

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
WEDNESDAY, SEPTEMBER 27, 2023  
10:30 AM**

**To attend the meeting via teleconference  
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

**OR**

**Join Zoom Meeting via Computer Link**

<https://permainc.zoom.us/j/7394264615>

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Camden County Insurance Commission will conduct its *September 27, 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: September 27, 2023**  
**10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - PLEDGE OF ALLEGIANCE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: July 27, 2023 Open Minutes.....Appendix I**  
July 27, 2023 Closed Minutes ..... sent via e-mail  
August 7, 2023 Open Minutes.....Appendix I
  
  - CORRESPONDENCE – NONE**
  
  - COMMITTEE REPORTS**
    - Safety Committee:** ..... Verbal
    - Claims Committee:** ..... Verbal
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-23
  
  - TREASURER – David McPeak**  
Resolution **50-23** August Bills List.....Page 24  
Resolution **51-23** September Bills List..... Pages 25-26  
Treasurer Reports.....Page 27-28
  
  - ATTORNEY – Laura J. Paffenroth, Esq..... Verbal**
  
  - CLAIMS SERVICE –AmeriHealth Casualty Services**  
Medical Savings Report - 2023 .....Page 29
  
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report..... Pages 30-37
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - CLOSED SESSION- PARS/SARS**  
Resolution **52-23** Closed Session .....Page 38  
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: [October 26, 2023, 10:30 AM](#)**
  - MEETING ADJOURNMENT**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: September 27, 2023

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

**Resolution 47-23 (Page 4)** – Included in the agenda on page 4 is Resolution 47-23, Rejecting Competitive Contracting Request for Proposals #23-28, Property Appraisal Services. The two proposals we received were non-compliant with the specifications and were rejected. The resolution was prepared by the Commission Attorney.

**Motion to adopt Resolution 47-23, Rejecting Competitive Contracting Request for Proposals # 23-28 Property Appraisal Services for the Camden County Insurance Fund Commission**

**Legal Defense Panel (Pages 5-8)** - The County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 00644, adopted July 20, 2023, for a term August 1, 2023 to July 31, 2024; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Included in the agenda on pages 5-8 is Resolution 48-23 for approval.

**Motion to adopt Resolution 48-23 Authorizing Award of Contracts, Pursuant to a Publicly Advertised Request for Proposals, By And Between The Camden County Insurance Fund Commission and Various Law Firms for Inclusion in the Legal Defense Panel And For the Provision of Special/Conflicts Counsel Services**

**2022 Audit Report as of December 31, 2022 (Pages 9-11)** - The Auditor's Report as of December 31, 2022 has been sent under separate cover to the Fund Commissioners & Commission Treasurer. The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP will present the audit. We will be seeking approval of the 2022 Audit from the Commissioners at the meeting. Included in the agenda on pages 9-11 is Resolution 49-23, Certification of Annual Audit Report for Period ending December 31, 2022 along with the Group Affidavit Form.

**Motion to adopt Resolution 49-23, Certification of Annual Audit Report for Period Ending December 31, 2022**

**Certificate of Insurance Issuance Reports (Pages 12-14)** – Included in the agenda on pages 12-14 are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August. There were 4 certificates of insurance issued during the month of July and 5 during the month of August.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE)** -The NJCE met prior to our meeting. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on October 26, 2023.
- ❑ **2024 Renewal – Underwriting Data Collection (Pages 15-17)** – The 2024 renewal process began the end of June. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In addition, the Payroll Auditor conducted payroll audits which will be uploaded in Origami. Attached on pages 15-17 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.
- ❑ **2024 Pre-Renewal Webinar (Appendix II)** - The NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23. Included in Appendix II is the presentation, and a recording of the webinar has been uploaded to the NJCE website.
- ❑ **CCIC Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 18-20 is a copy of the Financial Fast Track Report as of **June 30, 2023**. The report indicates the Commission has a surplus of **\$28,513,955**. 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 **\$3,492,394**. The total cash amount is **\$36,030,574**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 21-23)** - Included in the agenda on pages 21-23 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2023** there is a statutory surplus of **\$13,468,292**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$26,581,202**.
- ❑ **2023 Property & Casualty Assessments** – The third and final assessment payment for 2023 was due on September 15, 2023. The Statement of Accounts were e-mailed on July 28, 2023 to the member entities. If you have not already done so payments can be made to the Camden County Insurance Commission and sent to Dave McPeak, Treasurer.
- ❑ **11<sup>th</sup> Annual Best Practices Seminar – October 5, 2023, Virtual Edition** – As a reminder this year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 5, 2023, from 1pm to 4:30pm.

Topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1<sup>st</sup> Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An invite e-mail was sent out on September 14, 2023. If you need assistance in registering for the seminar, please contact the Fund Office.

**RESOLUTION NO. 47-23**

**RESOLUTION REJECTING COMPETITIVE CONTRACTING REQUEST FOR PROPOSALS #23-28, PROPERTY APPRAISAL SERVICES FOR THE CAMDEN COUNTY INSURANCE FUND COMMISSION**

BE IT RESOLVED by the Camden County Insurance Fund Commission that Competitive Contracting Request for Proposals #23-28, for Property Appraisal Services is hereby rejected as the two proposals received were non-compliant with the specifications for this purpose.

**ADOPTED: September 27, 2023**

---

**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

---

**STEVEN WILLIAMS, VICE-CHAIRMAN**

**RESOLUTION NO. 48-23**

**AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY  
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE  
CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS  
LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR  
THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES**

**WHEREAS** the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 78, adopted July 20, 2023, for a term August 1, 2023, to July 31, 2024; and

**WHEREAS** these contracts were awarded pursuant to a publicly advertised Request For Proposals, N.J.S.A. 40A:11-5(1)(a)(i), and in accordance with the County of Camden Request For Proposals Policy, which provisions were adopted by the Camden County Insurance Fund Commission; and

**WHEREAS** it is in the best interests of the Commission to authorize use of these firms as may be needed in accordance with the provisions of the County RFP and Resolution referenced herein, a copy of the County Resolution is attached hereto; and

**WHEREAS** funds for this purpose shall be encumbered to a maximum not to exceed the Commission's temporary and/or permanent 2023 and 2024 budgets for this purpose as services are utilized pursuant to N.J.A.C. 5:30-5.5(b)(2); now, therefore,

**BE IT RESOLVED** that contingent upon the funding as described herein the Camden County Insurance Commission hereby authorizes use of all law firms contained in the County of Camden Special, Conflicts and Labor Counsel pool, authorized by County Resolution No. 78, adopted July 20, 2023, a copy of which is attached hereto for the term stated herein.

**BE IT FURTHER RESOLVED** that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

**ADOPTED: 9-27-23**

---

**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

---

**STEVEN WILLIAMS, VICE-CHAIRMAN**

# RESOLUTION

Res-Pg: 78-2

**RESOLUTION AUTHORIZING AGREEMENTS, PURSUANT TO A PUBLICLY  
ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE COUNTY  
OF CAMDEN (OFFICE OF COUNTY COUNSEL) AND VARIOUS LAW FIRMS  
FOR THE PROVISION OF SPECIAL, CONFLICTS AND LABOR COUNSEL SERVICES  
FOR THE COUNTY, COUNTY AGENCIES AND AUTHORITIES**

WHEREAS there exists a need for legal services, special counsel, conflicts counsel and labor counsel, for the Camden County Board of Commissioners in the event the Office of County of Counsel is unable to provide such representation by virtue of a conflict of interest or other appropriate reasons; and

WHEREAS the County of Camden issued a publicly advertised Request For Proposals for Special, Conflicts and Labor Counsel Services for the County of Camden and its Agencies and Authorities; and

WHEREAS, in response to a publicly advertised request for proposals for such services, thirteen proposals were received; and

WHEREAS the Evaluation Committee for this Request For Proposals has reviewed the responses and recommended that agreements be awarded to the firms listed on the schedule attached hereto at the rates set forth in their proposals; and

WHEREAS funds for this purpose shall be encumbered to a maximum not to exceed the County's 2023 & 2024 temporary and/or permanent budgets for this purpose as authorized pursuant to N.J.A.C. 5:30-5.5(b)(2); and

WHEREAS these agreements are awarded pursuant to a publicly advertised request for proposals and N.J.S.A. 40A:11-5(1)(a)(i) and in accordance with the County's Request For Proposals Policy; and

WHEREAS the term of the agreements authorized herein shall commence on or about August 1, 2023 to July 31, 2024; now, therefore,

Introduced on: July 20, 2023  
Adopted on: July 20, 2023  
Official Resolution#: 2023-00644

# RESOLUTION

Res-Pg: 78-3

BE IT RESOLVED, by the Board of Commissioners of the County of Camden that, contingent upon the funding as described herein, the proper County officials be and are hereby authorized to execute all documents necessary to affect the agreements described herein with the law firms listed on the schedule attached hereto for legal services for Special Counsel, Conflicts Counsel and Labor Counsel Services in the event that the office of County Counsel is unable to provide such representation by virtue of a conflict or other appropriate reason, at the rates listed in the firm's individual proposals for the period of one (1) year commencing on or about August 1, 2023 to July 31, 2024; and

BE IT FURTHER RESOLVED that the participating Agencies and Authorities are hereby authorized to enter into an agreement directly with the firms, pursuant to the terms and conditions of the publicly advertised Request For Proposals for this purpose, after award by its governing body in accordance with funding and applicable law; and

BE IT FURTHER RESOLVED that a copy of this resolution or a notice of the contracts awarded be advertised in accordance with N.J.S.A. 40A:11-5(1)(a).

LJP

File No. 9715.11

Z:\Files\Gen\Special Counsel-Conflicts-Labor Counsel Svcs 2023-2024  
Resol. Auth. Agreements Per RFP – 7-20-23

Introduced on: July 20, 2023  
Adopted on: July 20, 2023  
Official Resolution#: 2023-00644



# RESOLUTION

Res-Pg: 78-4

NAME & ADDRESS

Marrero Law, LLC  
44 Euclid Street  
Woodbury, NJ 08096

Brown & Connery, LLP  
360 Haddon Avenue  
P.O. Box 539  
Westmont, NJ 08108

Parker McCay, P.A.  
9000 Midlantic Drive, Suite 300  
P.O. Box 5054  
Mount Laurel, NJ 08054-5054

Shimberg & Friel, P.C.  
Attorneys at Law  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034

Zeller & Wieliczko, LLP  
120 Haddontowne Court  
Cherry Hill, NJ 08034

Madden & Madden, P.A.  
108 Kings Highway East, Suite 200  
P.O. Box 210  
Haddonfield, NJ 08033

Blumberg & Wolk, LLC  
158 Delaware Street  
Woodbury, NJ 08096

Siciliano & Associates, LLC  
16 South Haddon Avenue  
P.O. Box 25  
Haddonfield, NJ 08033

Eric M. Bernstein & Associates, LLC  
34 Mountain Blvd. Building A  
P.O. Box 4922  
Warren, NJ 07059

The Platt Law Group, P.C.  
40 Berlin Avenue  
Stratford, NJ 08084

Barker, Gelfand, James & Sarvas, P.C.  
210 New Road, Linwood Greene, Suite 12  
Linwood, NJ 08221

Cooper Levenson  
1125 Atlantic Avenue  
Atlantic City, NJ 08401

Maley Givens  
1150 Haddon Avenue, Suite 210  
Collingswood, NJ 08108

Introduced on: July 20, 2023  
Adopted on: July 20, 2023  
Official Resolution#: 2023-00644

**RESOLUTION NO. 49-23**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2022**

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

**WHEREAS**, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments  
and  
Recommendations

and

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

General Comments  
and  
Recommendations

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

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 27, 2023.

---

Ross Angilella, Chairman

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

of the

**CAMDEN COUNTY INSURANCE COMMISSION**

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

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

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2022.

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

**GENERAL COMMENTS – RECOMMENDATIONS**

---

(L.S.) Ross Angilella

---

(L.S.) Anna Marie Wright

---

(L.S.)

---

STEVE WILLIAMS  
Vice Chairman

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

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

# Camden County Insurance Commission

From 7/1/2023 To 8/1/2023

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County College  I - County of Camden, Division Of Insurance	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 on 07/18/23.	7/13/2023  #4084739	GL AU EX WC OTH
H - Kipp School  I - County of Camden, Division Of Insurance	740 Chestnut Street Camden, NJ 08102	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 Camden County Metro Police Departments use of premises for any sponsored event throughout the current calendar year.	7/17/2023  #4084986	GL AU EX WC OTH
H - State of NJ, DEP  I - County of Camden, Division Of Insurance	Office of Mosquito Control Coordination PO Box 420 Trenton, NJ 08625	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Evidence of insurance as respects the lease of the #8 Link Belt Long Reach Excavator	7/25/2023  #4099315	GL AU EX WC OTH
H - OAKS Integrated Care  I - County of Camden, Division Of Insurance	Attention: Development Office 770 Woodland Road Mount Holly, NJ 08060	Evidence of insurance as respects the participation in Touch A Truck at TRIAD1828 Centre, 2 Cooper Street, Camden, NJ Center Parking Lot.	7/27/2023  #4104714	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				

# Camden County Insurance Commission

From 8/1/2023 To 9/1/2023

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The County of Burlington  I - Camden County College	Burlington County Board of Commissioners 49 Rancocas Road Mount Holly, NJ 08060	Insurer D - WC & Emp Liab Policy# : SP4064402 Eff - 07/1/23 to 01/01/24 Limits: \$5,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Burlington County workforce Area Eligible Training Provider agreement with the College.	8/4/2023  #4121837	GL AU EX WC OTH
H - Crown Woodcrest, LLC  I - County of Camden, Division Of Insurance	c/o Crown Properties, Inc 15 Watts Street, 5th Floor New York, NY 10013	RE: Additional Insured - Leased Office Space Crown Woodcrest, LLC, Crown Properties, Inc., and their respective partners, agents and employees are additional insured on the above-referenced Commercial General Liability and Excess Liability policies if required by written contract.	8/7/2023  #4122719	GL AU EX WC OTH
H - 401 North Broad Lessee LLC &  I - Camden County College	Netrality Property Management Company, LLC 401 North Broad St, Suite 210 Philadelphia, PA 19108	Insurer D - WC & Emp Liab Policy# : SP4064402 Eff - 07/1/23 to 01/01/24 Limits: \$5,000,000 RE: Hosted Data Center for the Colleges Servers The Certificate Holder and the following Entities listed below are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to hosted data centers for the College's servers as per contract: 1. 401 North Broad Subsurface Owner, LLC 2. 401 North Broad Ramp Owner, LLC 3. 401 North Broad Lessee, LLC 4. 401 North Broad Mezz Borrower, LLC 5. 401 North Broad Minority Mezz Owner, LLC 6. Netrality Property Management Company, LLC 7. Netrality Management Co, LLC 8. Netrality Properties, LP 9. Netrality Properties GP, LLC 10. Netrality Holdco Trust 11. Netrality Parent, LLC 12. U.S. Bank National Association	8/10/2023  #4124910	GL AU EX WC OTH
H - Gloucester Premium Outlets  I - County of Camden, Division Of Insurance	100 Premium Outlets Drive Blackwood, NJ 08012 Attn: Mall Management Office	RE: Use of Premises- College Recruiting Gloucester Premium Outlets LLC, a Delaware limited liability company, its Managing Agent, Simon Property Group, Inc., and their respective officers, directors, shareholders, members, partners, parents, subsidiaries, related and affiliated entities, agents, servants, and employees are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the College's use of premises at the Gloucester Premium Outlets for recruitment.	8/22/2023  #4132325	GL AU EX WC OTH

# **Camden County Insurance Commission**

**From 8/1/2023 To 9/1/2023**

**Certificate of Insurance Monthly Report**

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - US Government  I - Camden County College	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	Insurer D - WC & Emp Liab Policy# : SP4064402 Eff - 07/1/23 to 01/01/24 Limits: \$5,000,000 Evidence of insurance as respects the use of their driving training facility for the Camden County Colleges Police /Fire Academy emergency vehicle operations course.	8/23/2023  #4133436	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				

# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2024 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

## Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed. The NJCE members are undergoing appraisals for certain members and buildings, which may address the COPE info.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted in the past few years from a vehicle age of 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
  - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
  - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Law Enforcement** –
  - **Use of Force** – Provide your law enforcement use of force policies and procedures.
  - **Strip Search** – Provide your law enforcement strip search policies and procedures.
  - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
  - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
  - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
  - **State Jail Inspections** – Provide your most recent annual state jail inspection report.



# Memorandum

NJCE Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

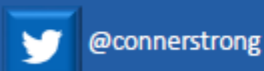
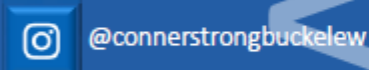
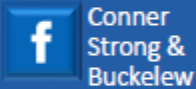
## Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles. A 5% buffer is added to the total number of vehicles scheduled in Origami.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application in BrokerBuddha and the Med/Mal Exposure workbook sent separately.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

# Conner Strong & Buckelew

Insurance, Risk  
Management  
& Employee Benefits

Camden, New Jersey  
1-877-861-3220  
[connerstrong.com](http://connerstrong.com)



CONNER  
STRONG &  
BUCKELEW

## Edward Cooney

Partner, Senior Account Executive  
Underwriting Manager

973-659-6424

[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

## Jonathon Tavares

Senior Account Manager

856-614-4493

[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

## Rachel Perry

Account Analyst

856-479-2128

[rperry@connerstrong.com](mailto:rperry@connerstrong.com)

## Francine Pipito

Technical Assistant

856-446-9262

[fpipito@connerstrong.com](mailto:fpipito@connerstrong.com)

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		June 30, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,654,867	9,929,199	183,025,762	192,954,961
2.	CLAIM EXPENSES				
	Paid Claims	395,141	5,508,766	41,797,411	47,306,178
	Case Reserves	(205,361)	(549,591)	9,502,085	8,952,494
	IBNR	538,920	1,804,090	10,308,981	12,113,070
	Excess Insurance Recoverable	(543)	(2,255)	(302,984)	(305,239)
	Discounted Claim Value	26,356	(14,561)	(455,840)	(470,401)
	<b>TOTAL CLAIMS</b>	<b>754,513</b>	<b>6,746,449</b>	<b>60,849,653</b>	<b>67,596,102</b>
3.	EXPENSES				
	Excess Premiums	940,813	5,619,308	80,133,517	85,752,826
	Administrative	79,955	490,990	8,733,589	9,224,578
	<b>TOTAL EXPENSES</b>	<b>1,020,769</b>	<b>6,110,298</b>	<b>88,867,106</b>	<b>94,977,404</b>
4.	UNDERWRITING PROFIT (1-2-3)	(120,415)	(2,927,547)	33,309,003	30,381,456
5.	INVESTMENT INCOME	22,815	151,299	1,136,290	1,287,589
6.	PROFIT (4 + 5)	(97,600)	(2,776,249)	34,445,293	31,669,045
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	(401,313)	3,893,707	3,492,394
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(97,600)</b>	<b>(4,037,562)</b>	<b>32,551,516</b>	<b>28,513,955</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	607	1,902	(468,551)	(466,649)
	2011	197	15,833	281,865	297,698
	2012	909	(88,197)	637,871	549,674
	2013	806	19,339	3,105,948	3,125,287
	2014	1,031	11,594	4,887,960	4,899,554
	2015	2,778	(528,281)	6,048,306	5,520,025
	2016	45,690	(66,090)	4,397,025	4,330,935
	2017	(2,692)	(288,794)	6,147,881	5,859,087
	2018	5,575	(66,592)	2,349,180	2,282,587
	2019	(56,363)	(329,252)	1,484,093	1,154,840
	2020	183,819	243,070	3,575,493	3,818,563
	2021	38,173	138,110	(176,763)	(38,653)
	2022	(212,328)	(387,699)	281,209	(106,491)
	2023	(105,800)	(2,712,506)		(2,712,506)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(97,600)</b>	<b>(4,037,562)</b>	<b>32,551,515</b>	<b>28,513,953</b>
	<b>TOTAL CASH</b>				<b>36,030,574</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	1,760	2,732,139	2,733,899
Case Reserves	(540)	(2,300)	12,044	9,744
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	54	60	(60)	(1)
<b>TOTAL FY 2010 CLAIMS</b>	<b>(486)</b>	<b>(480)</b>	<b>2,744,123</b>	<b>2,743,642</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	2,072	2,155,338	2,157,410
Case Reserves	(138)	(16,329)	23,014	6,685
IBNR	0	0	1,210	1,210
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	42	120	(119)	1
<b>TOTAL FY 2011 CLAIMS</b>	<b>(96)</b>	<b>(14,137)</b>	<b>2,179,443</b>	<b>2,165,306</b>
<b>FUND YEAR 2012</b>				
Paid Claims	0	946	1,791,706	1,792,651
Case Reserves	(194)	(1,139)	5,200	4,061
IBNR	0	0	2,921	2,921
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	54	67	(67)	0
<b>TOTAL FY 2012 CLAIMS</b>	<b>(139)</b>	<b>(126)</b>	<b>1,799,759</b>	<b>1,799,633</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	1,648	3,856,446	3,858,094
Case Reserves	(472)	(13,752)	71,545	57,794
IBNR	0	0	6,927	6,927
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	599	722	(721)	1
<b>TOTAL FY 2013 CLAIMS</b>	<b>127</b>	<b>(11,383)</b>	<b>3,934,198</b>	<b>3,922,816</b>
<b>FUND YEAR 2014</b>				
Paid Claims	2,337	3,258	5,383,401	5,386,659
Case Reserves	(2,237)	(3,358)	14,220	10,863
IBNR	(100)	100	20,245	20,346
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	364	378	(378)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>364</b>	<b>378</b>	<b>5,417,489</b>	<b>5,417,867</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	47,111	3,400,229	3,447,340
Case Reserves	0	(3,283)	81,509	78,226
IBNR	(2,500)	(2,500)	3,649	1,149
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,076	1,246	(1,246)	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>(1,424)</b>	<b>42,574</b>	<b>3,484,141</b>	<b>3,526,716</b>
<b>FUND YEAR 2016</b>				
Paid Claims	6,509	88,119	4,731,245	4,819,364
Case Reserves	(6,367)	(56,098)	346,686	290,588
IBNR	(51,350)	(54,901)	133,927	79,026
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,126	7,489	(7,489)	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(44,081)</b>	<b>(15,391)</b>	<b>5,204,369</b>	<b>5,188,978</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
Paid Claims	2,630	49,467	3,297,848	3,347,315
Case Reserves	7,488	(42,393)	183,689	141,296
IBNR	(10,619)	(7,596)	123,677	116,082
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,083	5,565	(5,565)	(0)
<b>TOTAL FY 2017 CLAIMS</b>	<b>4,583</b>	<b>5,044</b>	<b>3,599,649</b>	<b>3,604,693</b>
<b>FUND YEAR 2018</b>				
Paid Claims	2,384	330,908	5,282,126	5,613,034
Case Reserves	12,402	(196,001)	863,733	667,732
IBNR	(34,200)	(79,006)	326,514	247,508
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,466	15,855	(16,362)	(507)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(4,949)</b>	<b>71,756</b>	<b>6,456,011</b>	<b>6,527,767</b>
<b>FUND YEAR 2019</b>				
Paid Claims	854	334,470	4,121,427	4,455,897
Case Reserves	(26,121)	(206,250)	2,410,715	2,204,465
IBNR	51,877	60,340	638,190	698,530
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	31,954	34,782	(47,063)	(12,281)
<b>TOTAL FY 2019 CLAIMS</b>	<b>58,563</b>	<b>223,341</b>	<b>7,123,269</b>	<b>7,346,610</b>
<b>FUND YEAR 2020</b>				
Paid Claims	68,159	326,248	2,034,586	2,360,833
Case Reserves	(160,755)	(141,803)	863,873	722,070
IBNR	(103,922)	(441,904)	1,654,511	1,212,607
Excess Insurance Recoverable	(543)	(2,255)	(302,984)	(305,239)
Discounted Claim Value	15,568	25,015	(56,669)	(31,654)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(181,492)</b>	<b>(234,699)</b>	<b>4,193,316</b>	<b>3,958,617</b>
<b>FUND YEAR 2021</b>				
Paid Claims	35,223	330,828	2,056,298	2,387,126
Case Reserves	(68,884)	(251,012)	3,302,095	3,051,083
IBNR	(33,883)	(228,761)	2,148,388	1,919,626
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	32,574	40,951	(133,348)	(92,397)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(34,970)</b>	<b>(107,995)</b>	<b>7,373,433</b>	<b>7,265,438</b>
<b>FUND YEAR 2022</b>				
Paid Claims	115,223	1,030,401	954,622	1,985,023
Case Reserves	(150,632)	(195,975)	1,323,761	1,127,786
IBNR	236,315	(502,059)	5,248,822	4,746,764
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	15,212	32,883	(186,750)	(153,868)
<b>TOTAL FY 2022 CLAIMS</b>	<b>216,119</b>	<b>365,250</b>	<b>7,340,455</b>	<b>7,705,705</b>
<b>FUND YEAR 2023</b>				
Paid Claims	161,821	2,961,531		2,961,531
Case Reserves	191,087	580,102		580,102
IBNR	487,301	3,060,376		3,060,376
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(97,816)	(179,694)		(179,694)
<b>TOTAL FY 2023 CLAIMS</b>	<b>742,394</b>	<b>6,422,315</b>	<b>0</b>	<b>6,422,315</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>754,513</b>	<b>6,746,449</b>	<b>60,849,653</b>	<b>67,596,102</b>

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	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,026,139	21,013,893	248,899,924	269,913,817
2.	CLAIM EXPENSES				
	Paid Claims	490,950	2,092,151	12,514,366	14,606,518
	Case Reserves	291,328	1,951,470	12,686,874	14,638,345
	IBNR	208,023	1,917,482	11,414,958	13,332,440
	Discounted Claim Value	(110,293)	(324,994)	(2,262,516)	(2,587,511)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	<b>TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>
3.	EXPENSES				
	Excess Premiums	2,342,792	16,466,832	177,502,257	193,969,089
	Administrative	197,085	1,309,817	18,460,731	19,770,548
	<b>TOTAL EXPENSES</b>	<b>2,539,877</b>	<b>17,776,648</b>	<b>195,962,988</b>	<b>213,739,637</b>
4.	UNDERWRITING PROFIT (1-2-3)	(393,747)	(2,272,180)	20,750,564	18,478,383
5.	INVESTMENT INCOME	71,078	318,248	1,379,212	1,697,460
6.	PROFIT (4+5)	(322,669)	(1,953,932)	22,129,775	20,175,843
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(322,669)	(1,953,932)	15,422,224	13,468,292
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	316	1,606	62,481	64,087
	2011	1,170	4,417	572,420	576,837
	2012	1,938	(218,684)	686,619	467,935
	2013	(34,233)	(26,788)	1,090,793	1,064,005
	2014	(245,650)	(225,860)	2,077,841	1,851,981
	2015	4,707	(119,447)	1,679,406	1,559,959
	2016	6,165	154,806	1,710,308	1,865,114
	2017	6,544	79,087	2,614,589	2,693,676
	2018	7,676	12,908	2,321,638	2,334,546
	2019	6,550	(690,042)	2,164,699	1,474,656
	2020	5,972	(161,877)	(689,222)	(851,099)
	2021	8,240	(42,107)	(204,057)	(246,164)
	2022	10,115	(331,954)	1,334,709	1,002,755
	2023	(102,178)	(389,996)		(389,996)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(322,669)</b>	<b>(1,953,932)</b>	<b>15,422,224</b>	<b>13,468,291</b>
	<b>TOTAL CASH</b>				<b>26,581,202</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	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
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	613	8,075	552,636	560,711
	Case Reserves	(613)	(8,075)	83,028	74,953
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	833	(7,983)	(7,149)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>833</b>	<b>630,681</b>	<b>631,515</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	1,409	5,777	1,589,807	1,595,584
	Case Reserves	(1,409)	244,223	58,613	302,836
	IBNR	0	558	3,122	3,680
	Discounted Claim Value	0	(23,197)	(6,056)	(29,253)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>227,361</b>	<b>1,645,486</b>	<b>1,872,847</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	9,228	79,433	995,819	1,075,253
	Case Reserves	27,927	(42,108)	549,219	507,111
	IBNR	0	(5,915)	29,551	23,637
	Discounted Claim Value	0	9,380	(60,165)	(50,785)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>37,155</b>	<b>40,790</b>	<b>1,514,426</b>	<b>1,555,216</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	9,264	13,492	659,816	673,308
	Case Reserves	240,737	231,938	138,364	370,301
	IBNR	(1)	(1)	21,077	21,076
	Discounted Claim Value	0	468	(15,330)	(14,862)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>250,000</b>	<b>245,897</b>	<b>803,927</b>	<b>1,049,823</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	970	122,206	1,822,647	1,944,852
	Case Reserves	(970)	20,238	734,986	755,224
	IBNR	0	(11,092)	94,138	83,045
	Discounted Claim Value	0	9,117	(67,627)	(58,510)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>140,469</b>	<b>2,584,143</b>	<b>2,724,612</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	253,376	260,930	1,030,094	1,291,024
	Case Reserves	(253,376)	(397,312)	1,339,694	942,382
	IBNR	0	(1,369)	42,209	40,840
	Discounted Claim Value	0	10,728	(94,522)	(83,794)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(127,022)</b>	<b>2,317,474</b>	<b>2,190,452</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2017</b>					
	Paid Claims	0	113,313	1,181,145	1,294,458
	Case Reserves	0	(169,358)	854,966	685,608
	IBNR	0	(9,905)	114,476	104,571
	Discounted Claim Value	0	16,510	(78,364)	(61,854)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(49,441)</b>	<b>2,072,224</b>	<b>2,022,783</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	121,579	224,372	987,489	1,211,861
	Case Reserves	(118,816)	(136,125)	950,586	814,460
	IBNR	(2,763)	(81,819)	552,963	471,144
	Discounted Claim Value	0	15,062	(120,565)	(105,503)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>21,490</b>	<b>2,370,473</b>	<b>2,391,963</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	1,203	312,382	684,365	996,747
	Case Reserves	(1,303)	172,759	1,205,018	1,377,777
	IBNR	100	(353,933)	1,263,761	909,828
	Discounted Claim Value	0	31,787	(198,523)	(166,737)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>162,995</b>	<b>2,954,620</b>	<b>3,117,616</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	2,054	231,959	881,863	1,113,821
	Case Reserves	124,999	503,656	3,856,203	4,359,860
	IBNR	(127,053)	(436,269)	2,706,198	2,269,930
	Discounted Claim Value	0	16,635	(494,451)	(477,816)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>189,297</b>	<b>4,782,503</b>	<b>4,971,800</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	2,050	410,449	1,705,091	2,115,540
	Case Reserves	(1,952)	(205,185)	2,095,279	1,890,093
	IBNR	(98)	(169,500)	2,146,905	1,977,406
	Discounted Claim Value	0	43,866	(453,414)	(409,549)
	Excess Recoveries	0	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>79,630</b>	<b>5,493,861</b>	<b>5,573,490</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	85,981	301,540	251,754	553,294
	Case Reserves	(97,181)	204,410	820,919	1,025,329
	IBNR	11,200	(394,663)	4,437,558	4,042,895
	Discounted Claim Value	0	91,275	(665,517)	(574,242)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>202,562</b>	<b>4,844,714</b>	<b>5,047,276</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	3,224	8,224		8,224
	Case Reserves	373,284	1,532,409		1,532,409
	IBNR	326,638	3,381,390		3,381,390
	Discounted Claim Value	(110,293)	(547,458)		(547,458)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>592,853</b>	<b>4,374,566</b>	<b>0</b>	<b>4,374,566</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>

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 \$ 2,293,995 due from the reinsurer for COVID-19 WC claims.



**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 50-23**

**AUGUST 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
001176			
001176	COMPSERVICES, INC.	MANAGED CARE FEE- PD 08/23	4,694.35
001176	COMPSERVICES, INC.	MANAGED CARE FEE 08/23	7,805.65
			<b>12,500.00</b>
001177			
001177	COMPSERVICES, INC.	CLAIM ADMIN FEES FOR PD 08/23	13,073.46
001177	COMPSERVICES, INC.	ADMIN FEE FOR WORKERS COMP 8/23	21,738.21
			<b>34,811.67</b>
001178			
001178	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/23	8.52
001178	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/23	16,423.16
001178	PERMA RISK MANAGEMENT SERVICES	ADDITIONAL FEE - CAMDEN COLLEGE 8/23	1,333.00
			<b>17,764.68</b>
001179			
001179	DAVID MCPEAK	TREASURER FEE 08/23	2,975.00
001179	DAVID MCPEAK	POSTAGE/ ENVELOPES 7/18/23-8/11/23	201.17
			<b>3,176.17</b>
001180			
001180	SG RISK, LLC	ACTUARIAL SERVICE- CCIC-PD 8/23	416.59
001180	SG RISK, LLC	ACTUARIAL SERVICE CCIC 8/23	240.91
			<b>657.50</b>
001181			
001181	COURIER POST	ACCT #CHL-091698 AD-8/1/23 MEETING	13.76
001181	COURIER POST	ACCT #CHL-091698 - AD 8/1/23	17.20
			<b>30.96</b>
		<b>Total Payments FY 2023</b>	<b>68,940.98</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$68,940.98</b>

\_\_\_\_\_  
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. 51-23**

**SEPTEMBER 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**

<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b>Comment</b>	<b>Invoice Amount</b>
001168	PARKER MCCAY	VOIDED IN AUGUST- NO REISSUE	-444.40
			<b>-444.40</b>
001182	COMP SERVICES, INC.	MANAGED CARE FEE- PD 09/23	4,694.35
001182	COMP SERVICES, INC.	MANAGED CARE FEE 09/23	7,805.65
			<b>12,500.00</b>
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICES- CCIC PD-265178 5/23	5,297.50
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 265227	32,262.21
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE-265162	1,105.00
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 265076	14,615.25
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 282287 6/23	14,023.21
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 266114 5/23	1,106.74
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 273033 6/23	12,800.00
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICES- CCIC PD- 250157 3/23	11,012.50
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICES- CCIC PD-256764 4/23	15,405.00
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICES- CCIC PD-259113 4/23	4,387.50
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICES- CCIC PD-250309 3/23	9,230.00
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 259591 4/23	64,120.01
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 259198 4/23	12,545.00
001183	BOOZ ALLEN HAMILTON INC	CYBER SERVICE- PROS. OFFICE 259196 4/23	11,247.50
			<b>209,157.42</b>
001184	CIPRIANI & WERNER PC	CYBER SERVICE PROS. OFFICE 7/23 656655	1,380.00
001184	CIPRIANI & WERNER PC	CYBER SERVICES CCIC PD 07/18/23 656645	1,065.00
001184	CIPRIANI & WERNER PC	CYBER SERVICE PROS. OFFICE 4/23 637566	22,120.00
001184	CIPRIANI & WERNER PC	CYBER SERVICE- PROS. OFFICE 5/23	4,700.00
001184	CIPRIANI & WERNER PC	CYBER SERVICE PROS. OFFICE 6/23	1,945.00
			<b>31,210.00</b>
001186	BROWN & CONNERY, LLP	LEGAL- D. RODRIGUEZ INV 319072 6/23	2,273.00
001186	BROWN & CONNERY, LLP	LEGAL- P BENJAMIN INV 317730 5/23	88.00
001186	BROWN & CONNERY, LLP	LEGAL- D. RODRIGUEZ INV 315722 4/23	5,977.50
001186	BROWN & CONNERY, LLP	LEGAL- D. RODRIGUEZ INV 317729 5/23	5,303.00
			<b>13,641.50</b>
001187	PARKER MCCAY	LEGAL FEES - RODRIGUEZ- INV 3164045	572.00
001187	PARKER MCCAY	LEGAL FEES - RODRIGUEZ- INV 3162670	88.00
001187	PARKER MCCAY	LEGAL FEES - RODRIGUEZ- INV 3160022	440.00

001187	PARKER MCCAY	LEGAL FEES - RODRIGUEZ- INV 3161328	2,769.00
001187	PARKER MCCAY	LEGAL FEES - RODRIGUEZ- INV 3161328A	1,000.00
			<b>4,869.00</b>
001188			
001188	COUNTY OF CAMDEN	REIMB FROM COMMISSION ACCT	25,131.00
			<b>25,131.00</b>
001189			
001189	COMPSERVICES, INC.	CLAIM ADMIN FEES FOR PD 09/23	13,073.46
001189	COMPSERVICES, INC.	ADMIN FEE FOR WORKERS COMP 09/23	21,738.21
			<b>34,811.67</b>
001190			
001190	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/23	2.52
001190	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/23	16,423.16
001190	PERMA RISK MANAGEMENT SERVICES	ADDITIONAL FEE - CAMDEN COLLEGE 9/23	1,333.00
			<b>17,758.68</b>
001191			
001191	DAVID MCPEAK	TREASURER FEE 09/23	2,975.00
001191	DAVID MCPEAK	POSTAGE/ ENVELOPES 08/17/23-09/13/23	252.27
			<b>3,227.27</b>
001192			
001192	SG RISK, LLC	ACTUARIAL SERVICE- CCIC-PD 9/23	416.59
001192	SG RISK, LLC	ACTUARIAL SERVICE CCIC 9/23	240.91
			<b>657.50</b>
001193			
001193	COURIER POST	ACCT #CHL-091698 AD-8/3/23	22.47
			<b>22.47</b>
		<b>Total Payments FY 2023</b>	<b>352,542.11</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$352,542.11</b>

\_\_\_\_\_  
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**

<b>Current Fund Year: 2023</b>									
<b>Month Ending: June</b>									
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>CCPD</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	2,304,943.78	7,703,771.53	(353,270.83)	25,118,973.73	41,021.87	(678,166.10)	(36,304.12)	2,483,789.84	36,584,759.70
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	56,666.67	0.00	0.00	0.00	0.00	56,666.67
Invest Pymnts	1,751.47	6,180.37	2,418.62	11,117.59	8.38	22.58	1,005.14	311.15	22,815.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,751.47	6,180.37	2,418.62	11,117.59	8.38	22.58	1,005.14	311.15	22,815.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	25,131.00	0.00	25,131.00
<b>TOTAL</b>	<b>1,751.47</b>	<b>6,180.37</b>	<b>2,418.62</b>	<b>67,784.26</b>	<b>8.38</b>	<b>22.58</b>	<b>26,136.14</b>	<b>311.15</b>	<b>104,612.97</b>
EXPENSES									
Claims Transfers	66,038.19	18,149.79	16,793.25	353,422.95	0.00	0.00	0.00	0.00	454,404.18
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	100,957.28	0.00	113,457.28
Other *	0.00	0.00	0.00	90,937.22	0.00	0.00	0.00	0.00	90,937.22
<b>TOTAL</b>	<b>66,038.19</b>	<b>18,149.79</b>	<b>16,793.25</b>	<b>456,860.17</b>	<b>0.00</b>	<b>0.00</b>	<b>100,957.28</b>	<b>0.00</b>	<b>658,798.68</b>
<b>END BALANCE</b>	<b>2,240,657.06</b>	<b>7,691,802.11</b>	<b>(367,645.46)</b>	<b>24,729,897.82</b>	<b>41,030.25</b>	<b>(678,143.52)</b>	<b>(111,125.26)</b>	<b>2,484,100.99</b>	<b>36,030,573.99</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY INSURANCE COMMISSION								
ALL FUND YEARS COMBINED								
CURRENT MONTH	June							
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	\$36,510,984.15	35,881,851.64	168,078.47	341,577.04	55,777.36	33,055.25	30,644.39	
Opening Interest Accrual Balance	\$0.00	0	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
2	Interest Accrued - discounted Instr.s	\$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
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$22,815.35	\$22,114.82	\$139.09	\$222.57	\$67.42	\$165.66	\$105.79
6	Interest Paid - Term Instr.s	\$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
8	Net Investment Income	\$22,815.35	\$22,114.82	\$139.09	\$222.57	\$67.42	\$165.66	\$105.79
9	Deposits - Purchases	\$541,923.61	\$58,035.03	\$262,381.80	\$25,257.66	\$127,535.19	\$68,713.93	\$0.00
10	(Withdrawals - Sales)	-\$1,118,924.62	-\$597,345.86	-\$322,389.12	-\$13,799.66	-\$121,971.05	-\$63,418.93	\$0.00
	Ending Cash & Investment Balance	\$36,030,574.03	\$35,364,655.63	\$108,210.24	\$353,257.61	\$37,980.87	\$135,719.50	\$30,750.18
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$544,105.56	\$28,233.00	\$192,516.54	\$18,957.57	\$127,422.87	\$176,975.58	\$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	\$36,573,424.11	\$35,392,888.63	\$300,726.78	\$372,215.18	\$164,148.26	\$312,695.08	\$30,750.18
			\$3,784,978.10	\$169,333.59	\$109,194.17	\$116,196.03	\$275,253.00	-\$232,270.83



**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									
October									
November									
December									
<b>Total</b>	<b>\$2,977,356.00</b>	<b>\$2,470,388.00</b>	<b>\$1,144,644.00</b>	<b>\$1,832,712.00</b>	<b>63.50%</b>	<b>\$100,000.00</b>	<b>\$1,732,712.00</b>	<b>96.61%</b>	<b>3077</b>

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** September 18, 2023

**DATE OF MEETING:** September 27, 2023

---

### CCIC SERVICE TEAM

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

**July – September 2023**

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **July 19:** Attended the CCIC Safety Committee meeting.
- **July 20:** Attended a client meeting inspection at the State Probation Office.
- **July 24:** Attended the CCMUA Safety Committee meeting.
- **July 27:** Attended the CCIC meeting.
- **August 1:** Attended the CCIC Claims Committee meeting.
- **August 16:** Attended the CCIC Safety Committee meeting.
- **August 28:** Attended the CCMUA Safety Committee meeting.
- **September 5:** Attended the CCIC Claims Committee meeting.
- **September 18:** Attended the CCMUA Safety Committee meeting.

## **UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **September 20:** Plan to attend the CCIC Safety Committee meeting.
- **September 27:** Plan to attend the CCIC meeting.

## **SAFETY DIRECTOR BULLETINS**

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

- NJCE JIF - JAM SD Bulletin: Pickleball Best Practices – July 26.
- NJCE JIF - JAM SD Bulletin: Automated External Defibrillators (AED) Programs – July 27.
- NJCE JIF - JAM SD Message: MSA Altair Gas Detector Safety Notice – August 9.
- NJCE JIF - JAM SD Bulletin: Animal Carcass Disposal - Best Practices – August 17.
- NJCE JIF - JAM SD Bulletin: Arc Flash Best Practices – September 12.
- NJCE JIF: Safety Recalls Alert – Generators, Lawn Mower Engines, Chain Saw – September 18.

## **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. (September through November 2023 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 1<sup>st</sup>. 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](mailto: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.

**September thru November 2023 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
9/20/23	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
9/20/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/20/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
9/21/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
9/21/23	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
9/21/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 3:00 pm
9/22/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
9/22/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	9:00 - 11:00 am
9/22/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
9/25/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
9/25/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
9/25/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
9/26/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
9/26/23	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
9/26/23	<a href="#">Bloodborne Pathogens</a>	9:30 - 10:30 am
9/26/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Confined Space Entry (Camden)*</a>	8:30 - 11:30 am
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Excavation, Trenching, and Shoring (Camden)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Camden)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">MSI-NJCE EXPO 2023 - Flagger Work Zone Safety (Camden)*</a>	8:30 - 12:30 pm
9/27/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
9/28/23	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am
9/28/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	11:00 - 1:00 pm
9/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
9/29/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am

9/29/23	<a href="#">Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
9/29/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/02/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
10/02/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/03/23	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
10/03/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
10/03/23	<a href="#">Dealing with Difficult People</a>	1:00 - 2:30 pm
10/04/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/04/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
10/04/23	<a href="#">Introduction to Management Skills</a>	1:00 - 3:00 pm
10/05/23	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/05/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
10/05/23	<a href="#">Chainsaw Safety</a>	11:30 - 12:30 pm
10/06/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	7:30 - 9:30 am
10/06/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/06/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
10/9/23	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
10/10/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
10/10/23	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
10/10/23	<a href="#">The Power of Collaboration (JIF 101) (Camden Co.)*</a>	9:00 - 1:00 pm
10/11/23	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
10/11/23	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/11/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/12/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
10/12/23	<a href="#">Bloodborne Pathogens</a>	9:30 - 10:30 am
10/12/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/12- 10/13/23	<a href="#">NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Ocean Co.)*</a>	9:00 - 3:30 pm w/lunch brk
10/13/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
10/13/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/16/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/16/23	<a href="#">Special Event Management</a>	9:00 - 11:00 am
10/16/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
10/16/23	<a href="#">Ethics for NJ Local Government Employees</a>	10:00 - 12:00 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*</a>	8:30 - 11:30 am
10/17/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*</a>	8:30 - 12:30 pm
10/18/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/18/23	<a href="#">Bloodborne Pathogens Administrator Training</a>	9:00 - 11:00 am
10/18/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/19/23	<a href="#">MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*</a>	9:00 - 12:00 pm
10/19/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
10/23/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am

10/23/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/23/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/24/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
10/24/23	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/24/23	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/24/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 3:00 pm
10/25/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
10/25/23	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
10/25/23	<a href="#">Asbestos Awareness</a>	11:00 - 1:00 pm
10/25/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/26/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/26/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
10/30/23	<a href="#">Microlearning Theory and Practice</a>	8:30 - 10:30 am
10/30/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/31/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/1/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
11/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/1/23	<a href="#">The Power of Collaboration (JIF 101)</a>	9:00 - 1:00 pm
11/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/2/23	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
11/2/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/3/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/3/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/3/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/23	<a href="#">Snow Plow/Snow Removal Safety</a>	9:30 - 11:30 am
11/6/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
11/7/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/7/23	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/7/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/7/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/8/23	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/8/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
11/8/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
11/8/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
11/8/23	<a href="#">Introduction to Communication Skills</a>	1:00 - 3:00 pm
11/9/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
11/9/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
11/9/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/9/23	<a href="#">Bloodborne Pathogens and Hazard Communication/RTK for Fire &amp; EMS Agencies-Evening</a>	7:00 - 9:00 pm
11/13/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/13/23	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am

11/13/23	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/17/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/20/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
11/20/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/20/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/21/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/21/23	<a href="#">Housing Authority Sensibility</a>	9:00 - 12:00 pm
11/21/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/27/23	<a href="#">Chainsaw Safety</a>	7:30 - 8:30 am
11/27/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:00 - 11:00 am
11/27/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/28/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
11/28/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/29/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/29/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/29/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
11/29/23	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
11/30/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
11/30/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
11/30/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	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 will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
  - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [\*NJCE Live Virtual Training Group Sign in Sheet\*](#)

**RESOLUTION NO. 52-23**

**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: 1851, 1358, 0947, 4320, 13,63, 1352, 3154, 4074, 4307, 4315, 2412, 4003, 2884, 4286, 4325, 4296, 4034, 1372, 3083, 1527, 1472, 3711, 3651, 3672, 9941, & 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: September 27, 2023**

---

**ROSS G. ANGILELLA, CHAIRMAN**

**ATTEST:**

---

**STEVEN WILLIAMS, VICE-CHAIRMAN**

# **APPENDIX I**

## *Minutes*



**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 27, 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 <b>Bradford Stokes</b>
--------------------	--

Claims Service	AmeriHealth Casualty Services <b>Linda Page</b> <b>Stephen Andrick</b> <b>Paulette Kelly</b> <b>Tracy Ware</b>
----------------	--

Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Davis**  
**Shai McLeod**

NJCE Underwriting Manager	Conner Strong & Buckelew
---------------------------	--------------------------

Attorney

Treasurer	<b>David McPeak</b>
-----------	---------------------

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
-----------------	---

Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
-----------------------------------	--

**ALSO PRESENT:**

Ceil Murphy, Camden County College  
Nicholas Mueller, Camden County Utility Authority  
Harry Earle, J.A. Montgomery Risk Control  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 22, 2023**

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JUNE 22, 2023**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on July 19 and a variety of safety topics were discussed. Mr. Prince said the meeting was covered by his colleague Mr. Reilly. Mr. Prince noted the next Safety Committee meeting was scheduled for August 16 and he would distribute the minutes and agenda electronically prior to the meeting. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Davis advised the Claims Committee met on July 5 and reviewed the payment and settlement authority requests that would be presented during the closed session portion of the meeting for approval. Ms. Davis concluded her report unless there were any questions.

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

**PROPERTY APPRAISAL SERVICES PROCUREMENT:** Executive Director reported the County solicited property appraisals Competitive Contracting RFP’s on behalf of the Insurance Commission. Executive Director advised three proposals were received, two of those must be rejected as one did not provide the mandatory documentation and the other wanted to negotiate terms of the contract. Executive Director noted the third response was well beyond the budgeted amount and needed to be rejected also.

Executive Director referred to a copy of Resolution 42-23, Rejecting Competitive Contracting Request for Proposals #23-26, Property Appraisal Services for the Camden County Insurance Fund Commission which was included in the agenda. Executive Director noted the resolution was prepared by the Commission Attorney. Executive Director said the plan was to advertise again and call for a special meeting in August to hopefully award a contract.

**MOTION TO APPROVE RESOLUTION 42-23 REJECT COMPETITIVE CONTRACTING RFP’S FOR PROPERTY APPRAISALS AND RE-AUTHORIZE TO ADVERTISE FOR THE PROCUREMENT OF APPRAISAL SERVICES**

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

**AUGUST SPECIAL MEETING:** Executive Director reported the new due date for the responses would be August 17. Executive Director said he would like to schedule a special meeting on August 21 at 10:30 am via zoom to award a contract for Property Appraisals.

**MOTION TO SCHEDULE A SPECIAL MEETING ON MONDAY, AUGUST 21, 2023 AT 10:30 AM VIA ZOOM**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on June 22, 2023. Executive Director said he provided a verbal report at the last meeting and a written summary report was included in the agenda. Executive Director noted the NJCE would meet again on Wednesday, September 22, 2023 at 9:30 AM.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. Executive Director advised there were 9 certificates of insurance issued during the month. Executive Director asked if there were any questions and requested a motion to approve the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2023, there was a surplus of \$28,611,555. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$3,492,394 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$36,584,760.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2023, the Fund had a surplus of \$13,704,071. 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 \$28,298,804.

**CS&B NEW TECHNOLOGY FOR FILE SHARING:** Executive Director reported the NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they were changing the file sharing platform provider. Executive Director advised the transition would enhance the efficiency and enable better service. Executive Director noted the files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Executive Director said authorized users of the Egnyte platform should receive an e-mail with information on the new file sharing.

**AUGUST COMMISSION MEETING:** Executive Director said as a reminder, the Commission was not scheduled to meet in August. Executive Director advised we were scheduling a special meeting of the Commissioners to award a contract. Executive Director noted the Commission previously passed Resolution 15-23 authorizing the Commission Treasurer to process contracted payments and expenses

when the Commission did not meet. Our next regular meeting is scheduled for Wednesday, September 27, 2023, at 10:30 AM.

Executive Director said he had one more item he wanted to discuss and that was the 2024 renewal. Executive Director advised the 2024 renewal process began the end of June. Executive Director reported the Origami launch e-mail was sent on July 26. Executive Director reported the Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. Executive Director noted most ancillary coverage applications could be completed via Broker Buddha. The links for the online platform were sent out on August 3.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak advised a June Supplement Bills List and the July Bills List were included in the agenda. Mr. McPeak requested a motion to approve Resolutions 43-23 and 44-23. Mr. McPeak noted the Treasurer reports were also included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer.

**MOTION TO APPROVE RESOLUTIONS 43-23 JUNE SUPPLEMENT BILLS LIST AND JULY BILLS LIST**

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

**MOTION TO APPROVE RESOLUTIONS 44-23 JULY BILLS LIST**

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

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

**CLAIMS SERVICE - AMERI-HEALTH:** Ms. Ware reported the Medical Savings Report for the month of August was included in the agenda and advised they received 390 bills, and the billed amount was \$253,647. Ms. Ware advised the paid amount was \$102,287.00 with gross savings of \$151,350. Ms. Ware said the net savings was \$138,850. Ms. Ware said the network penetration was 94.20%. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the June and July All Risk Control Activity Report was included in the agenda. Mr. Prince said the report also reflected a variety of Safety Director Bulletins that were electronically distributed during that period. Mr. Prince advised all of the training opportunities through September 29 were listed in the agenda packet as well. Mr. Prince noted that if anyone had any questions regarding the training opportunities or how to register or access the new LMS system they should contact his office. Mr. Prince reported there was snow plough safety training scheduled for September 29 and the classes fill up quickly and he would also start scheduling in-person training session. Mr. Prince said his colleague, Mr. Earl was participating in the meeting, and he would defer to him for some additional training opportunities.

Mr. Earle advised they were hosting a course with the Camden County Polie Department in September, a four-day Frontline Leadership Course also involving the Prosecutor and Sheriff's Departments. Mr. Earle

said he submitted a draft report for the Chairman’s review for motor vehicle crashes so that’s in progress and he looked forward to further discussions. Mr. Earle concluded his report unless they were any questions.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman Angilella read Resolution 45-23, 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 45-23 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**

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1335	\$ 99,492.08	PAR
1351	\$ 56,362.50	PAR
1353	\$ 69,801.12	PAR
4297	\$ 109,463.80	PAR
3684	\$ 54,686.06	PAR
4289	\$ 54,936.67	PAR
3205	\$ 20,700.00	PAR
3249	\$ 23,231.34	PAR
4026	\$ 148,980.55	PAR
1342	\$ 72,307.44	PAR
1347	\$ 104,142.54	PAR
2706	\$ 20,550.89	PAR
3002	\$ 234,915.08	PAR
3002	\$ 101,248.00	SAR
9567	\$ 82,000.00	PAR
402	\$ 200,000.00	PAR
3456	\$ 9,161.09	PAR
3489	\$ 8,599.96	PAR

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

Chairman Angilella said there was a special meeting scheduled on August 21, 2023 and the next regular scheduled meeting was on September 27, 2023.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:18 AM**  
 Minutes prepared by: Cathy Dodd, Assisting Secretary

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – August 7, 2023  
ZOOM VIRTUAL MEETING  
1:00 PM**

Meeting was called to order by Chairman Angilella. Chairman Angilella noted this was a special meeting of the Camden County Insurance Commission. Open Public Meetings notice read into record.

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Treasurer	<b>David McPeak</b>
Commission Attorney	<b>Laura Paffenroth, Esq.</b>

**ALSO PRESENT:**

Cathy Dodd, PERMA Risk Management Services

**EXECUTIVE DIRECTOR.** Executive Director thanked the Chairman and hoped everyone had a nice weekend. Executive Director said this was a one item agenda.

**RESOLUTION NO. 46-23:** Executive Director referred to a copy of Resolution No. 46-23, Authorizing an Agreement, Pursuant to a Non-Fair and Open Process, by and between the Camden County Insurance Fund Commission and Cipriani & Werner, P.C. for Professional Legal Services. Executive Director noted copies of the Business Disclosure Entity Certification and the Determination of Value were also included in the agenda. Executive Director thought everything was self-explanatory and asked Commission Attorney if she wanted to comment. Commission Attorney said this was an agreement for subrogation as she briefly discussed with Chairman Angilella last week. Chairman Angilella asked if there was any discussion on the resolution and then said he would make the motion.

**MOTION TO APPROVE RESOLUTION NO. 46-23, AUTHORIZING AN AGREEMENT, PURSUANT TO NON-FAIR AND OPEN PROCESS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND CIPRIANI & WERNER, P.C. FOR PROFESSIONAL LEGAL SERVICES**

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

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

Chairman Angilella said there was a special meeting scheduled for August 21 and then a regular meeting on September 27 and asked if that was correct. Commissioner Attorney said at the last meeting we rejected the submissions for the property appraiser as one of the firm's costs were too high, so we need to re-reprocure those services. Commission Attorney said we are hopeful that we can make an award at the August meeting.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 1:06 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary



## **APPENDIX II**

*2024 Pre-Renewal Webinar*

# 2024



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## January 1, 2024 Pre-Renewal Presentation

August 23, 2023



---

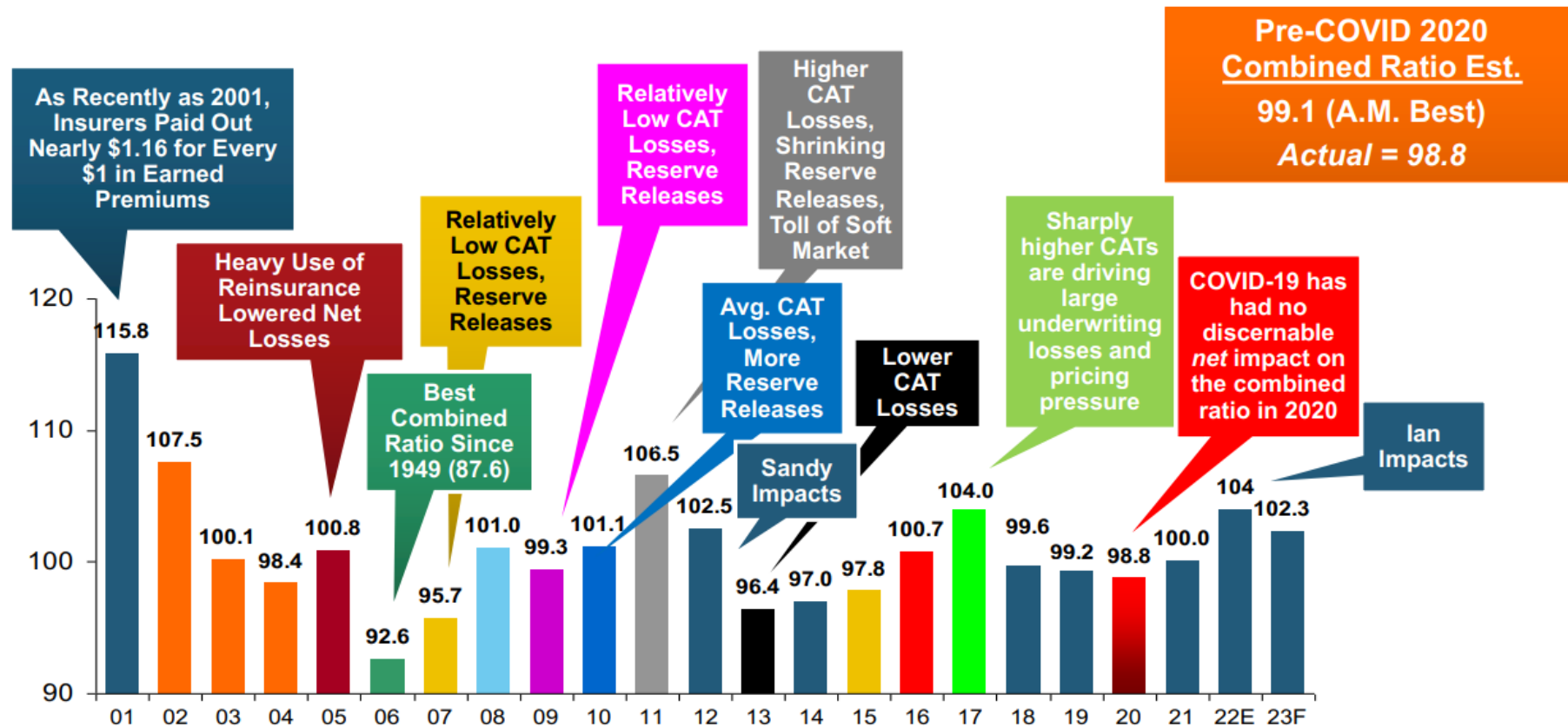
# What?

---

*What is happening?*

# Marketplace Overview

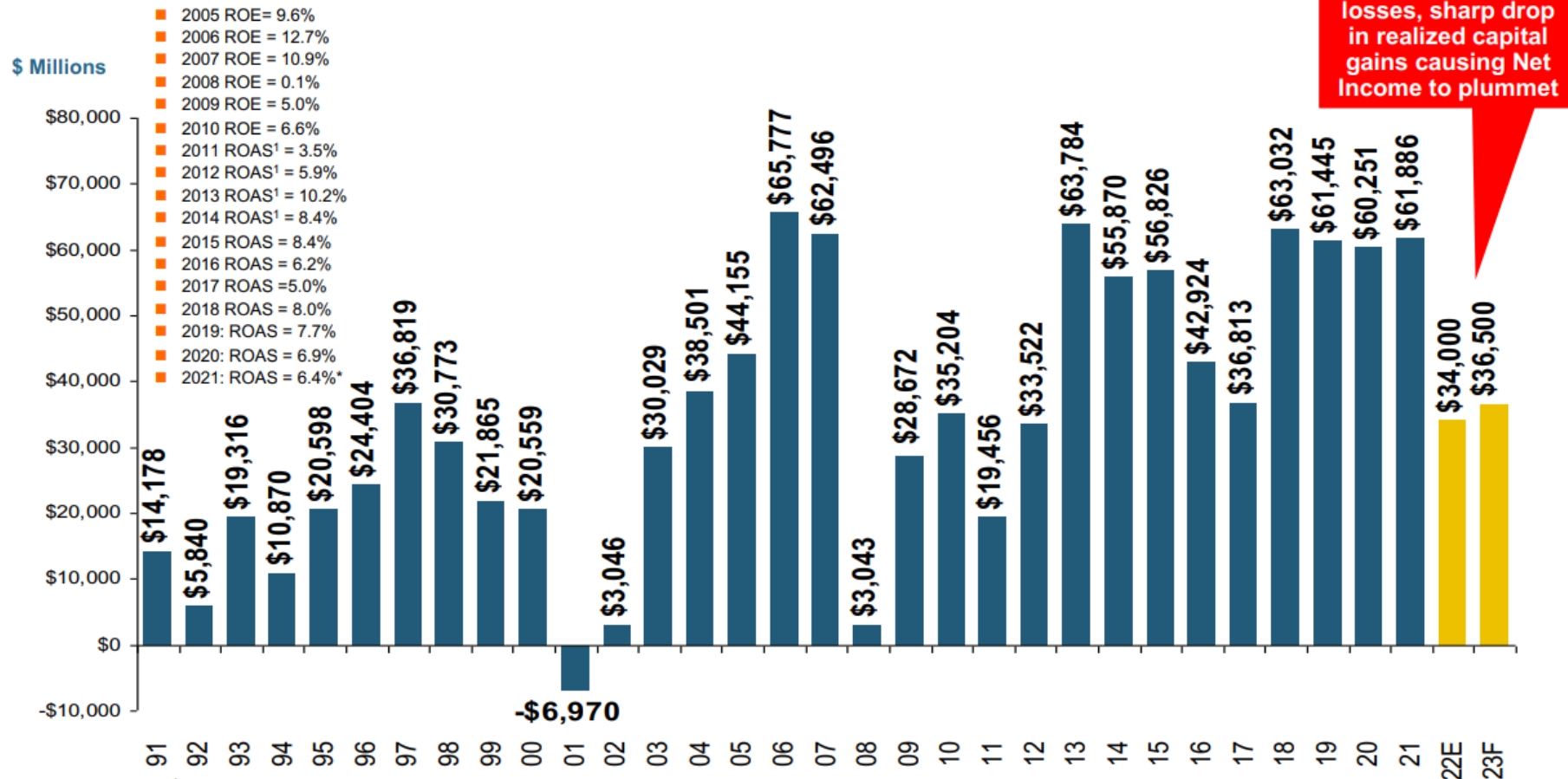
## P/C Insurance Industry Combined Ratio, 2001–2023F\*



\*Excludes Mortgage & Financial Guaranty insurers 2008–2014.  
Sources: A.M. Best, ISO (2014-2024F).

# Marketplace Overview

## P/C Industry Net Income After Taxes, 1991–2023F



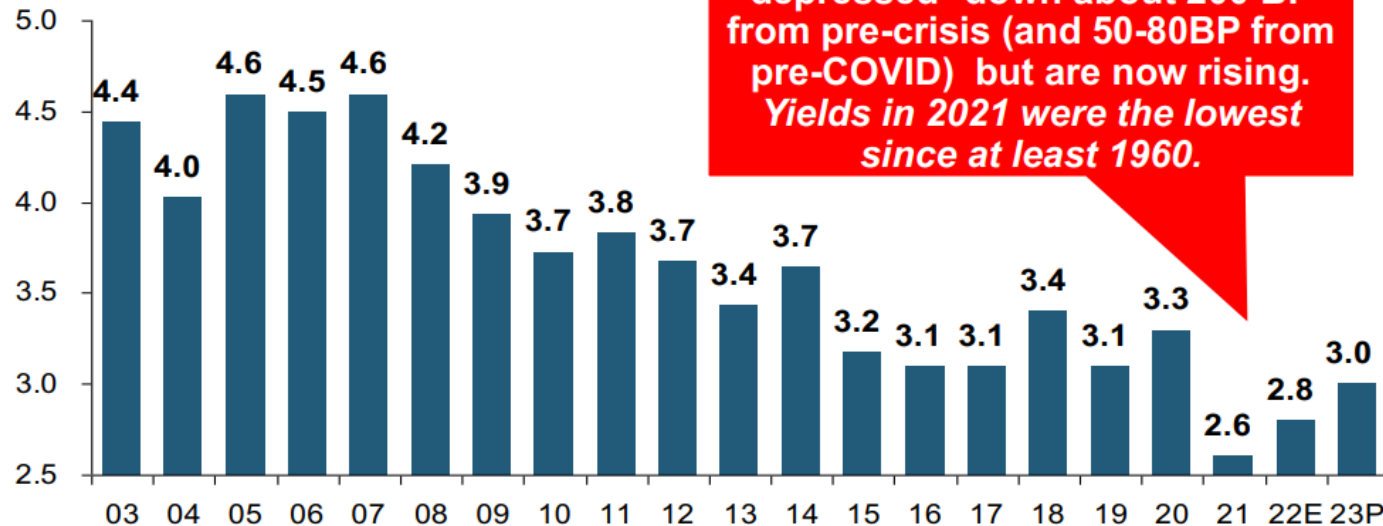
\*ROE figures are GAAP; <sup>1</sup>Return on avg. surplus. Excludes Mortgage & Financial Guaranty insurers for years (2009-2014).

Sources: A.M. Best, ISO, APCIA.

# Marketplace Overview

## Net Investment Yield on Property/Casualty Insurance Invested Assets, 2007–2023P

(Percent)



Investment yields in 2021 were depressed--down about 200 BP from pre-crisis (and 50-80BP from pre-COVID) but are now rising. Yields in 2021 were the lowest since at least 1960.

The yield on invested assets remains depressed relative to pre-financial crisis and pre-COVID yields. Fed rate hikes in 2022-23 are lifting yields and investment income.

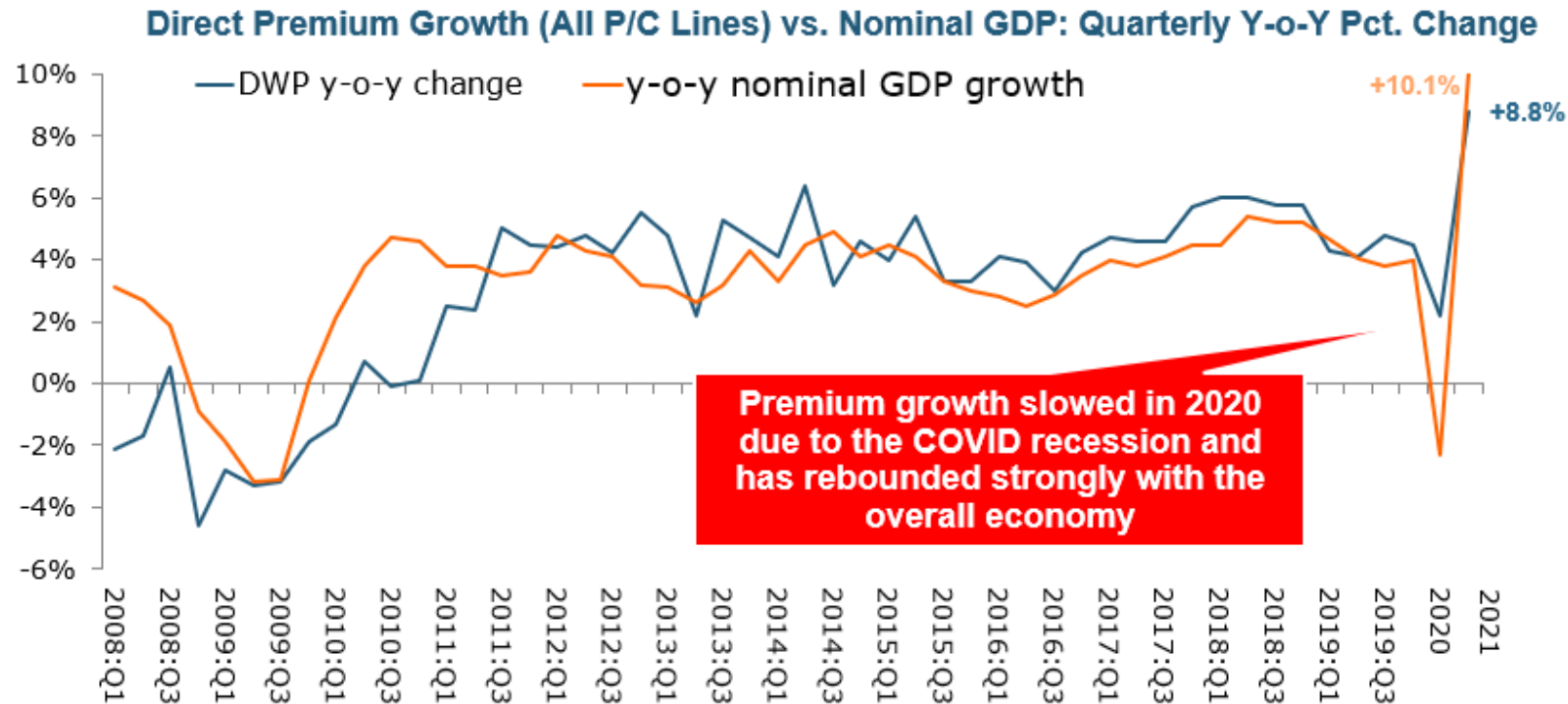
Average: 1960-2019 = 4.9%

Low: 2.8% (1961)

High: 8.2% (1984/85)

# Marketplace Overview

## The Economy Drives P/C Insurance Industry Premiums: 2006:Q1–2021\*



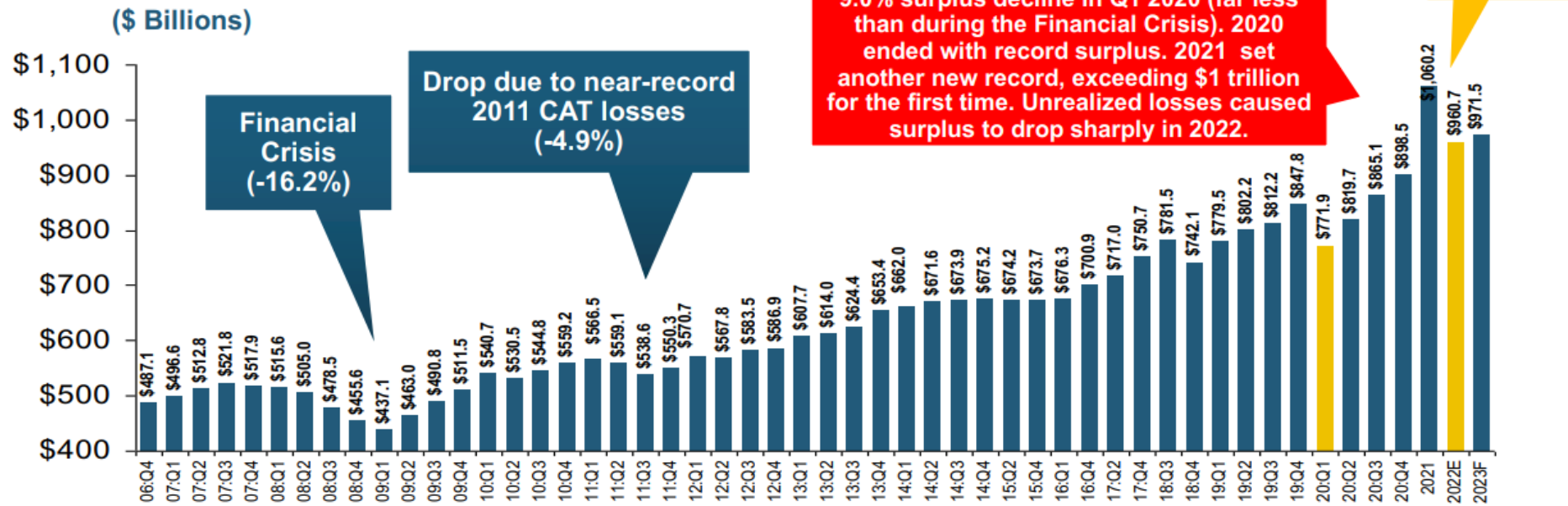
Direct written premiums track nominal GDP fairly tightly over time, suggesting the P/C insurance industry's growth prospects inextricably linked to economic performance.

\*2020-21 figures are annual; 2021 DWP figure is preliminary.

Sources: SNL Financial; U.S. Commerce Dept., Bureau of Economic Analysis; ISO; I.I.I.; Risk and Uncertainty Management Center, University of South Carolina.

# Marketplace Overview

## Policyholder Surplus (Capacity), 2006:Q4 – 2023F

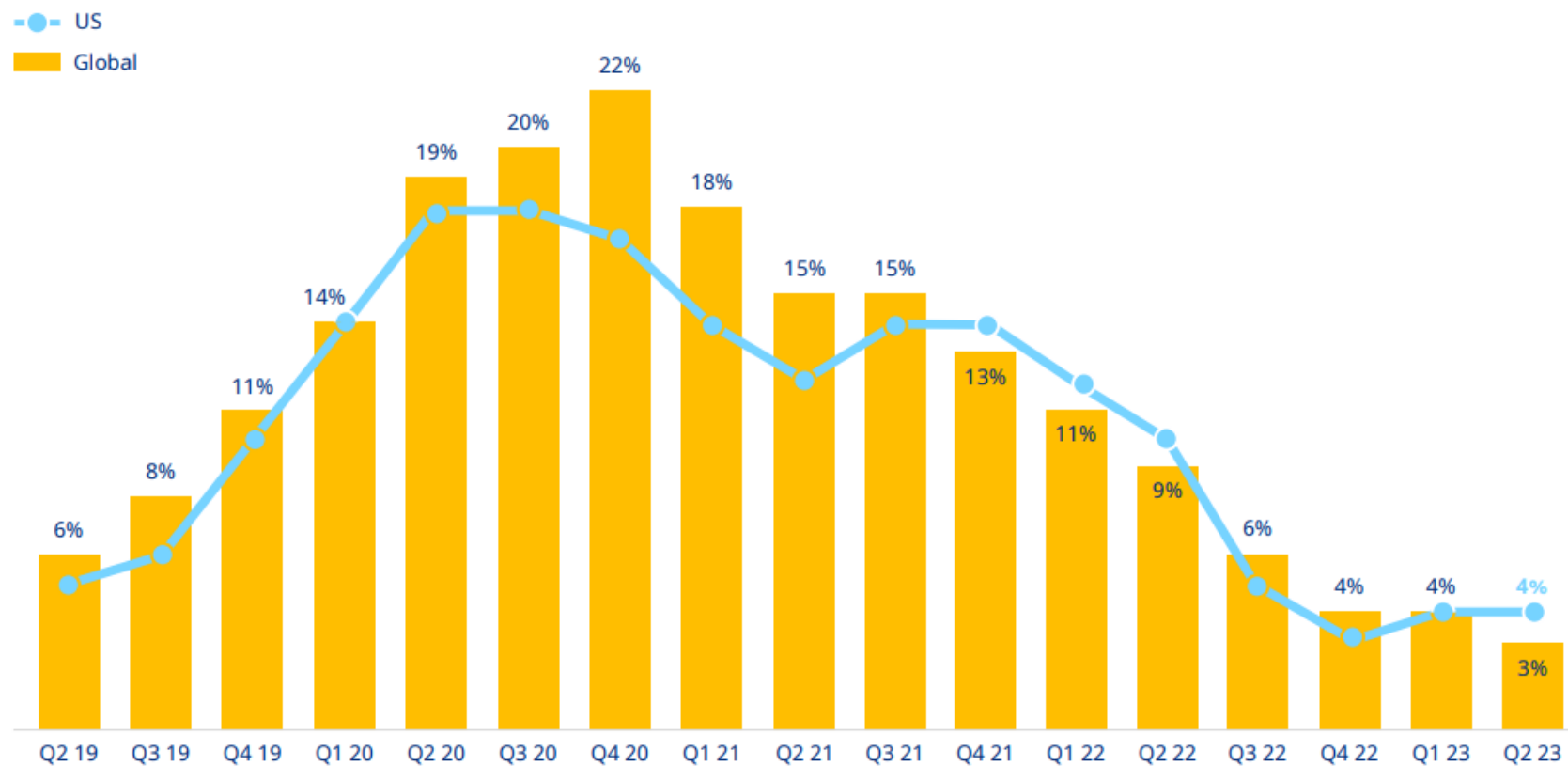


**Policyholder Surplus is the industry's financial cushion against large insured events, periods of economic stress and financial market volatility. It is also a source of capital to underwrite new risks.**



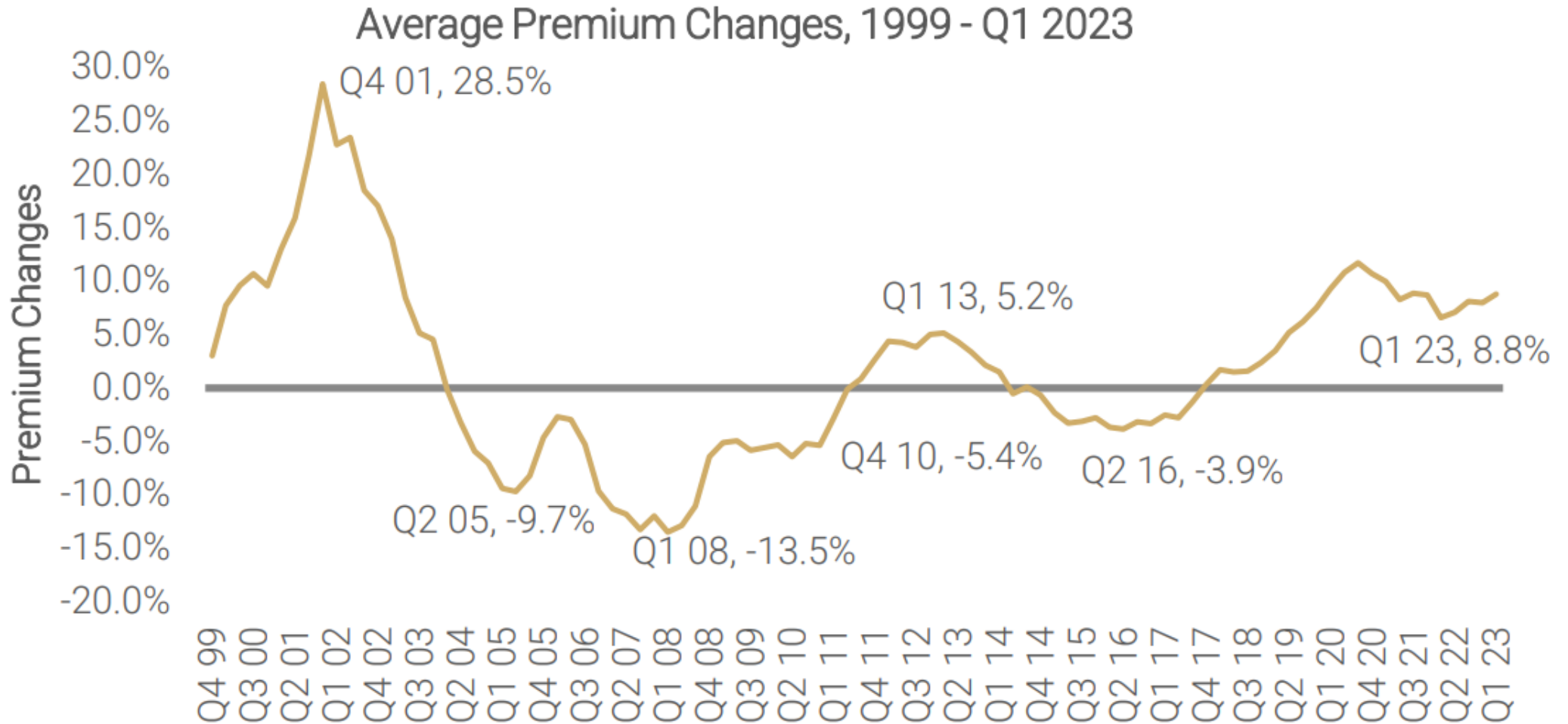
# Marketplace Overview

## 04| US composite insurance pricing change



Source: Marsh Specialty and Global Placement

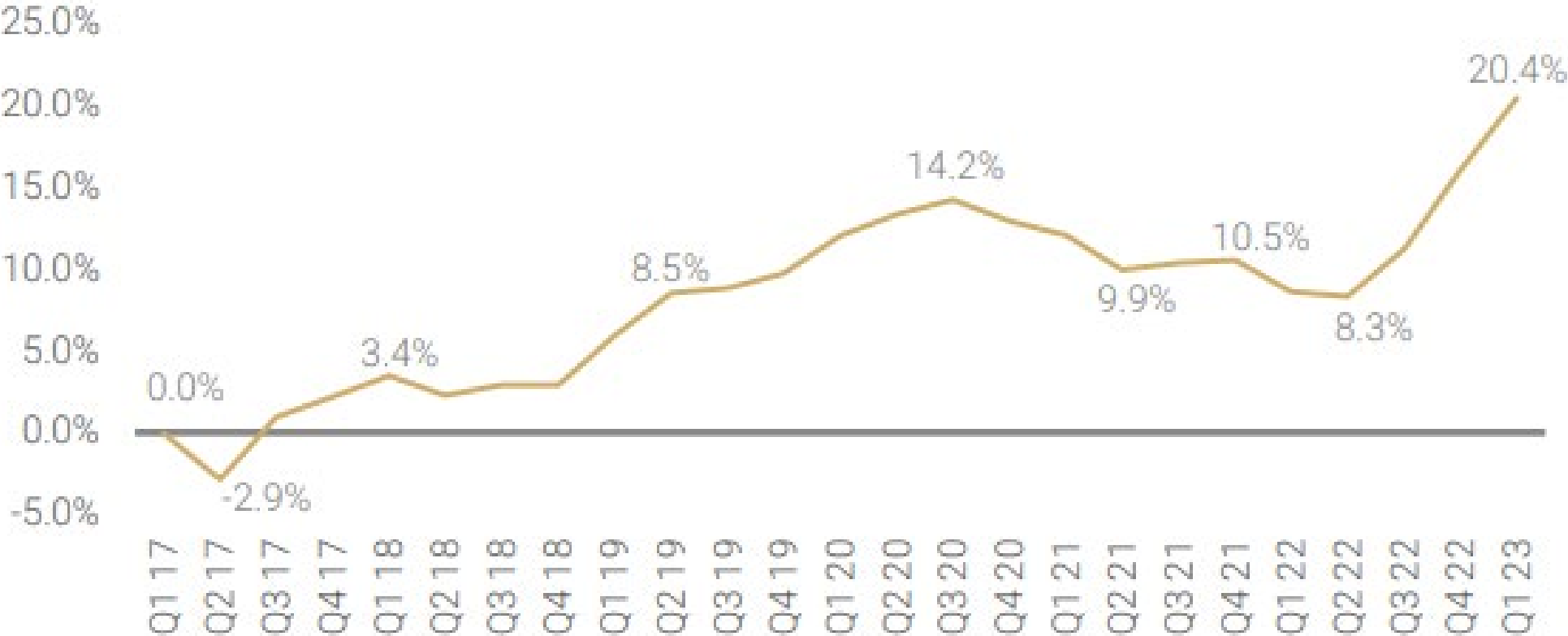
# Marketplace Overview



Source: The Council of Insurance Agents & Brokers

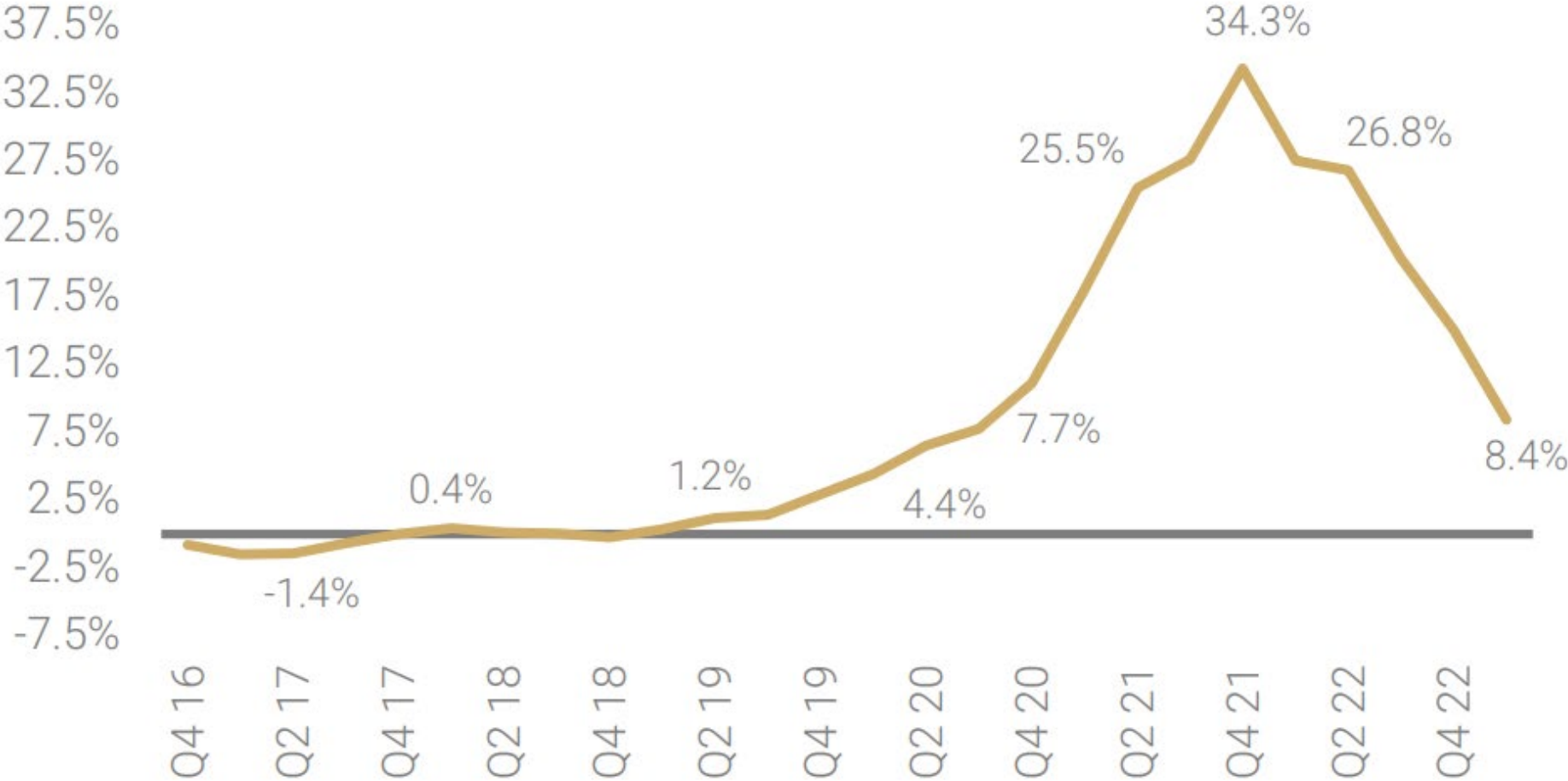
# Marketplace Overview

### Premium Change for Commercial Property, Q1 2017 - Q1 2023

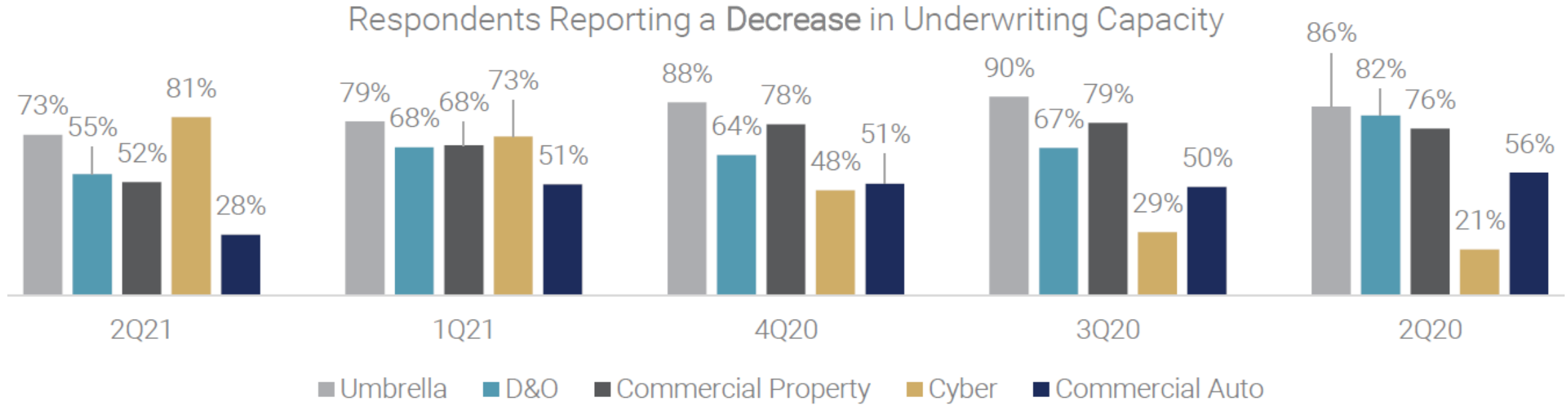


# Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q1 2023



# Marketplace Overview





---

# Why?

---

*Why is it happening?*



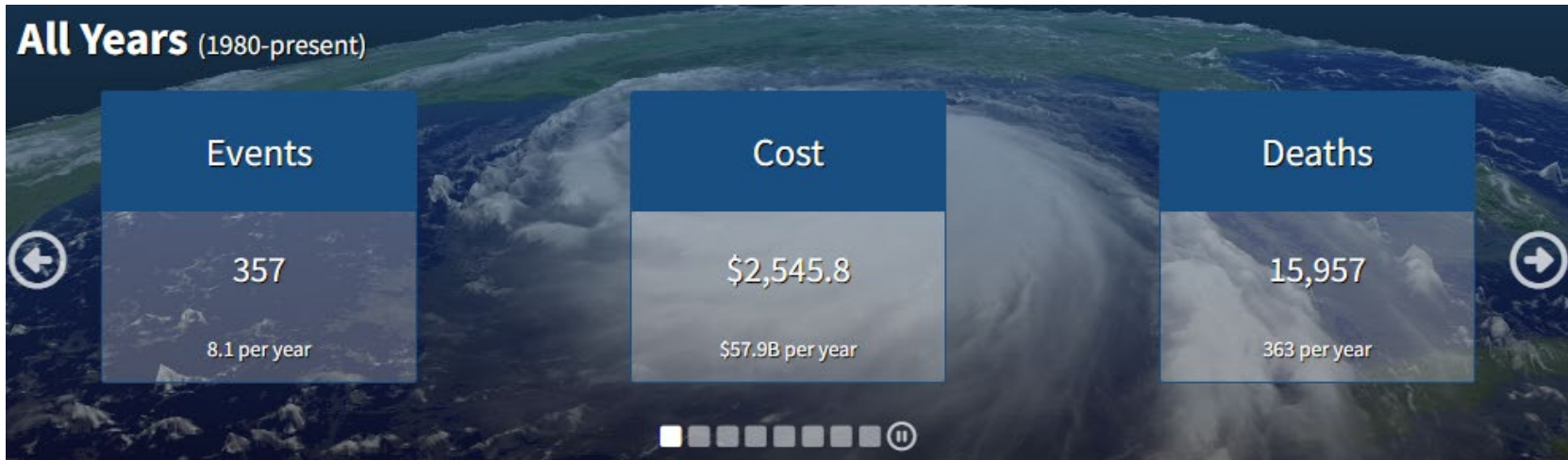
---

# Property

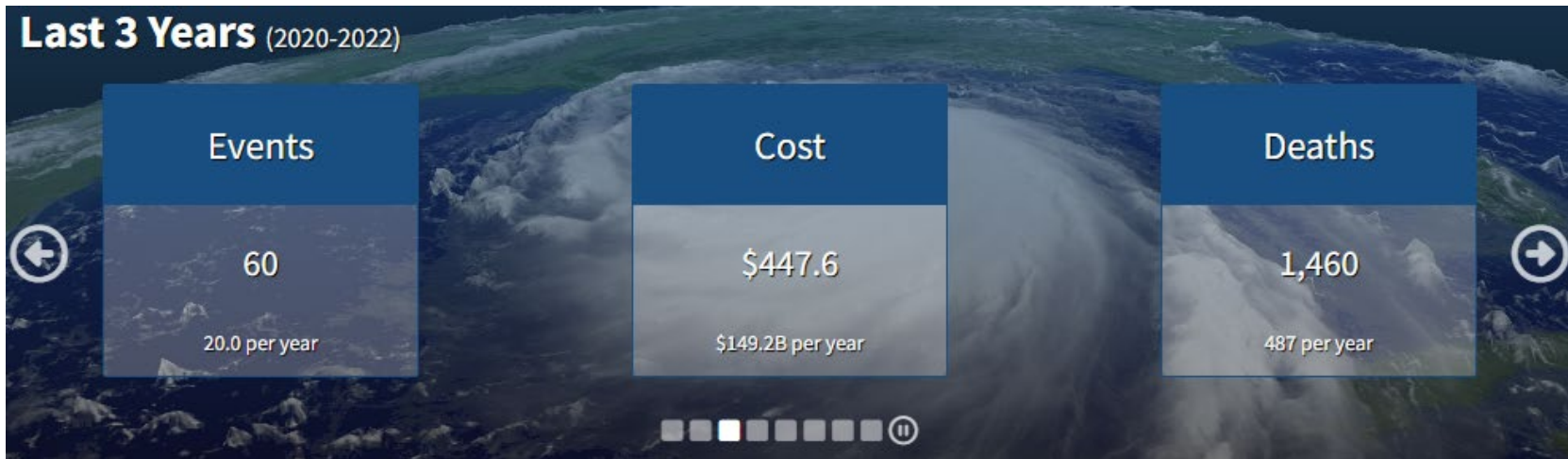
---

*Why is it happening?*

# Marketplace Overview



Inflation-adjusted costs!

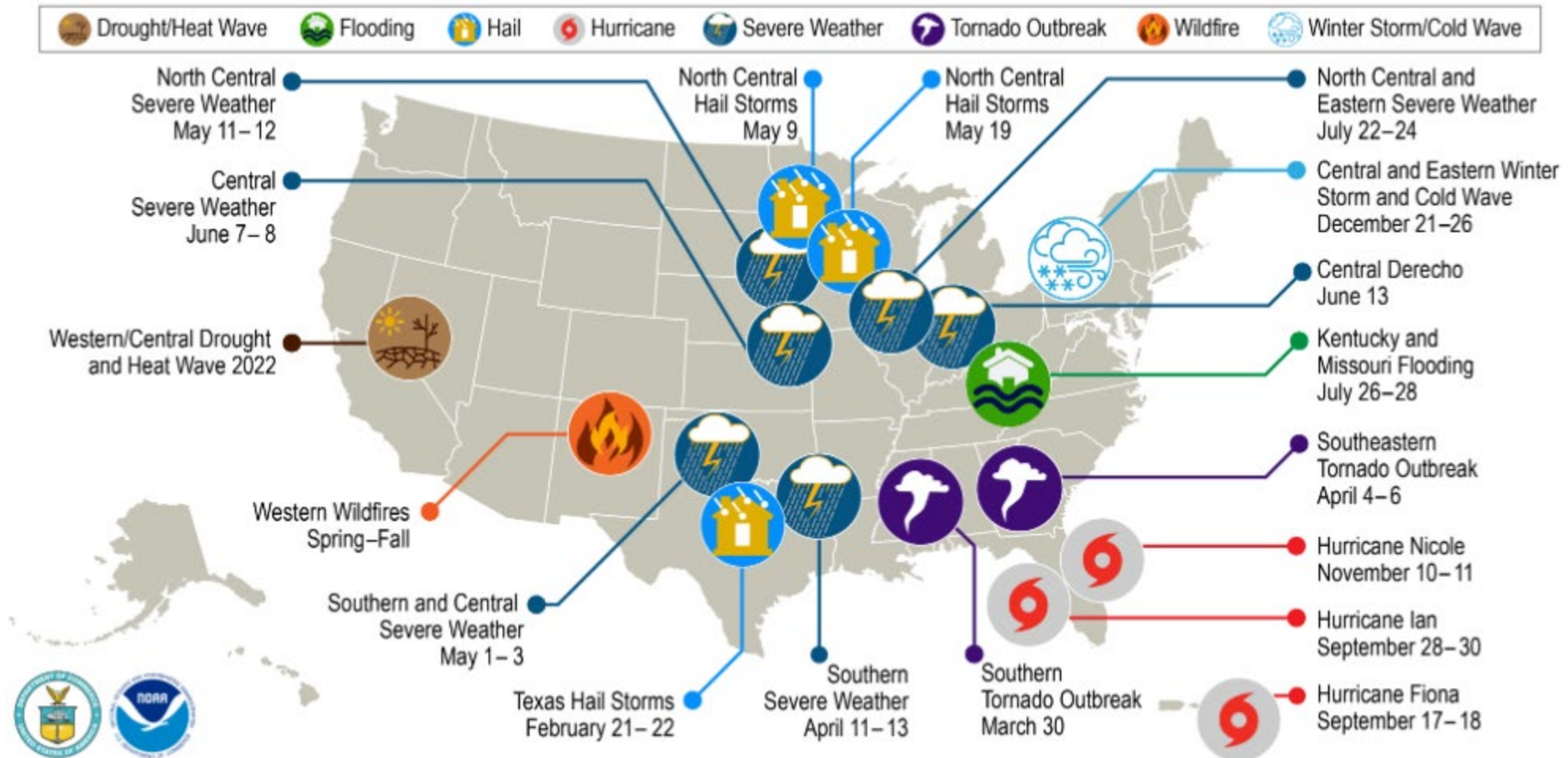


20% of Billion Dollar events of the last 43 years happened since 2020.



# Marketplace Overview

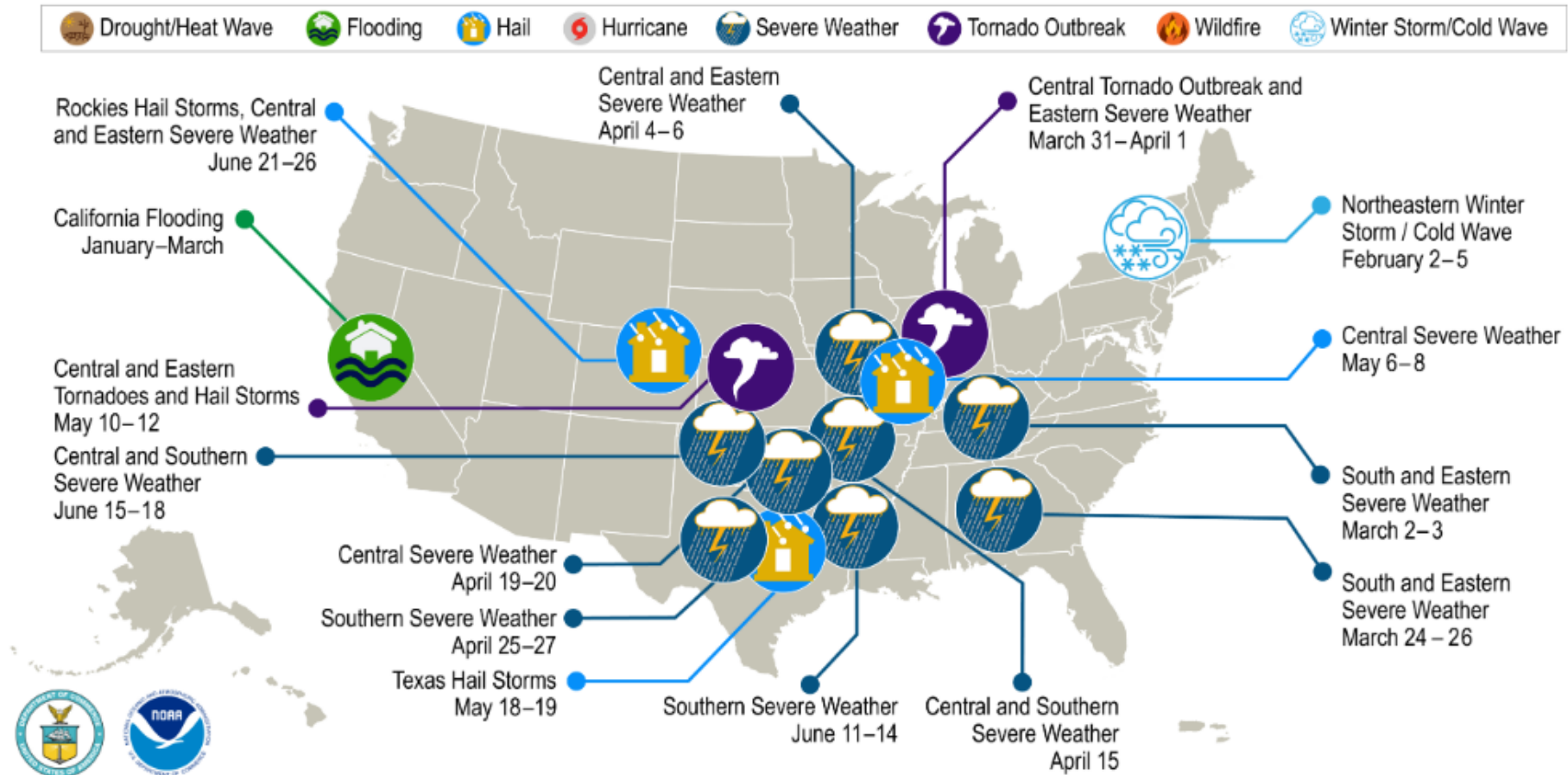
## U.S. 2022 Billion-Dollar Weather and Climate Disasters



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

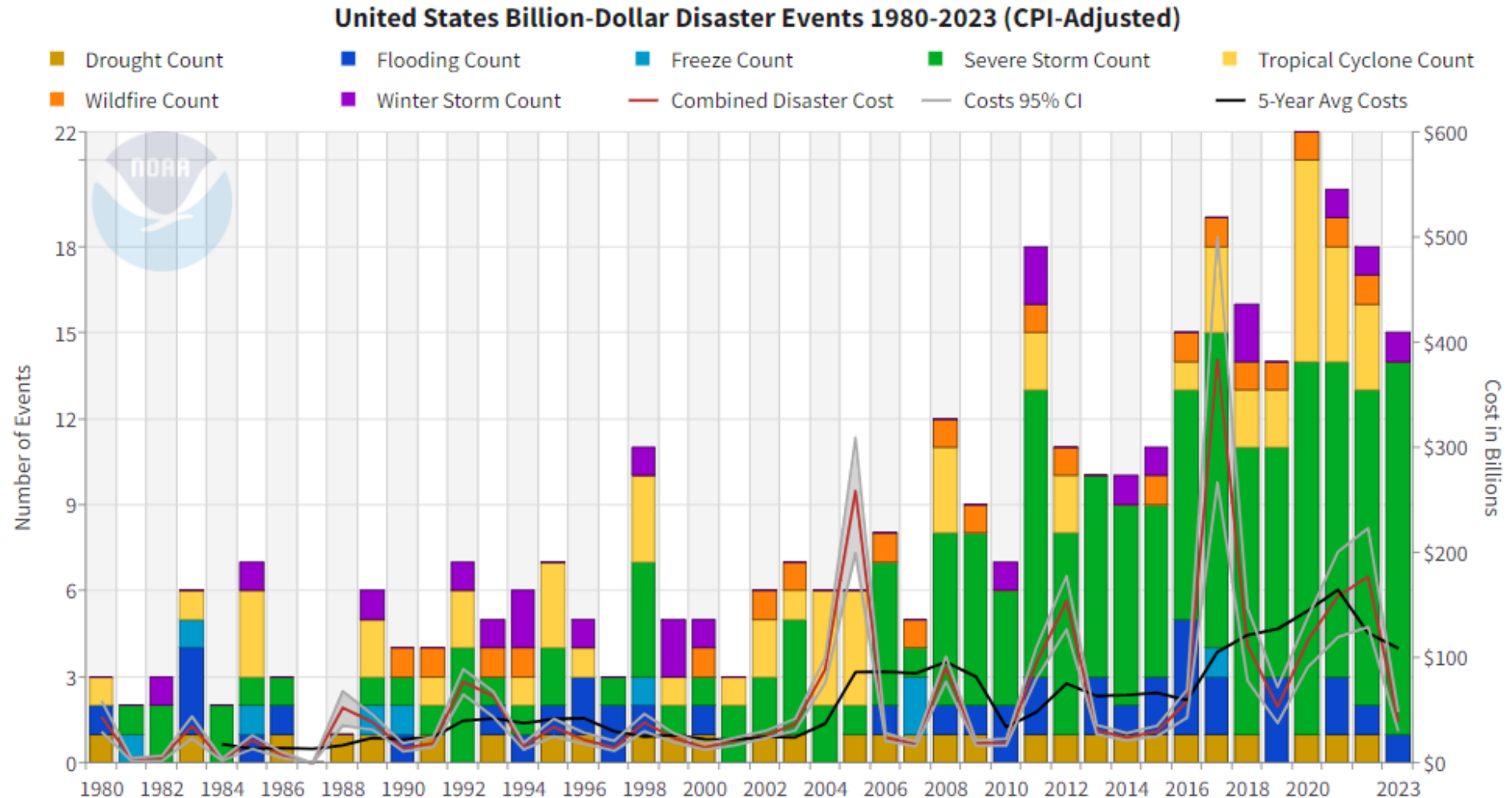
# Marketplace Overview

## U.S. 2023 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 15 separate billion-dollar weather and climate disasters that impacted the United States through July 2023.

# Marketplace Overview

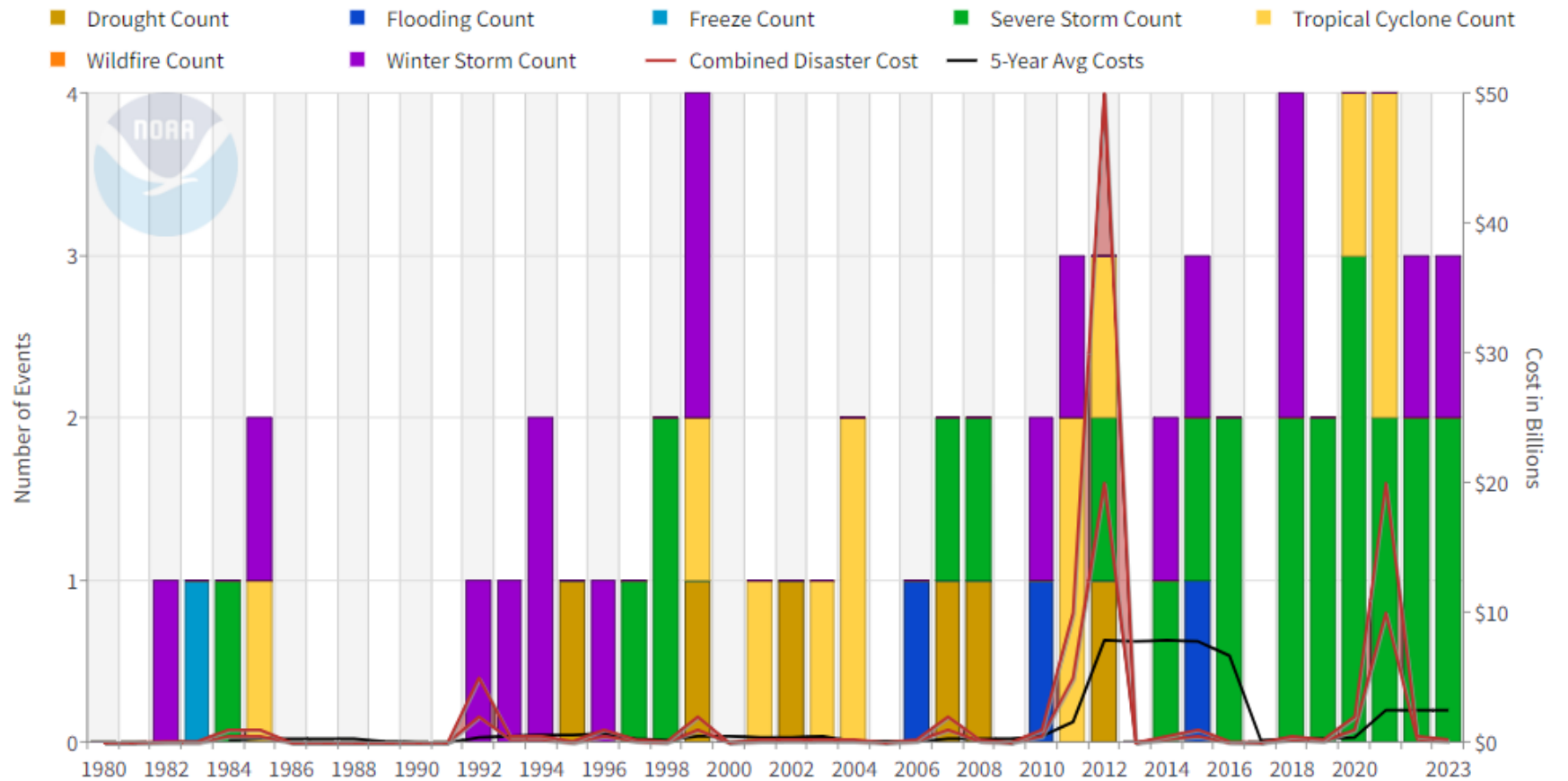


Updated: August 8, 2023

Powered by ZingChart

# Marketplace Overview

**New Jersey Billion-Dollar Disaster Events 1980-2023 (CPI-Adjusted)**



Updated: August 8, 2023

Powered by ZingChart

Between 1980 and 2022, 24 Severe Storm, 12 Tropical Cyclone, 17 Winter Storm, 3 Flooding, 6 Drought, and 1 Freeze billion-dollar disaster events affected New Jersey (CPI-adjusted).

*42 years - 63 events*

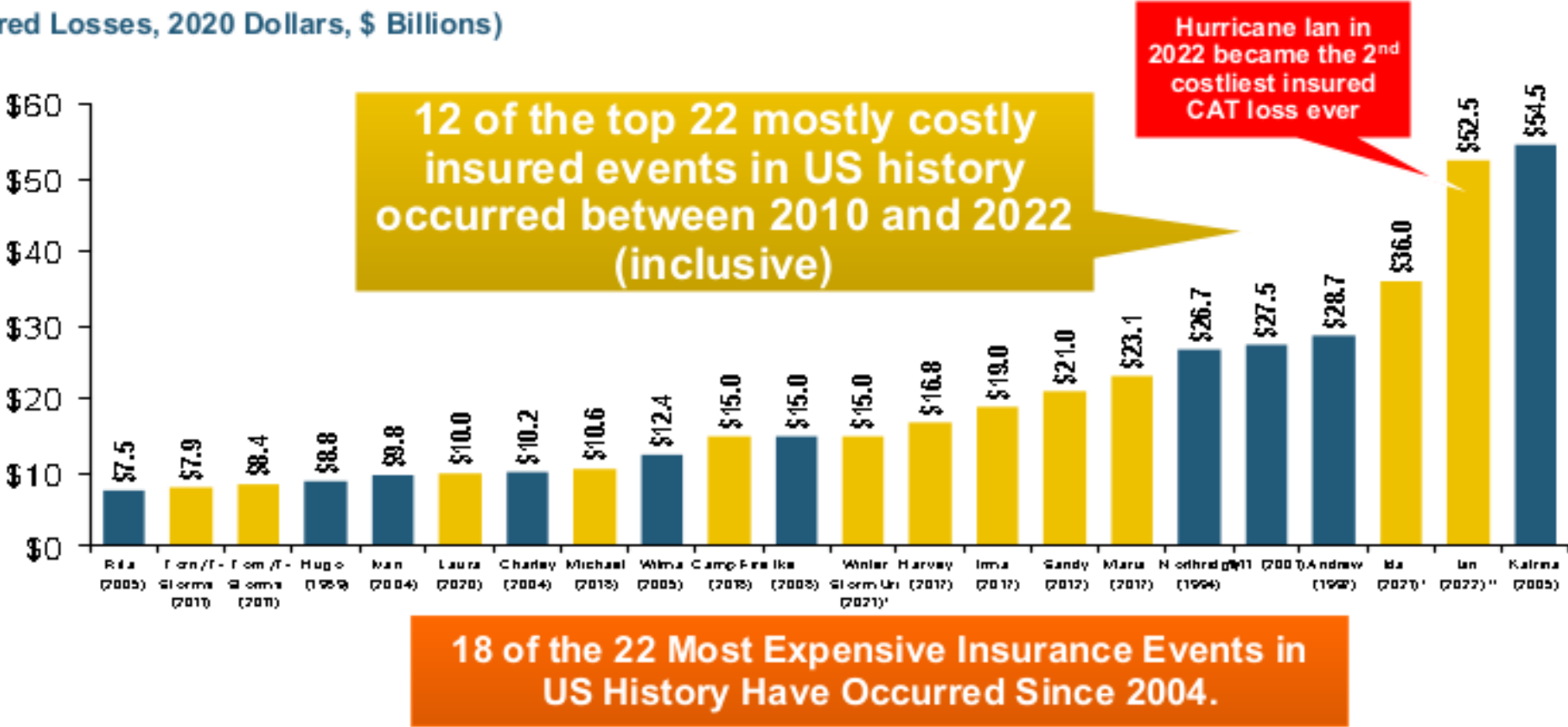
Between 2003 and 2023, 20 Severe Storm, 9 Tropical Cyclone, 8 Winter Storm, 3 Flooding, and 3 Drought billion-dollar disaster events affected New Jersey (CPI-adjusted).

*Last 20 years - 43 events*

# Marketplace Overview

## Top 22 Most Costly Disasters in U.S. History

(Insured Losses, 2020 Dollars, \$ Billions)

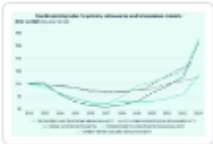


\*2021 dollars; \*\*2022 dollars (Aon insured loss estimate as of 1/25/23).

Sources: PCS, RMS, Aon, Karen Clark & Co; USC Center for Risk and Uncertainty Management adjustments to 2020 dollars using the CPI.

# Marketplace Overview

## Property Focus



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

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



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

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

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

27TH JANUARY 2023

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

## January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

By L.S. Howard | January 4, 2023

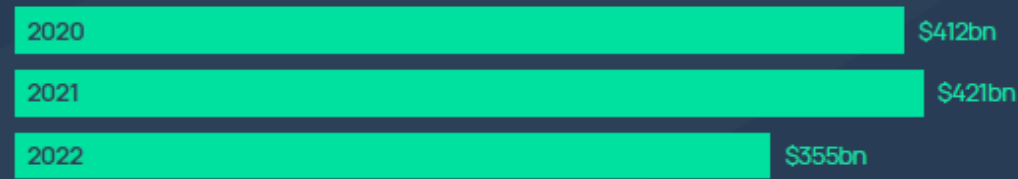


# Marketplace Overview

Property Focus

Biggest reinsurance capital squeeze since 2008

**\$66bn** of capital erosion  
at YE22 vs YE21



1 January 2023 reinsurance renewals

**+37%**

Global property-catastrophe

Biggest year-on-year increase at 1.1 since 1992

**+50%**

Retrocession

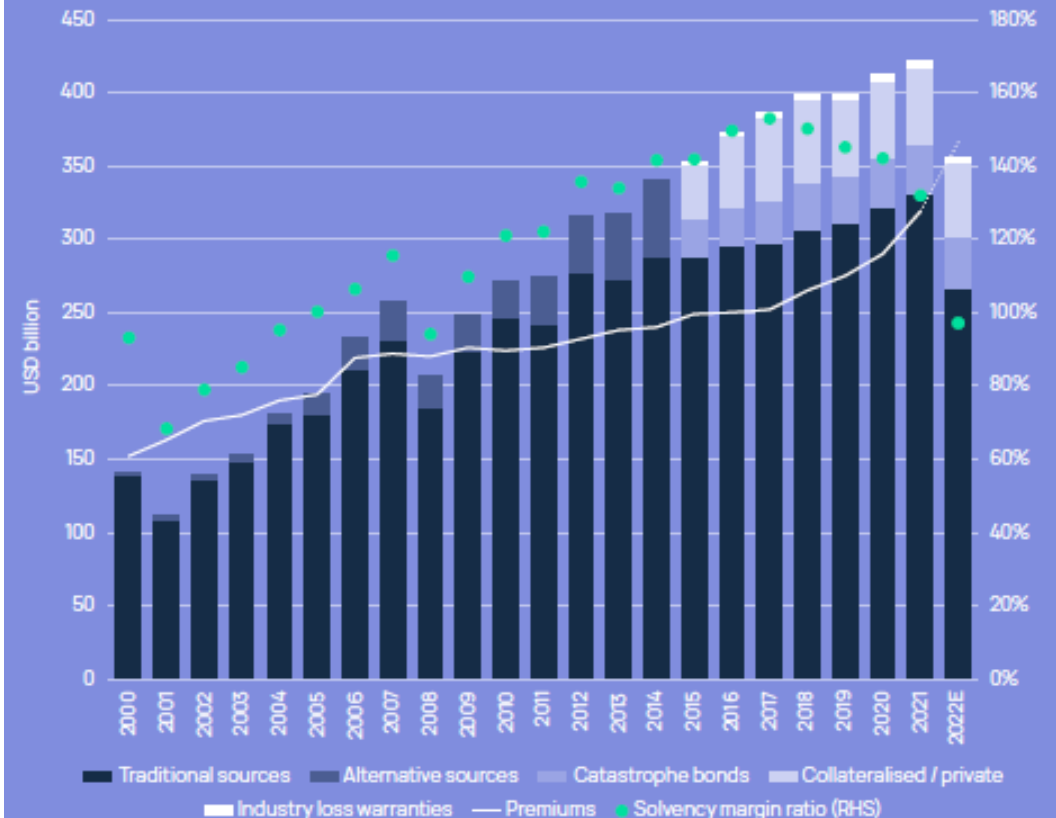
Cumulative increase of 165% since 2017

**+45%**

Global direct and facultative

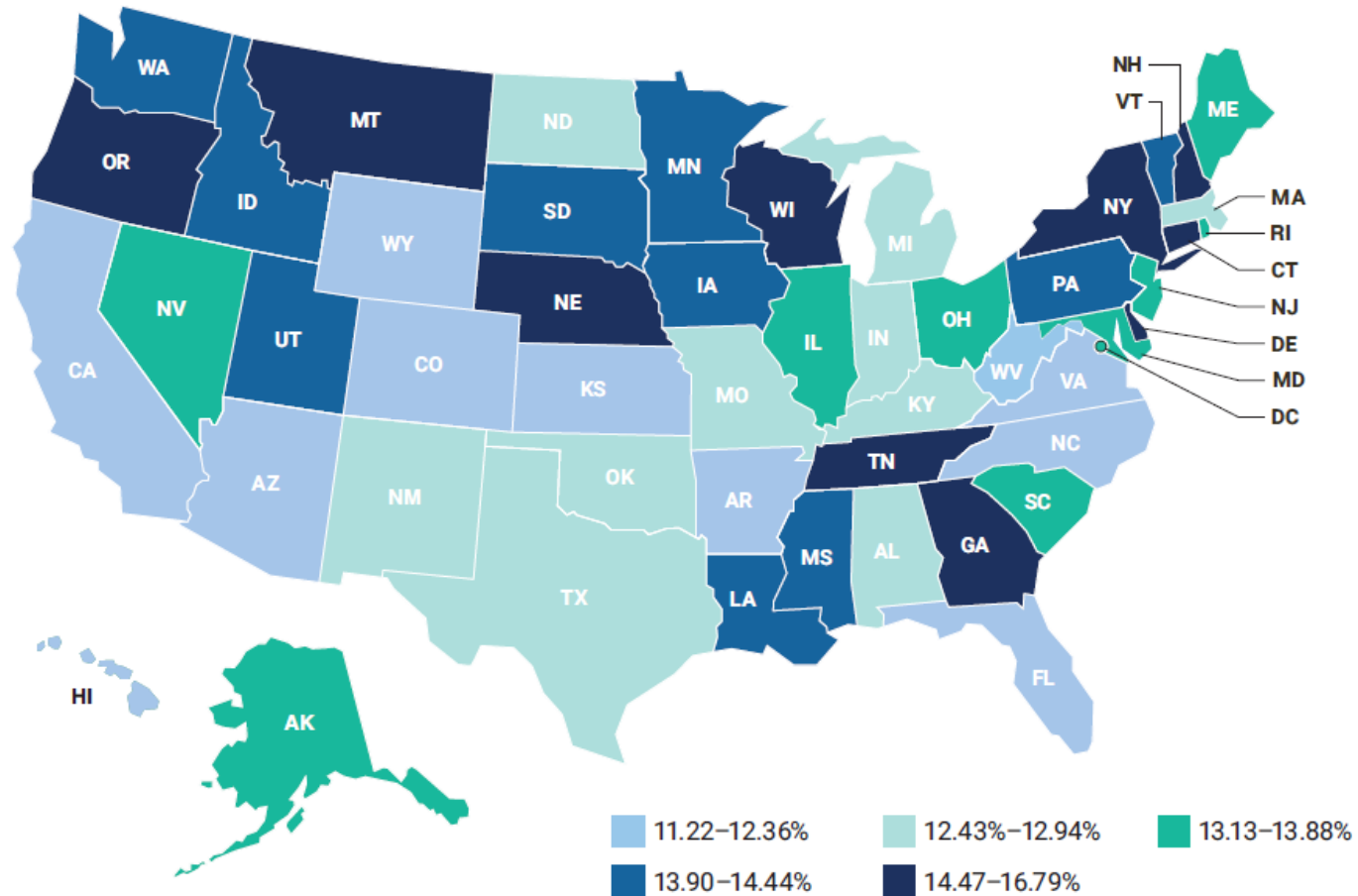
Cumulative increase of 160% since 2017

Figure 6: Dedicated reinsurance capital and global gross reinsurance premiums (all lines) – 2000 to 2022 (Source: NOVA)



# Marketplace Overview

## Inflation boosts reconstruction costs



Changes in reconstruction costs by state.

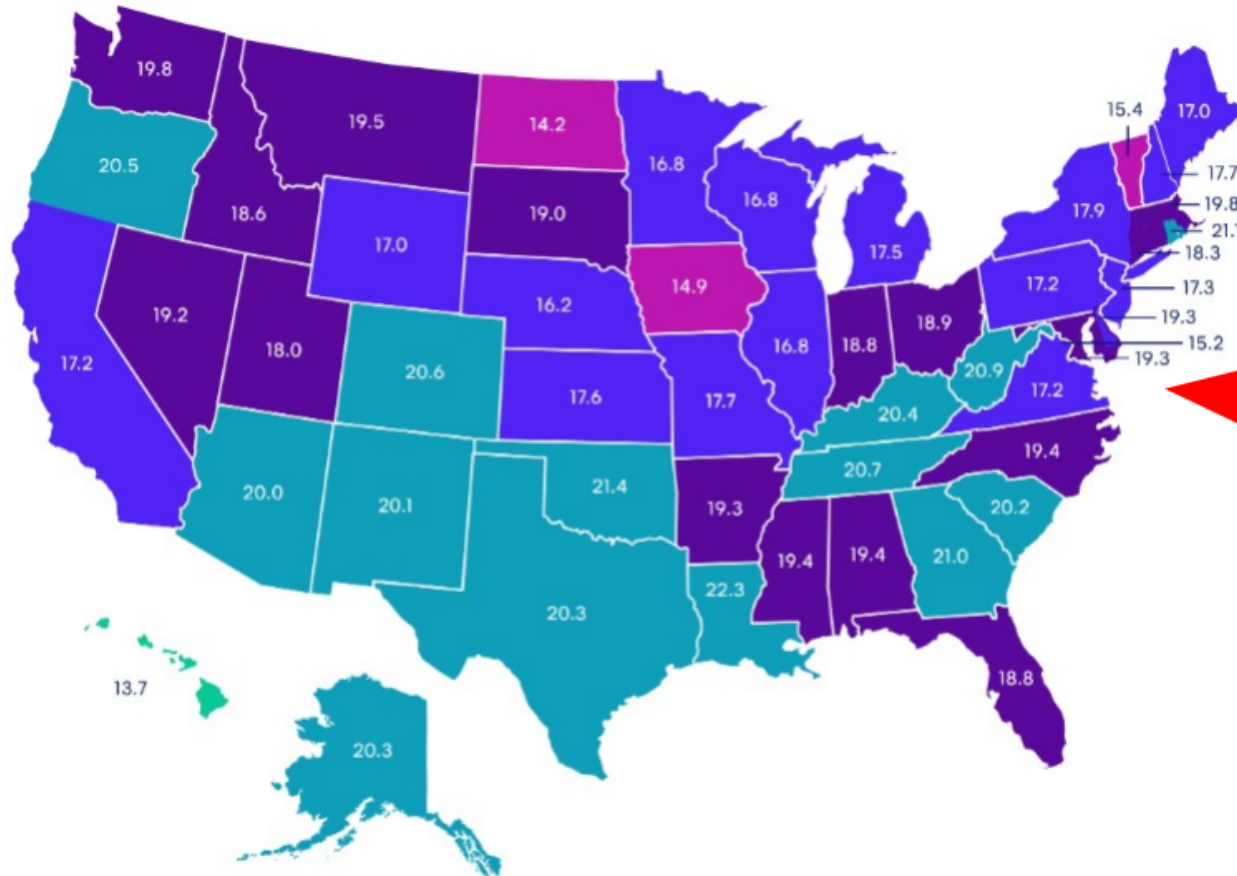
States are grouped in quintiles; each range/color in the legend includes 20% of the total number of states.

\* All rates, percentages, increases, decreases, etc., are calculated as percentage changes from April 2021 to April 2022, unless otherwise noted.



# Marketplace Overview

## Length of Collision Replacement Rentals by State (Days), 2022:Q4



### Avg. Length of Rental

**2022:Q4: 18.7 days**

**2022:Q2: 17.7 days**

**2021:Q4: 17.0 days**

**2021:Q2: 13.2 days**

**CHANGE: +1.7 Days (21:Q4 – 22:Q4)**

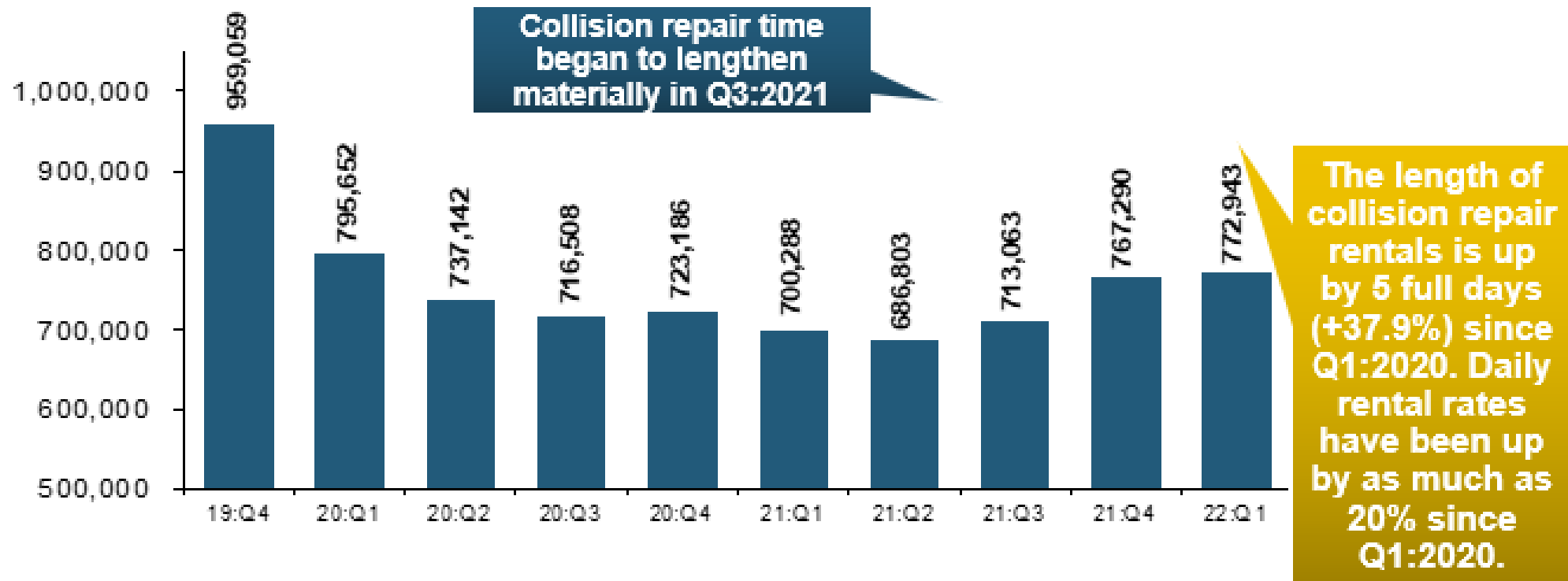
**CHANGE: +5.5 Days (21:Q2 – 22:Q4)**

**RANGE: 13.7 (HI) to 22.3 (LA)**

The increase in length of rental was referred to as “striking” by Enterprise and is a key driver of auto claim severity. The increase in the cost of rentals materially exacerbates the problem.

# Marketplace Overview

## Length of Collision Replacement Rentals, 2019:Q4 – 2022:Q1



**Supply Chain Issues Have Driven the Cost of Replacement Auto Rentals Up Sharply Since the Pandemic Began in Q1:2020**

Source: Enterprise Rental-A-Car U.S. Length of Rental Report compiled by the Risk and Uncertainty Management Center, accessed via Repair Driver News and Mitchell.com.



---

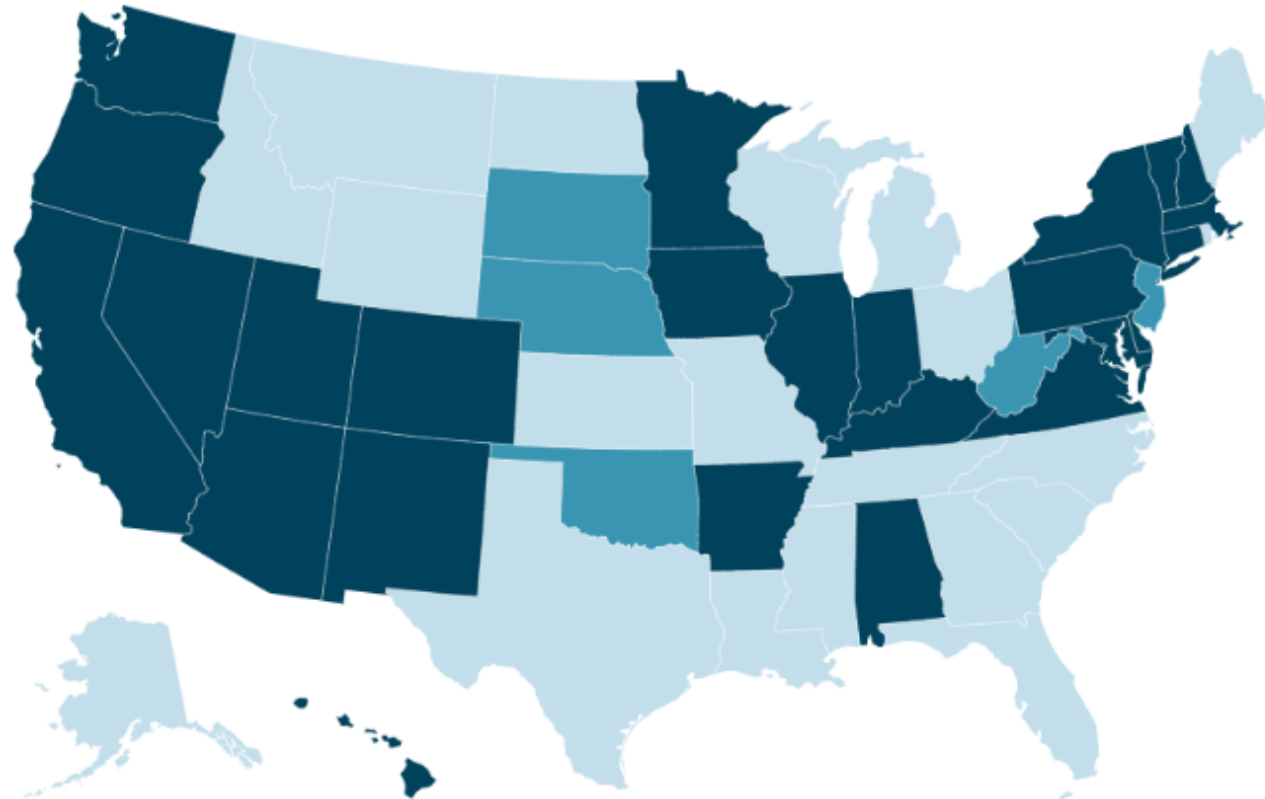
# Liability

---

*Why is it happening?*

# Marketplace Overview

## States Passing Legislative Policing Reforms Since George Floyd's Murder



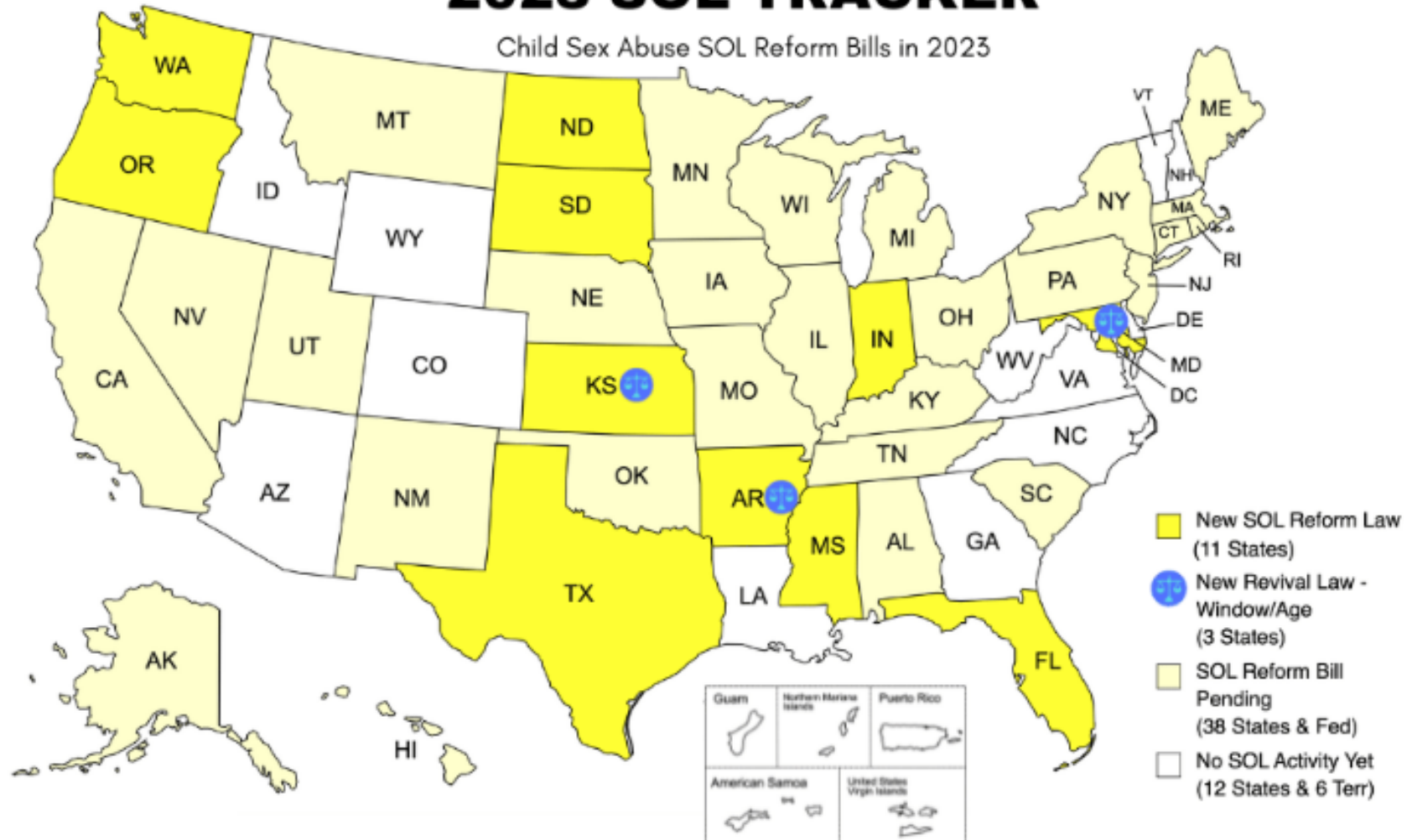
- States that enacted legislation between May 25, 2020 and May 21, 2021 in at least one of three identified areas: use of force; duty for officers to intervene, report, or render medical aid in instances of police misconduct; or policies relating to law enforcement misconduct reporting and decertification.
- States that enacted policing reform legislation during the same time period outside of the three identified areas.
- States that failed to enact substantive statewide police reform legislation. These states may have passed legislation creating a task force or commission charged with providing recommendations on policing policy and practice; or legislation enacting police reform limited to one county.

# Marketplace Overview

## 2023 SOL TRACKER

© CHILD USA  
June. 15, 2023

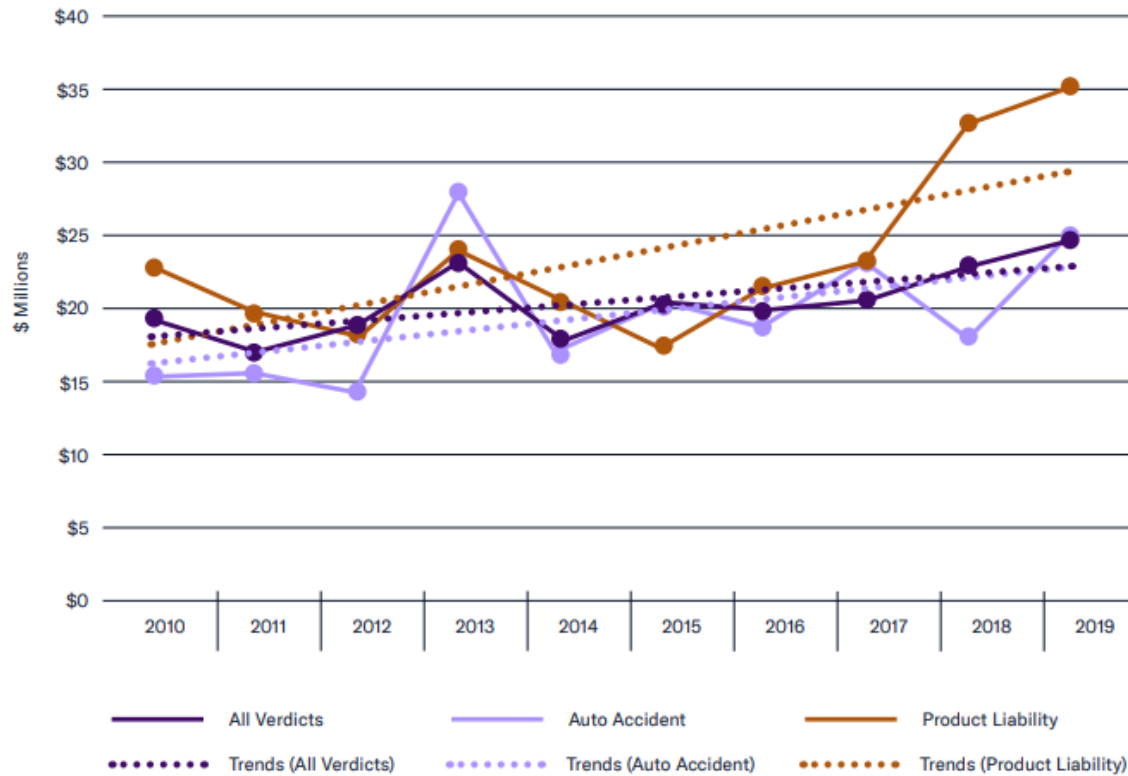
Child Sex Abuse SOL Reform Bills in 2023



# Marketplace Overview

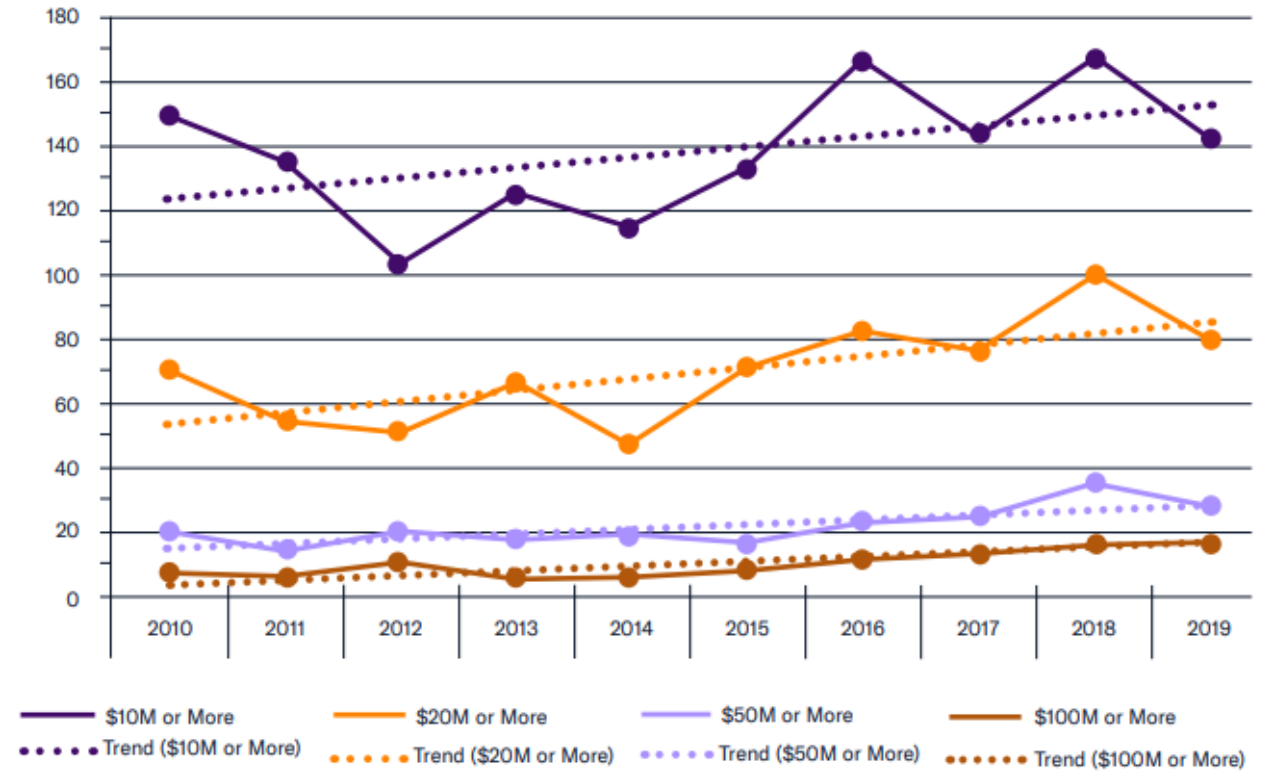
## Social Inflation

Figure 2: Median Nuclear Verdict & Trend Line, 2010 – 2019



The solid lines in the graph show the median reported nuclear verdict each year for all verdicts, and auto accident and product liability cases in particular. The dotted lines show the trend for each within the ten-year study period.

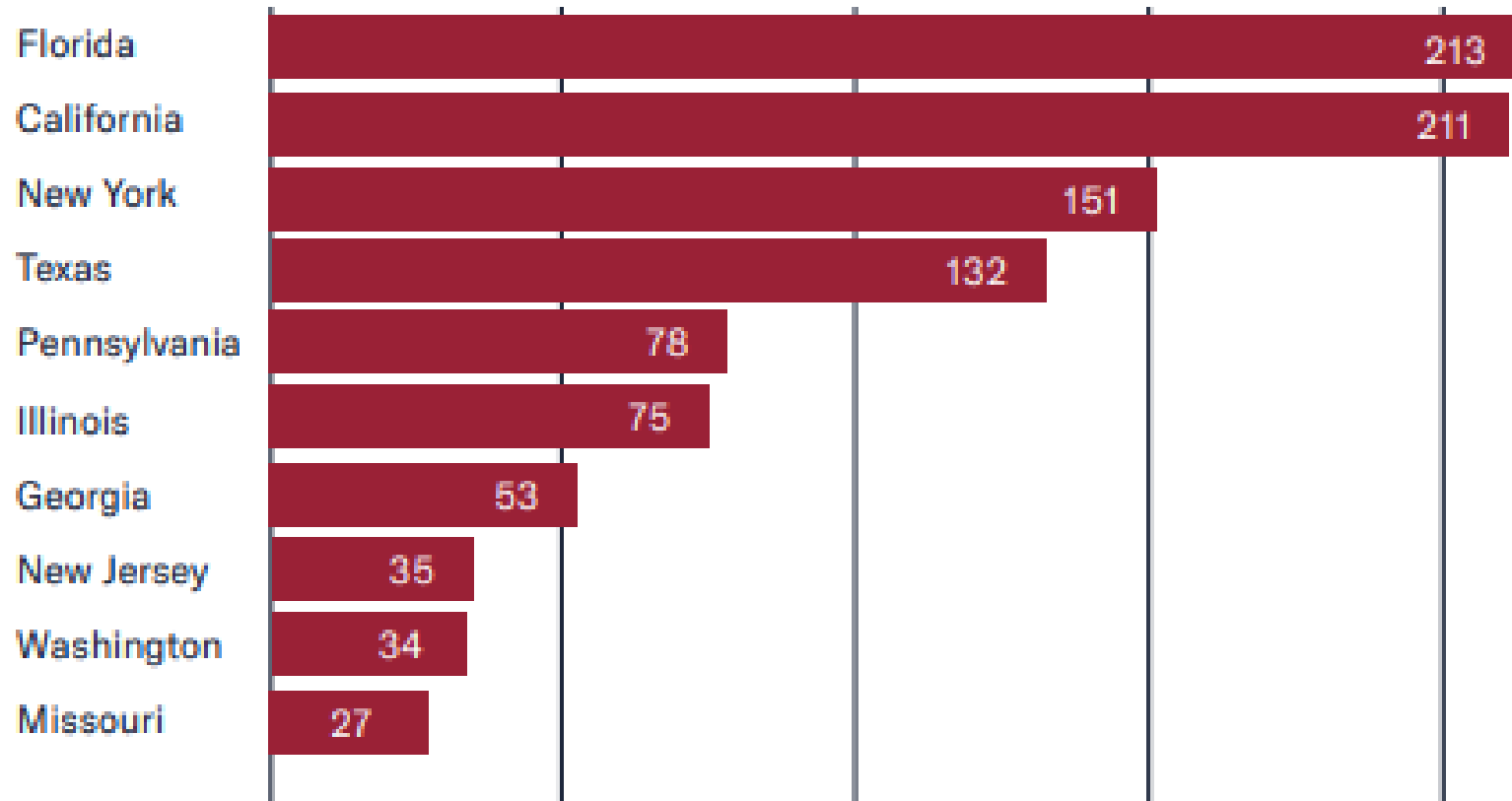
Figure 3: Number of Reported Nuclear Verdicts, 2010 – 2019



# Marketplace Overview

Social Inflation

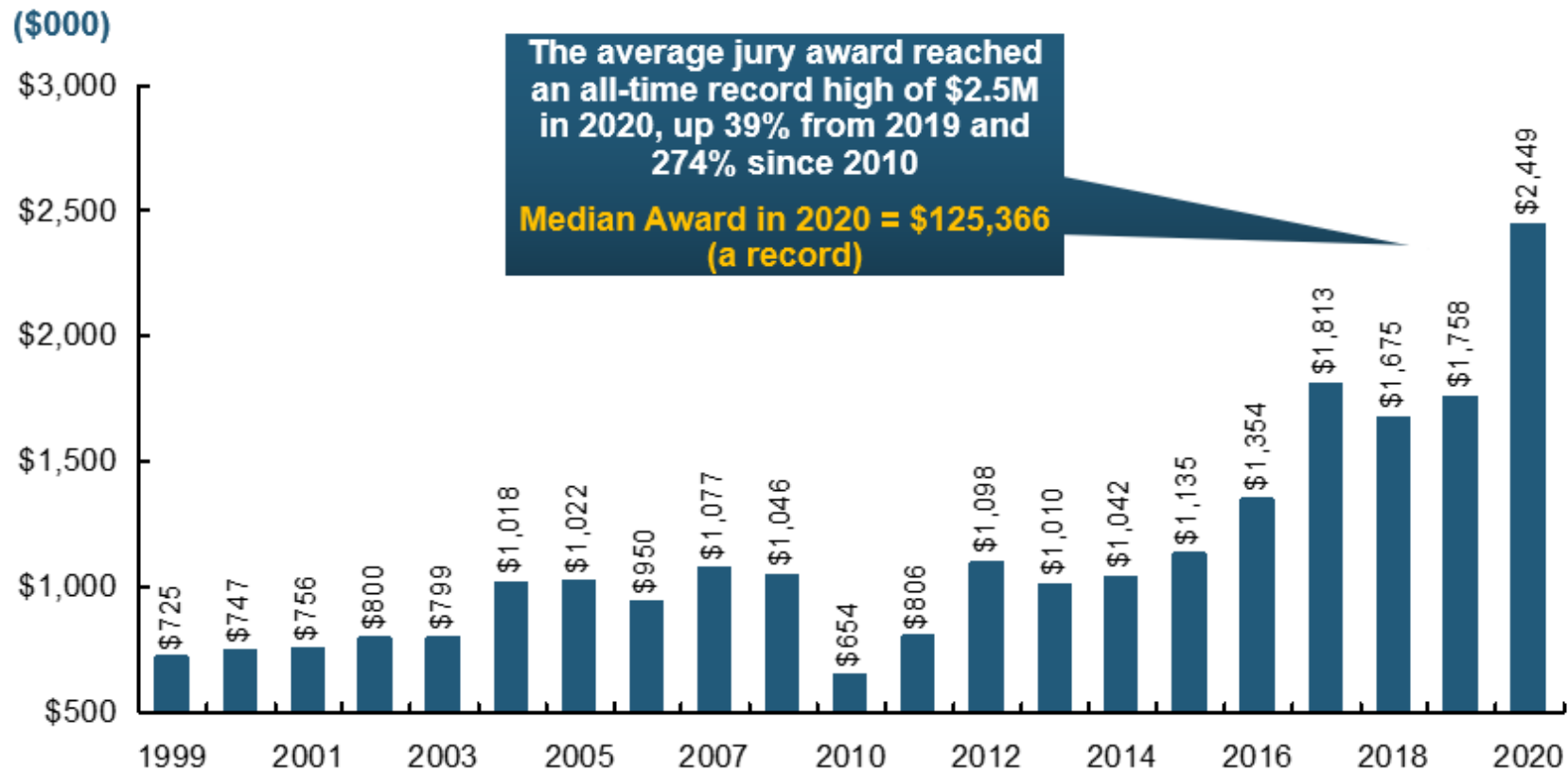
**Figure 5: Top 10 States by Cumulative Nuclear Verdicts, 2010 – 2019**



# Marketplace Overview

Social Inflation

## Average Jury Awards, 1999 – 2020 (latest available)



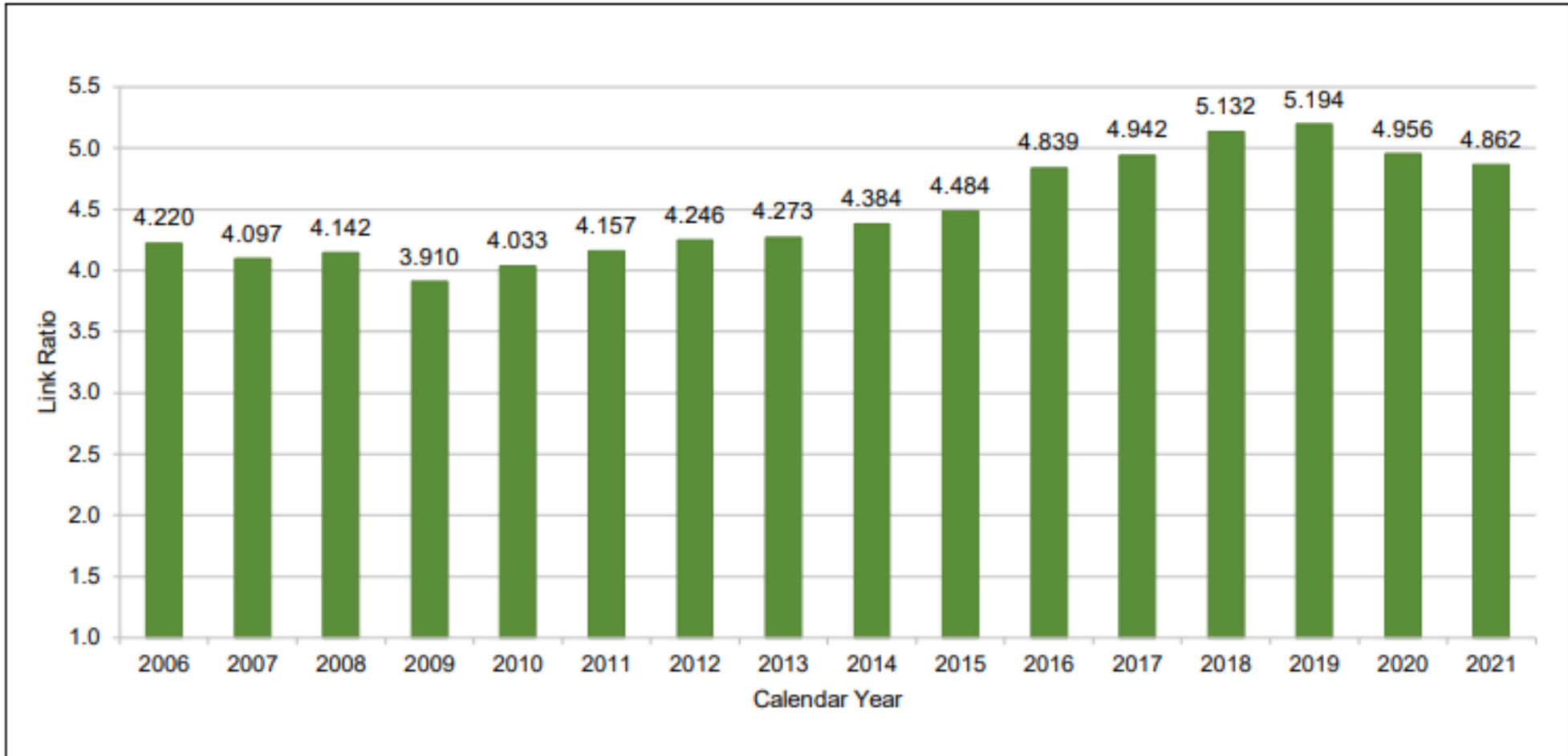
Source: Jury Verdict Research; *Current Award Trends in Personal Injury* (61<sup>st</sup> Edition), Thomson Reuters; Risk and Uncertainty Management Center, Univ. of South Carolina.



# Marketplace Overview

Social Inflation

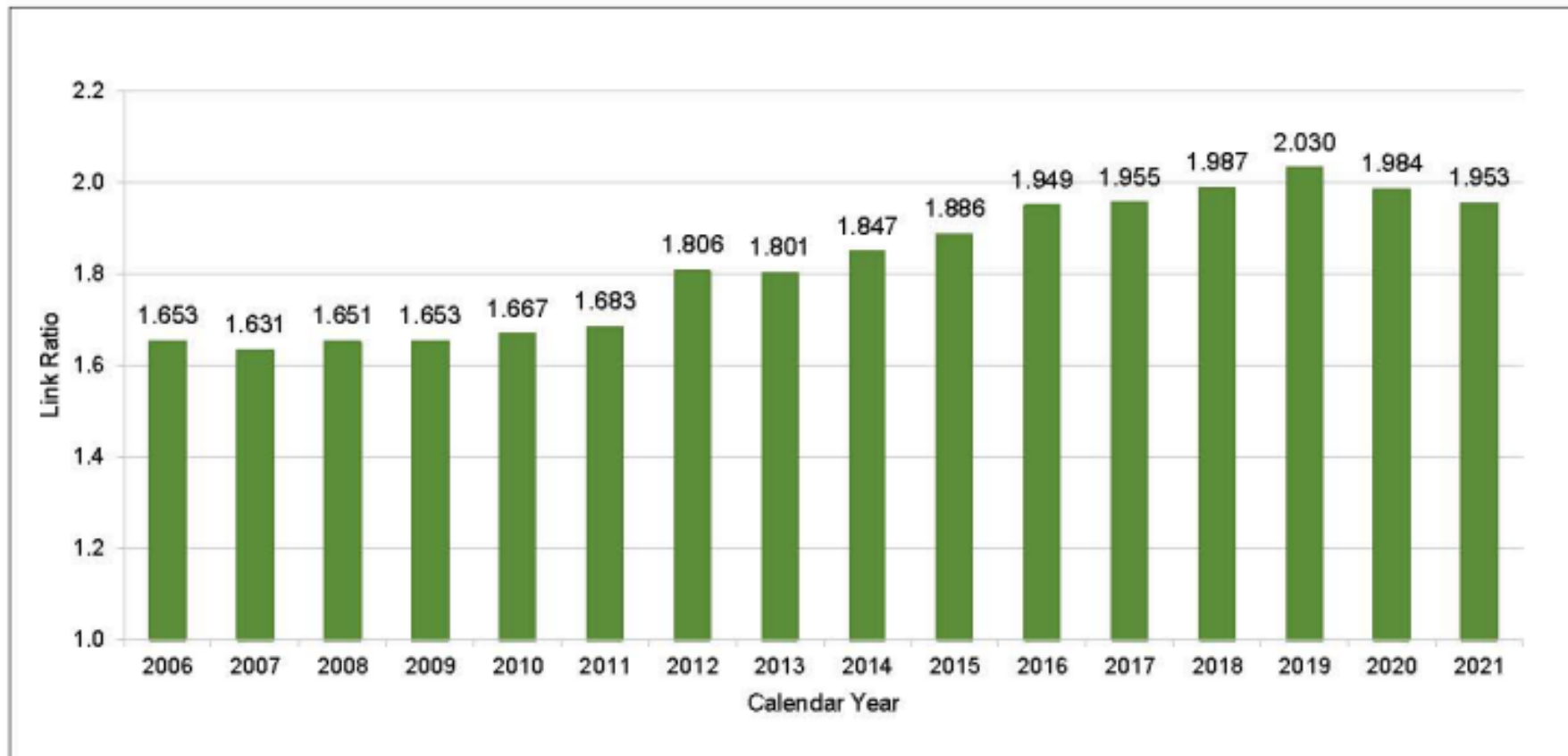
**Chart 4. Net paid loss and DCC CYR 12–60 loss development factors – commercial auto liability**



# Marketplace Overview

Social Inflation

**Chart 5. Net case-incurred loss and DCC CYR12-60 loss development factors – commercial auto liability**



# Upward Creep in Loss Development

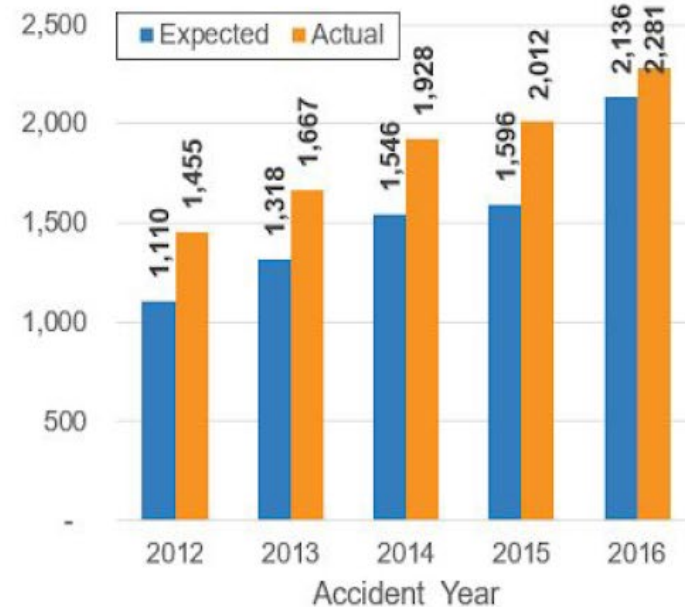
Key Assumption: LDF is RV about mean + inflation

## Comm Auto LDFs

	12	24	36	48
2009	1.34	1.14	1.08	1.03
2010	1.36	1.16	1.08	1.04
2011	1.40	1.16	1.08	1.04
2012	1.40	1.16	1.09	1.04
2013	1.41	1.18	1.10	1.04
2014	1.42	1.19	1.10	1.05
2015	1.45	1.18	1.11	
2016	1.43	1.20		
2017	1.44			

## 2-Year Expected vs. Actual

12-36 Development (\$ Millions)



# Marketplace Overview

Social Inflation

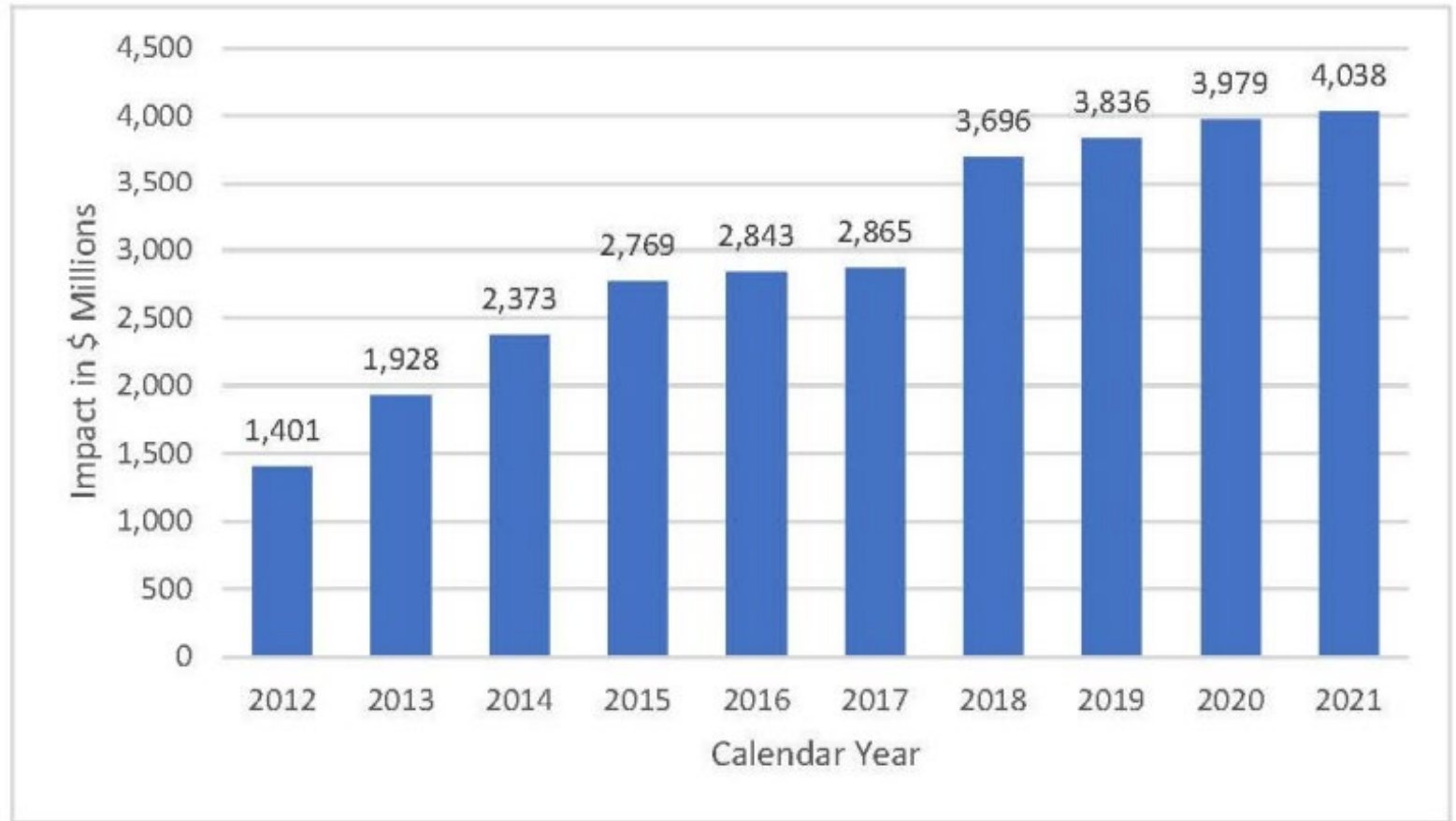


Source: NAIC data, sourced from S&P Global Intelligence; Insurance Information Institute. Expected: 3-yr Straight Average.

Social Inflation

# Marketplace Overview

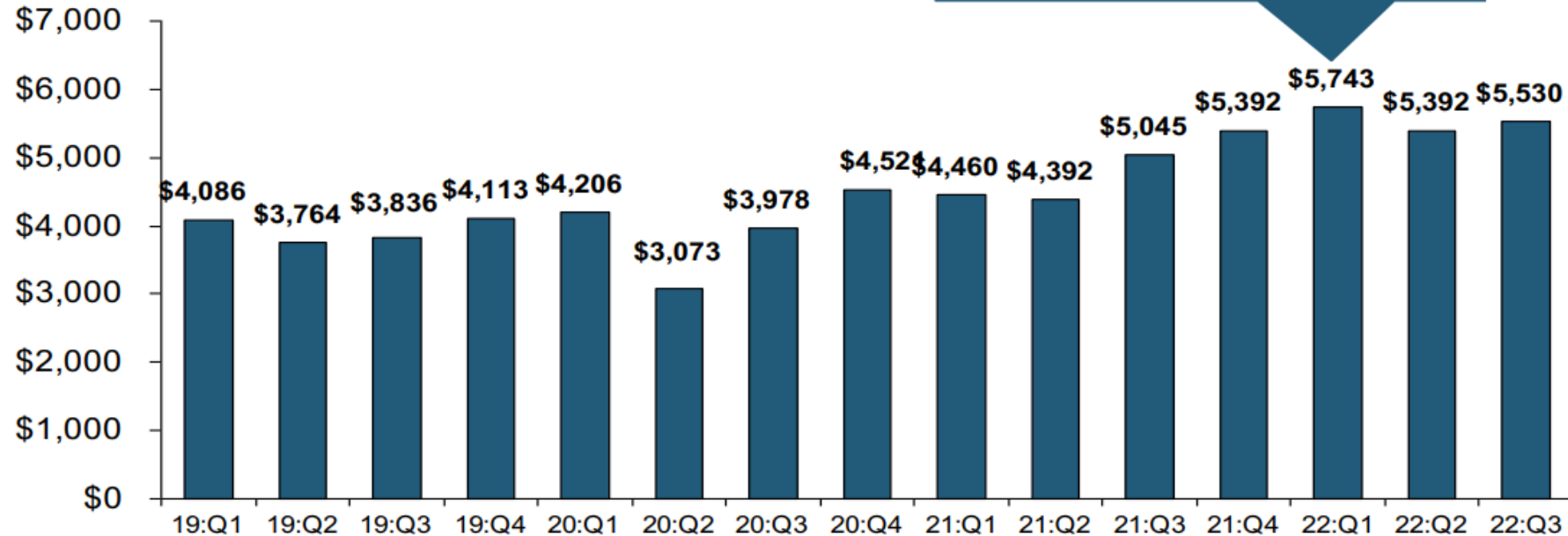
**Chart 6. Case-incurred estimate of impact of social inflation by year – P&C Industry – commercial auto liability**



# Marketplace Overview

## Collision Claim Severity: Rising to New Record Highs

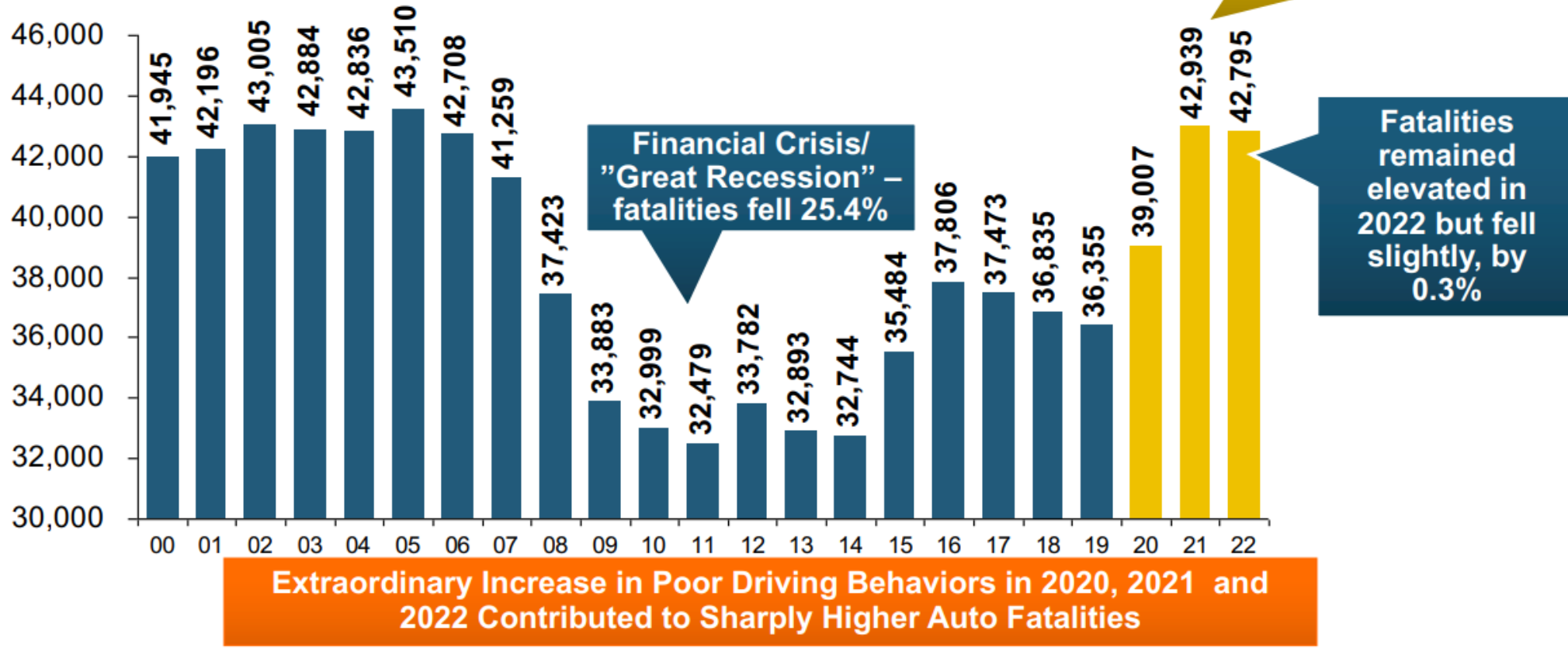
Average Loss, 2018:Q1 through 2022:Q3



Severities Are Up Sharply—Inflation Is a Major Factor

# Marketplace Overview

## Traffic Fatalities in the U.S., 2000-2022



\*2022 figure is annualized based on actual of 31,785 through Sept. 30 (a decline of 0.2% from the same period in 2021).

Source: Insurance Institute for Highway Safety and Highway Loss Data Institute: <https://www.iihs.org/iihs/topics/t/general-statistics/fatalityfacts/overview-of-fatality-facts> and NHTSA: <https://www.nhtsa.gov/press-releases/traffic-crash-death-estimates-2022>; Risk and Uncertainty Management Center, University of South Carolina.

# Loss Triangle – Casualty (GL, LEL, AL)

NJ Public Entity Data

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~40% Increase in LDF



---

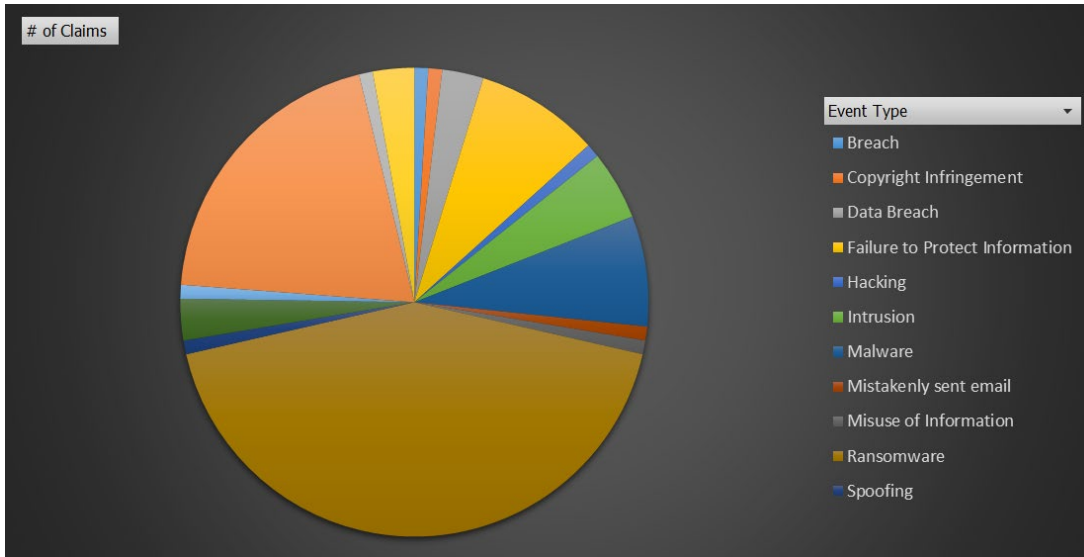
# Cyber

---

*Why is it happening?*



# Marketplace Overview



## By Event Type

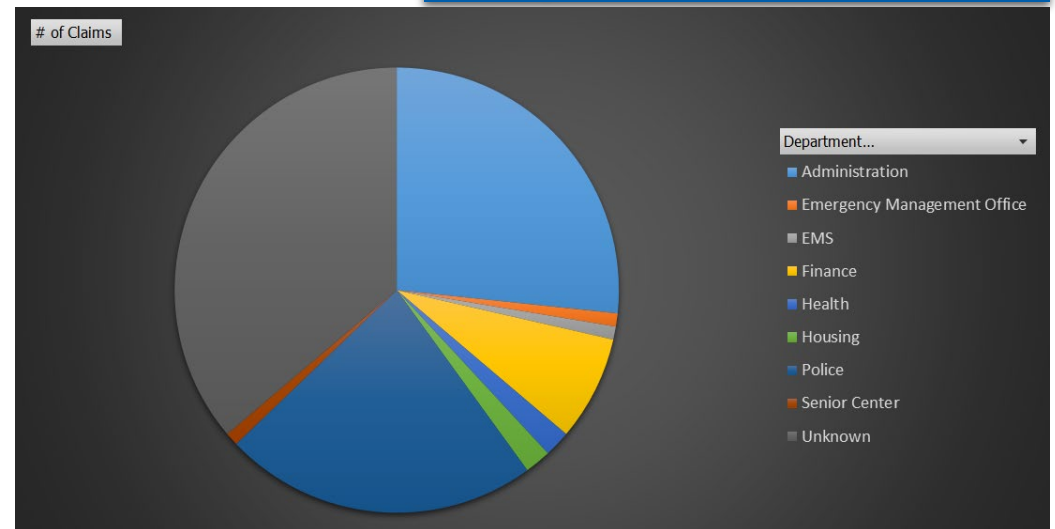
**48%** of data breaches were caused by human error or system glitch (**57% for Public Sector**)

2022 Ponemon Institute

**20%** of breaches due to compromised credentials and **16%** due to third-party vulnerabilities

2022 Ponemon Institute

## By Department



# Marketplace Overview

287

Average number of days to identify and contain a data breach

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

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

\$4.62m

Average total cost of a ransomware breach

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

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

20%

Share of breaches initially caused by compromised credentials

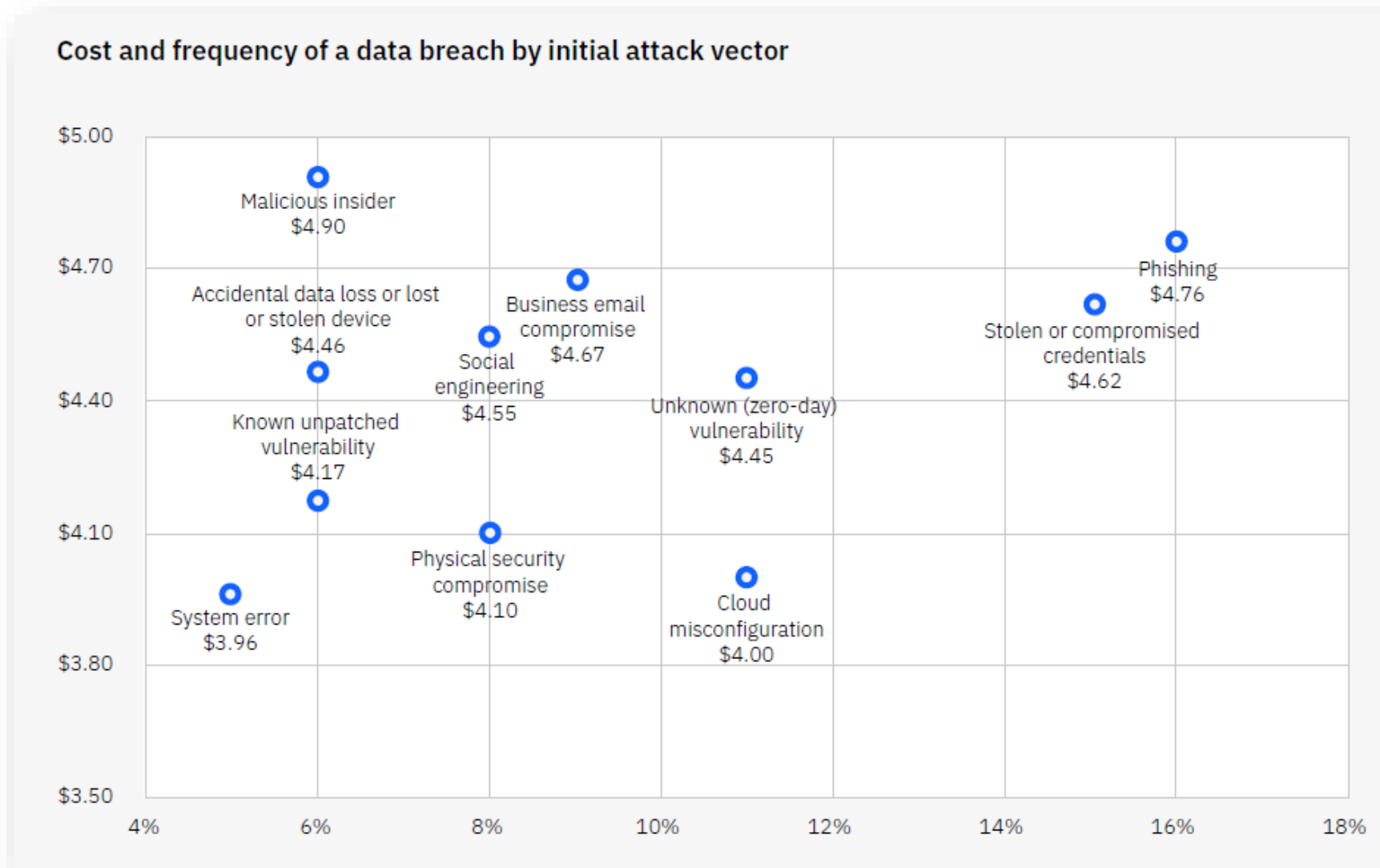
**Compromised credentials was the most common initial attack vector, responsible for 20% of breaches.**

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

IBM Security

# Marketplace Overview

Average Total Cost and Frequency by Attack Vector



# Current & Emerging Risks

Social Inflation

Pandemic Risk

Sexual Abuse and  
Molestation Claims

Statutory Presumptions

Post Covid-19

Aging Infrastructure

Non CAT Property Loss

Immunity Erosion

Climate & Weather

- Storm Surge Risk;
- Shortening and Intensifying Winters
- Increased Precipitation and Resulting Inland Flooding
- Intensifying Droughts

Internet of Things (IoT)

- Telematics and Connected Vehicles
- Connected Buildings/Cities

Cybersecurity

Cyber-attacks are now seen as one of the most serious economic and national security challenges now facing governments around the world.

Autonomous Vehicles

Nanotechnology

Marijuana Legalization

# Renewal Strategy

# Renewal Strategy for Hard Market



# Renewal Schedule

- **Renewal Information Collection**
  - Collect Loss Runs: End of July
  - Obtain Initial Exposure Schedules: Mid-August (Property early September)
  - Obtain Final Exposure Schedules: Early November
- **Renewal Processing**
  - Renewal Certificates
    - Holder Lists Sent to RMCs: August
    - Receive Holder Lists from RMCs and Update Holders: End of October
    - Send Renewal Certificates to RMCs: By Thanksgiving
  - Auto IDs & Work Comp Postings
    - Update Issuance Count: Early November
    - Issue Auto IDs & Work Comp Postings: By Thanksgiving

# Renewal Strategy

## Property

### 1. Deductibles

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

### 2. Quota share participation

- Full layer
  - *10% of \$110m*
- Partial layer
  - *Small share of primary layer (primary \$50m currently)*
  - *Large share of excess layer with no Flood/Quake risk (\$75m x \$50m currently)*
  - *Excess Flood/Quake risk only (\$25m x \$50m currently)*

### 3. Review Structure

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



# Property

## Current Structure

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

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

\$110,000,000							
Carrier Name						FIDELIS (N/A)	Ark/New Ark
Participation						19.50%	AUW
Layer Premium						\$2,350,000	LLOYDS (N/A)
Part. Premium						\$458,250	6.50%
							\$2,100,000
							\$136,500

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

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

# Coverage Updates

## Property

### Property Mapping

Flood Zone	Count	TIV	% of TIV	% of Property SOV
Unknown	1010	\$2,140,117,163	32.90%	35.30%
AR/AE	1	\$2,678,000	0.04%	0.04%
Zone A	32	\$36,617,077	0.56%	0.60%
Zone A2	2	\$1,182,286	0.02%	0.02%
Zone A4	1	\$14,221	0.00%	0.00%
Zone A5	3	\$8,181,492	0.13%	0.13%
Zone A6	4	\$942,217	0.01%	0.02%
Zone A8	37	\$203,690,265	3.13%	3.36%
Zone AE	209	\$538,966,156	8.29%	8.89%
Zone AO	1	\$5,459,000	0.08%	0.09%
Zone B	7	\$105,478,121	1.62%	1.74%
Zone C	231	\$579,700,534	8.91%	9.56%
Zone X	709	\$2,439,373,102	37.50%	40.23%
Zone X500	1	\$430,849	0.01%	0.01%
N/A	9632	\$442,260,289	6.80%	N/A
<b>Grand Total</b>	<b>11880</b>	<b>\$6,505,090,771</b>	<b>100.00%</b>	<b>N/A</b>
<b>Property Total</b>	<b>2248</b>	<b>\$6,062,830,482</b>	<b>93.20%</b>	<b>100.00%</b>

Occupancy Type	Count	TIV	% of TIV
Unknown	351	\$936,131,897	14.39%
Airport	8	\$13,509,008	0.21%
All Other	647	\$1,453,763,664	22.35%
Education	151	\$625,919,692	9.62%
Equipment	4171	\$186,767,473	2.87%
General Office	168	\$745,686,744	11.46%
General Storage	300	\$258,500,306	3.97%
Jail	30	\$555,745,543	8.54%
Library	79	\$328,467,718	5.05%
N/A	5402	\$238,016,319	3.66%
Parks & Recreation	337	\$283,822,441	4.36%
Public Safety	145	\$612,355,166	9.41%
Public Works	39	\$34,310,112	0.53%
Social Services	52	\$232,094,689	3.57%
<b>Grand Total</b>	<b>11880</b>	<b>\$6,505,090,771</b>	<b>100.00%</b>

Construction Type	Count	TIV	% of TIV	% of Property TIV
Unknown	478	\$223,840,668	3.44%	3.69%
Fire-Proofed Steel	5	\$105,820,431	1.63%	1.75%
Fire-Resistive	62	\$469,478,323	7.22%	7.74%
Frame	425	\$314,435,975	4.83%	5.19%
Joisted Masonry	298	\$1,309,968,763	20.14%	21.61%
Masonry Non-Combustible	430	\$2,269,092,379	34.88%	37.43%
Mixed Construction	75	\$335,897,843	5.16%	5.54%
Modified Fire-Resistive	38	\$320,465,574	4.93%	5.29%
N/A	9632	\$442,260,289	6.80%	N/A
Non-Combustible	186	\$554,283,871	8.52%	9.14%
To Be Determined (TBD)	251	\$159,546,655	2.45%	2.63%
<b>Grand Total</b>	<b>11880</b>	<b>\$6,505,090,771</b>	<b>100.00%</b>	<b>N/A</b>
<b>Property Total</b>	<b>2248</b>	<b>\$6,062,830,482</b>	<b>93.20%</b>	<b>100.00%</b>

# Property

## Loss Information

- ✓ Ida - \$9.7m
- ✓ Sludge Dryers - \$4.6m
- ✓ Sludge Dryer - \$3.7m
- ✓ Motor Vehicle Garage Fire - \$3.3m
- ✓ Golf Course Fire - \$2.1m
- ✓ Pipe Freeze - \$1.9m
- ✓ Pipe Freeze - \$1.8m
- ✓ Pipe Freeze - \$1.4m
- ✓ Pipe Freeze - \$1.1m

# Property

## Loss Information

Underwriting year	Ground Up Loss	Claims Paid (Net of Deductible and Recoveries)	Outstanding reserves	Total Incurred (Net of Deductible and Recoveries)	Total Incurred at 100% (Net of deductible and Recoveries)	Claim count (all reported cases)
2012	901,328	945,328	-	945,328	-	13
2013	1,021,604	1,021,604	-	1,021,604	-	8
2014	421,973	421,973	-	421,973	-	7
2015	4,355,541	4,480,639	-	4,480,639	-	13
2016	2,673,434	2,771,556	-	2,771,556	-	30
2017	6,030,595	6,040,197	-	6,040,197	-	18
2018	7,777,546	6,595,684	1,181,863	7,777,546	-	25
2019	5,033,005	786,299	4,246,706	5,033,005	-	14
2020	442,200	442,200	-	442,200	-	6
2021	9,754,568	193,770	9,560,799	9,754,568	-	2
<b>Total</b>	<b>38,411,794</b>	<b>23,699,250</b>	<b>14,989,368</b>	<b>38,688,616</b>	-	<b>136</b>

# Renewal Strategy

## Casualty

### 1. Retentions

- Standard retention (current)
  - *\$1.5m Each Occurrence*
- Annual aggregate retention
  - *Such as \$5m aggregate throughout the year*
- Annual aggregate retention with maintenance retentions
  - *Such as \$5m aggregate with \$250k maintenance retentions for each occurrence that does not erode the aggregate*

### 2. Quota share participation

- Full layer
  - *10% of \$40m x \$1.5m*
- Partial layer
  - *10% of \$20m x \$20m*

### 3. Review Structure

- Consider bringing in more partners on a quota share basis

# Liability

## Claims Development

### Claims Development Summary

- ✓ Claim frequency and severity has been steadily rising over past five years.
- ✓ Law Enforcement represent majority of rise, with Auto Liability just trailing.
- ✓ On average, we are seeing at least one claim per year greater than \$1m

This information tracks with the industry wide observations captured in the idea of “social inflation” whereby tails are longer with significantly larger development +3 years out.

# Renewal Strategy

## Public Officials & Employment Practices

1. Moving to Excess Program
  - More, and easier, control of attorneys, rates and coverage decisions
  - Some NJCE members already have this type of program

# Renewal Strategy

Cyber

1. Obtain quotes for higher Each Claim and Aggregate Excess Limits



## ■ Additional Coverage Considerations

- Casualty \$10m x \$40m, or beyond
- POL / EPL \$10m x Primary, or beyond
- Cyber Physical Damage
- Active Shooter / Active Assailant
- Additional Limits of Insurance

## Additional Risk Transfer Tools

- Captive
- Parametric
- Alternative Risk Supplemental

# Contacts

---

# Conner Strong & Buckelew

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

CONTACT

## Edward J. Cooney, MBA

Partner, Senior Account Executive  
Underwriting Manager  
Commercial Lines  
973-659-6424  
[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

## Jonathon Tavares

Senior Account Manager  
Commercial Lines  
856-614-4493  
[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

## Rachel Perry

Account Analyst  
Commercial Lines  
856-479-2128  
[rperry@connerstrong.com](mailto:rperry@connerstrong.com)

## Francine Pipito

Technical Assistant  
Commercial Lines  
856-446-9262  
[fpipito@connerstrong.com](mailto:fpipito@connerstrong.com)

## Timothy J. Gosnear

Executive Partner  
Managing Director  
Commercial Lines  
856-479-2144  
[tgosnear@connerstrong.com](mailto:tgosnear@connerstrong.com)

## Terrence J. Tracy

Executive Partner  
Managing Director  
Commercial Lines  
856-479-2241  
[ttracy@connerstrong.com](mailto:ttracy@connerstrong.com)

## Heather A. Steinmiller

General Counsel & Claims  
Managing Director  
856-479-2237  
[hsteinmiller@connerstrong.com](mailto:hsteinmiller@connerstrong.com)

# Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



Conner Strong & Buckelew



@connerstrongbuckelew



Conner Strong & Buckelew



@connerstrong



www.mypocketpandc.com

