince said they also discussed post storm cleanup, safety recall alerts for items that are commonly used by public agencies, the 2024 Department of Homeland security threat assessment, arc flash best practices and ladder safety. Mr. Prince advised the next safety committee meeting was scheduled to meet on November 15 at 2:00 PM. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. McLeod introduced herself and advised the Claims Committee did meet previously and we would be going over the PARS and SARS in closed session. Ms. McLeod concluded her report unless there were any questions.

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

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 September. Executive Director advised there were 3 certificates of insurance issued during the month of September. Executive Director asked if there were any questions and requested a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/01/23. Executive Director advised the policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. Executive Director noted the annual premium was \$327.00. The limit per loss is \$1,000,000 with a \$10,000 deductible. Executive Director said the cost of this coverage would be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$327

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 27 and a recap of that meeting appeared in the agenda. Executive director said the NJCE met prior to this meeting and asked Executive Director. Hrubash to recap the meeting. Mr. Hrubash said during the September meeting we approved the audit which was a clean audit, and they also renewed the contract for AmeriHealth. Mr. Hrubash reported at the meeting today we discussed the timeline for producing a budget. Mr. Hrubash said the Finance Committee meets on November 7 and the full board meets again on November 17 at which time we would introduce a budget. Mr. Hrubash noted the Finance Committee would be meeting periodically right up until December 31 and we would be keeping our Commissioners up to date on what's happening with the market and the budget. Mr. Hrubash noted the Commissioners decided they wanted to adopt the budget in January like they did last year which would be January 11. Mr. Hrubash explained the big issue with the budget and the renewal was the property marketplace. Mr. Hrubash advised Zurich was no longer going to be our carrier so we need to replace them. We do have a number of significant property claims in the pipeline right now that are going to have an effect on the budget and our surplus so we will keep everyone informed as we go along.

2024 CCIC PROPERTY & CASUALTY BUDGET: Executive Director reported we would introduce the 2024 Budget at the December 7 meeting and schedule a Public Hearing with budget adoption in January.

CCIC FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2023, there was a surplus of \$28,358,302. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,422,330 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$45,487.395.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. As of August 31, 2023, the Fund had a surplus of \$13,387,082. Executive Director referred to line 7, "Dividend", and noted the NJCE released dividends in the amount of \$6,707,551. Executive Director noted the cash amount was \$34,491,764. Executive Director said as Mr. Hrubash mentioned earlier there were some major property claims that were coming up in other counties which would be affecting the finances this current year so we will have to keep an eye on that moving forward.

11TH ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION – Executive Director reported the seminar was held earlier in the month and had a good turnout. Ms. McLead said there was good feedback and thanked Mr. Hrubash for keeping the meeting moving. Ms. McLeod said if anyone was interested or had any ideas for future meeting to reach out to someone on the claims team. In response to Mr. Hrubash's inquiry, Ms. Conicella advised a survey was sent out however only two people responded. Mr. Hrubash suggested sending the survey again.

2024 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES: Executive Director reported the 2024 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team would review any certificates which need to be re-issued for the 2024 renewal.

2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES ANNUAL CONFERENCE: Executive Director advised the 107th annual conference was scheduled for November 14 through November 16 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend. Executive Director said there was also a MEL cocktail reception on Wednesday evening and invitations would be going out to everyone.

NOVEMBER MEETING: Executive Director reported the Commission was not scheduled to meet in November. Our next meeting was scheduled for Thursday, December 7, 2023 at 10:30 AM.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to Resolutions 57-23, October Bills Lists which was included in the agenda and requested a motion to approve. Mr. McPeak also noted the Treasurer's reports were included in the agenda.

MOTION TO APPROVE RESOLUTION 57-23 OCTOBER BILLS LIST

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

ATTORNEY: Ms. Paffenroth said she had nothing to report.

CLAIMS SERVICE - AMERI-HEALTH: Mr. Andrick reported the Medical Savings Report for the months of September was included in the agenda. Mr. Andrick reviewed the figures for September and advised they received 377 bills, and the billed amount was \$344,209. Mr. Andrick advised the paid amount was \$131,803 with gross savings of \$151,350. Mr. Andrick said the net savings was \$199,906. Mr. Andrick said the network penetration was 99%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the September through October All Risk Control Activity Report was included in the agenda. Mr. Prince said all training opportunities through the end of year were included in the agenda and also posted on the NJCE website. Mr. Prince said he previously described our entry level driver training program, which was affecting organizations both public and private, across the nation. The entry level driver training was a mandate from the FMSCA which requires any new CDL driver to participate in this program prior to getting their license. Mr. Prince said we're pleased to announce that we spoke to Julia Downs from Public Works, and she's begun using our program to train employees, which is a huge cost savings going forward. Mr. Prince said we are interested to see the progress and how they make out going forward.

In response to Chairman Angilella’s inquiry about driving training for the Metro Police, Mr. Prince advised his colleague, Mr. Earle, put together a very extensive report and continues to meet with them to offer resources of driver training, Sivo training, which is coaching the emergency vehicle operator and a variety of other resources that are eligible for members of the Commission. Chairman Angilella said Mr. Earle's draft report was comprehensive. We need to establish a culture in that body so we have an effect on their driving capabilities. Executive Director noted this is the most cooperation we've had with them during the past 6 months to 7 months than we've had in years. We do have their ears now, and they are listening. Chairman Angilella said he thought with the efforts of Mr. Earle and Mr. Prince we made some advances but will keep the light shining. Chairman Angilella thanked Mr. Prince and Mr. Earle.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Angilella read Resolution 58-23, 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 58-23 FOR CLOSED SESSION

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

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT	SAR/PAR
4338	\$ 59,377.13	PAR
4357	\$ 119,987.84	PAR
1313	\$ 160,942.56	PAR
1330	\$ 43,500.18	PAR
1281	\$ 175,411.00	PAR
1366	\$ 69,636.54	PAR
2452	\$ 258,326.80	PAR
2452	\$ 53,608.80	SAR
1249	\$ 266,116.68	PAR
2207	\$ 251,507.15	PAR
4110	\$ 238,613.77	PAR
1285	\$ 207,545.85	PAR
1218	\$ 150,000.00	PAR
3894	\$ 12,623.00	PAR
3784	\$ 8,312.12	PAR
3675	\$ 9,572.39	PAR

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

*Chairman Angilella abstained on approval of # 4110 and noted #3937 was not approved.
Chairman Angilella said the next regular scheduled meeting was on December 7, 2023.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:13 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary