

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 22, 2024  
10:30 AM**

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

**OR**

**Join Zoom Meeting via Computer Link**

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

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

The Camden County Insurance Commission will conduct its *February 22, 2024* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**CAMDEN COUNTY INSURANCE COMMISSION AGENDA**  
**OPEN PUBLIC MEETING: February 22, 2024**  
**10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** January 25, 2024 Open Minutes.....Appendix I  
January 25, 2024 Closed Minutes ..... sent via e-mail
- ☐ **CORRESPONDENCE – NONE**

**2024 REORGANIZATION**

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

- ☐ **ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**  
**Executive Director ask for Nominations**
  - ☐ **COMMITTEE REPORTS**
    - ☐ Safety Committee: ..... Verbal
    - ☐ Claims Committee: ..... Verbal
  - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 2-26
  - ☐ **TREASURER – David McPeak**  
Resolution **20-24** February Bills List.....Page 27  
Resolution **21-24** February Bills List ..... Pages 28-29
  - ☐ **ATTORNEY – Laura J. Paffenroth, Esq.**..... Verbal
  - ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services**  
Medical Savings Report - 2024 .....Page 30
  - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report..... Pages 31-38
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  - ☐ **CLOSED SESSION- PARS/SARS**  
Resolution **22-24** Closed Session.....Page 39  
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  - ☐ **APPROVAL OF PARS/SARS**
    - ☐ Resolution **23-24** February Bills List.....Page 40
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- ☐ **NEXT SCHEDULED MEETING: March 28, 2024, 10:30 AM**
  - ☐ **MEETING ADJOURNMENT**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 22, 2024

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Reorganization Resolutions (Pages 4-17)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1<sup>st</sup> as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 4-17.

Resolution 9-24 Certifying the Election of Chairperson and Vice-Chairperson .....	<b>Page 4</b>
Resolution 10-24 Appoint Agent for Service of Process for the Commission for the Term ...	<b>Page 5</b>
of One Year	
Resolution 11-24 Designating Custodian of Commission Records .....	<b>Page 6</b>
Resolution 12-24 Designating Official Newspaper for the Commission .....	<b>Page 7</b>
Resolution 13-24 Designating Authorized Depositories for Fund Assets and .....	<b>Pages 8-12</b>
Establishing Cash Management Plan	
Resolution 14-24 Designating Commission Treasurer .....	<b>Page 13</b>
Resolution 15-24 Designating Commission Attorney .....	<b>Page 14</b>
Resolution 16-24 Designating Authorized Signatures for Commission.....	<b>Page 15</b>
Bank Accounts	
Resolution 17-24 Indemnifying Camden County Insurance Fund Commission.....	<b>Page 16</b>
Official/Employees	
Resolution 18-24 Authorizing Commission Treasurer to Process Contracted Payments .....	<b>Page 17</b>
and Expenses	

- ☐ **Motion to approve Reorganization Resolutions Number 9-24 through 18-24**

- ☐ **2024 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ☐ **Motion to approve Resolution 19-24 Plan of Risk Management**

- ☐ **Certificate of Insurance Issuance Reports (Pages 18-20)** – Included in the agenda on pages 18-20 is a copy of the certificate of issuance reports from the NJCE listing the certificates issued for the month of January. There were 16 certificates of insurance issued during the month of January.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 21-25)** – The NJCE met on January 11 and based on the Finance Committee recommendations adopted the 2024 budget. A summary report of the meeting is included in the agenda on pages 21-25. The NJCE is scheduled to hold their Reorganization Meeting on Thursday, February 22, 2024 at 9:30 AM.
- ❑ **NJCE 2024 Renewal Overview (Appendix III)** – The NJCE Underwriting Manager and NJCE Executive Director presented a 2024 Renewal Overview Webinar on February 13. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2024. Included in Appendix II of the agenda is a copy of the overview. A recording will be posted to the NJCE website.
- ❑ **Financial Fast Tracks** – The December Financial Tracks were not available and will appear in the next agenda.
- ❑ **2024 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2024. The responses were due on Wednesday, February 21, 2024. We received two responses. One from the incumbent, Bowman & Company, LLP and Holman Frenia Allison, P.C. Copies of the responses were sent to the Commissioners and Commission Attorney for review.
- ❑ **2024 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2024 Property & Casualty Assessments** – In accordance with the Commission's By Law's the Property & Casualty Assessment Bills will be e-mailed to the member entities. The first installment is due on March 15, 2024, however we are extending the due date to March 31. Future assessments will be due on May 15, 2024 and September 15, 2024.
- ❑ **2024 MEL, MRHIF & NJCE Educational Seminar (Page 26)** – The 14<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 19 and Friday April 26 from 9AM to Noon. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Attached on page 26 is more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).
- ❑ **April Meeting** – We were notified the April meeting date needs to be changed. The Fund Office will circulate some new dates for April.

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
CERTIFYING THE ELECTION OF  
CHAIRPERSON AND VICE-CHAIRPERSON**

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

ROSS G. ANGILELLA                      Chairperson

STEVEN WILLIAMS                      Vice-Chairperson

ANNA MARIE WRIGHT                      Commissioner

**BE IT FURTHER RESOLVED**, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2025 reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

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

**BE IT RESOLVED** by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2025 or until its successor has been appointed and qualified.

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

<b>RESOLUTION NO. 11-24</b>
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**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING CUSTODIAN OF COMMISSION RECORDS**

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

**BE IT FURTHER RESOLVED** that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2025 reorganization of the Commission and until their successors shall be elected and qualified.

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

<b>RESOLUTION NO. 12-24</b>
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**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

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

**BE IT FURTHER RESOLVED** that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2025 re-organization of the Commission.

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**



**RESOLUTION NO. 13-24**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN**

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

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

## CAMDEN COUNTY INSURANCE FUND COMMISSION

### 2024 CASH MANAGEMENT AND INVESTMENT POLICY

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

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

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

#### 2.) **Permissible Investments**

Investments shall be limited to the following:

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

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

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

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

3.) **Authorized Depositories**

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing

such procedures, the Treasurer, with the assistance of the claim's agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

<b>RESOLUTION NO. 14-24</b>
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**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION TREASURER**

**BE IT RESOLVED** that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, 22 Glenview Avenue, Berlin, NJ 08009, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2025 Commission Re-organization; and

**BE IT FURTHER RESOLVED** that David McPeak shall receive compensation in the amount of \$36,414 for the term serving as Treasurer to the Commission.

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

<b>RESOLUTION NO. 15-24</b>
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**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION ATTORNEY**

**BE IT RESOLVED** that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2025 Commission Reorganization.

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

<b>RESOLUTION NO. 16-24</b>
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**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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

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

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**



**RESOLUTION NO. 17-24**

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

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

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

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

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

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2024 through 2025 Commission Re-organization, and to all acts performed in all prior years thereto; and

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

<b>RESOLUTION NO. 18-24</b>
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**CAMDEN COUNTY INSURANCE COMMISSION  
AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

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

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

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

**BE IT RESOLVED** by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2024 through 2025 Commission Reorganization.

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

**ADOPTED: 2-22-24**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE-CHAIRPERSON**

# Camden County Insurance Commission

From 1/1/2024 To 2/1/2024

## Certificate of Insurance Monthly Report

older (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evidence of Insurance  I - Camden County College	Blackwood, NJ 08012	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of Insurance.	1/2/2024  #4379899	GL AU EX WC OTH
H - State of NJ, Dept of Envr  I - County of Camden, Division Of Insurance	Protection Compliance & Enforcement Bureau of Local..Mail Code 401-04B, PO Box 420 Trenton, NJ 08625	RE: CEHA2024- 029 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 CEHA2024- 029 HOLDER NAME CONTINUED: Environmental Management and Right to Know	1/5/2024  #4384978	GL AU EX WC OTH
H - State of NJ - DFD  I - County of Camden, Division Of Insurance	Attn. Chris Palmer, PO Box 716 Trenton, NJ 08625	Evidence of Insurance as respects to grants	1/5/2024  #4384985	GL AU EX WC OTH
H - The State of New Jersey  I - Camden County Municipal Utilities		Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. Evidence of insurance as respects to a grant.	1/8/2024  #4385232	GL AU EX WC OTH
H - Live Nation Worldwide, Inc.  I - Camden County College	9348 Civic Center Dr. Beverly Hills, CA 90210	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 RE: Commencement Live Nation Worldwide, Inc. and its landlord or licensor, if applicable, and each of their parents, partners, affiliates, subsidiaries, successors and assigns (collectively, the LN Parties) and their respective officers, directors, shareholders, employees, agents and representatives are Additional Insureds as respect to the operations of the named insured, its agents, employees, representatives and contractors but only with respect to liability that arises out of the acts or omissions of the named insured; and of any other person or organization for whose act or omissions the named insured is required to insure per written contract, but only to the extent of the liability assumed under such contract. As respects to commencement taking place during the current calendar year.	1/8/2024  #4385305	GL AU EX WC OTH

# Camden County Insurance Commission

From 1/1/2024 To 2/1/2024

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The State of NJ DCF/SBO  I - County of Camden, Division Of Insurance	215 Crown Point Road West Deptford, NJ 08086	Evidence of insurance as respects to State of NJ Contract # S00360	1/9/2024  #4385899	GL AU EX WC OTH
H - Borough Hall Paramus  I - Camden County College	1 W Jockish Square Paramus, NJ 07652	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of insurance with respects to a Facilitator task force meeting	1/9/2024  #4385907	GL AU EX WC OTH
H - Camden County Department of  I - County of Camden, Division Of Insurance	Events and Community Outreach 512 Lakeland Road, Suite 614 Blackwood, NJ 08012	RE: Town Hall Meeting Series Camden County Board of Commissioners Town Hall Meeting Series at the Borough of Clementon Community Center, 165 Gibbsboro Road, Clementon, NJ 08021, taking place during the current calendar year.	1/11/2024  #4386730	GL AU EX WC OTH
H - Black Horse Pike Regional School  I - Camden County College	District 580 Erial Road Blackwood, NJ 08012	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of insurance as respects the College's use of facilities (Highland High School ) during the current calendar year.	1/18/2024  #4388399	GL AU EX WC OTH
H - New Jersey Emergency Medical  I - County of Camden, Division Of Insurance	Services Task Force Support Group 107 Highland Avenue Neptune, NJ 07753	RE: Evidence of Insurance New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/18/2024  #4388821	GL AU EX WC OTH
H - American MMA & Wrestling  I - Camden County College	1041 Glassboro Road Suite E-4 Blackwood, NJ 08012	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of insurance as respects the College's use of facilities during the current calendar year.	1/19/2024  #4388980	GL AU EX WC OTH

# Camden County Insurance Commission

From 1/1/2024 To 2/1/2024

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Adventure Aquarium  I - Camden County Municipal Utilities	1 Riverside Drive Camden, NJ 08103	Camden County MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. 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.	1/23/2024  #4390280	GL AU EX WC OTH
H - Netrality Property Management  I - Camden County College	Company, LLC 401 North Broad Lessee, LLC 401 North Broad Street, Suite 210 Philadelphia, PA 19108	Evidence of insurance as respects to the Colleges colocation space at 401 N Broad Street (Netrality Datacenter).	1/29/2024  #4399946	GL AU EX WC OTH
H - Netrality Property Management  I - Camden County College	Company, LLC 401 North Broad Lessee, LLC 401 North Broad Street, Suite 210 Philadelphia, PA 19108	RE: 401 N Broad Street (Netrality Datacenter) The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the College's colocation space at 401 N Broad Street (Netrality Datacenter). Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	1/30/2024  #4400026	GL AU EX WC OTH
H - Maple Shade 25 Club  I - Camden County College	Rudderrow and Sunset Avenues Maple Shade, NJ 08052	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of insurance as respects rental of premises	1/31/2024  #4400571	GL AU EX WC OTH
H - Maple Shade 25 Club  I - Camden County College	Rudderrow and Sunset Avenues Maple Shade, NJ 08052	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 Evidence of insurance as respects rental of premises. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	1/31/2024  #4400622	GL AU EX WC OTH
<b>Total # of Holders: 16</b>				



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

**Date:** January 11, 2024  
**Memo to:** Commissioners  
Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF January 11, 2024 Report

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**Executive Directors Report:** The following items were discussed:

**Finance Sub-Committee:** The Finance Sub-Committee met three times since the budget introduction on November 17<sup>th</sup>; twice in December (Monday, December 4<sup>th</sup> and Wednesday, December 27<sup>th</sup>) and January 5<sup>th</sup> to review the Underwriting Manager's marketing results of the excess insurance program, the Executive Directors update on a surplus premium offset in lieu of a dividend and a revised budget reflecting the final changes. Agendas of all three meetings were submitted for information.

Finance Sub-Committee recommended the following items:

**Increased cyber liability limits:** Purchase additional excess limits from Great American in the amount of \$5 million excess aggregate shared by all members of the NJCE excess of primary \$5 million per member County Commission/County. This resulted in a premium increase of \$270,000 over the expiring premium and is already reflected in today's proposed budget for adoption. *All member Commissions/Counties, except for Union County which has a policy outside of the NJCE program, will have a primary cyber liability limit of \$5 million per claim/\$5 million aggregate with the incumbent Cowbell.*

**An aggregate limit on the 5% named storm property deductible:** Direct the Underwriting Manager to continue negotiations on a \$15million or \$20million aggregate option on the 5% named storm deductible. A quote obtained for a \$10million aggregate option was \$3.5million and would have exceeded the budget parameters. The Fund office will prepare a resolution for members to share in the Named Storm deductible based their respective loss, which would also allow each member to file a claim submission to FEMA for reimbursement of their respective deductible. *The Underwriting Manager will continue to pursue quotes for a capping mechanism on the 5% named storm deductible.*

Underwriting Manager noted the 2024 marketing efforts were challenging, especially with Zurich leaving the property market, however, the final structure of the property program resulted in the reduction of the NJCE property retention from \$3million to \$1million within the budget parameters.

**Property Appraisal Reimbursement Cap:** Provide reimbursement to NJCE members for property appraisals in 2024. The requirement for 2024 is to appraise locations between \$500,000 to \$1,000,000 and trending those locations appraised in 2023. *Committee recommended that reimbursements be capped at \$20,000 per member.*

**2024 Budget:** Adopt the Budget as of 12/26/23, which includes the final marketing results and a surplus premium offset in the amount of \$560,119, reflecting a reduction of \$306,841 from the introduced budget and totaling \$41,056,285 or a 12.87% increase over the 2023 annualized assessed budget. Copies of the 2024 assessments were distributed separately. *Committee recommended adoption of the 2024 budget in the amount of \$41,056,285.*

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2024 Budget totaling \$41,056,285 and certify the 2024 Assessments. In addition, the NJCE Board of Fund Commissioners unanimously approved all noted recommendations of the Finance Sub-Committee.

Once certified, the budget will be amended to show separate line items for the additional-cyber limits, the property appraisal reimbursement, the Equipment Breakdown stand-alone policy and for certificates/final expenses related to this policy. Any carryover amounts will be transferred to a contingency line to be utilized for purchase of named storm aggregate limit or will become surplus. The NJCE will absorb the difference if any of these result in a deficient and will not affect members' 2024 assessments.

**Financial Fast Track:** The November Financial Fast Track as of November 30, 2023 was submitted for review and reflected a surplus of \$11.2 million, which is inclusive of a large property claim that occurred in November. Claim activity for Fund Year 2023 will continue to be monitored and the NJCE continues to operate in a strong financial position.

**NJCE Claims Review Committee:** The Claims Review Committee did not have a need to meet prior to the Fund's meeting; however, the Board entered Closed Session to discuss an emergent property claim. Once back in open, the Board of Fund Commissioners approved a payment authorization request for file #2024317806 in the amount of \$1.3million.

**2024 Renewal Overview Webinar:** The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2024 renewal in the coming weeks.

**2024 Reorganization February Meeting:** The Fund is scheduled to meet again on Thursday, February 22, 2024, at 9:30am via Microsoft Teams to conduct the 2024 Reorganization.

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>							
<b>2024 PROPOSED BUDGET -</b> <b>SURPLUS PREMIUM OFFSET OPTION</b> <b>PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC &amp; SBLEPL Loss Pic Confidence LOW</b> <b>MID Confidence loss pics All Other</b> <b>Property Premium on REPORTED TIV for ACIC Members &amp; Camden County</b> <b>Property Premium on TRENDING TIV all other</b> <b>Equalized Premiums PR, Liab, WC</b>							
APPROPRIATIONS							
<b>I. Claims and Excess Insurance</b>							
	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
<b>Claims</b>							
1	Property	2.75Mil x 250K *	1,130,168	750K x 250K *	1,166,408	36,240	3.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,875,893	103,888	3.7%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	<b>Subtotal - Claims</b>		<b>6,396,131</b>		<b>7,122,711</b>	<b>726,580</b>	<b>11.4%</b>
10	<b>Premiums</b>						
11							
12	Property ***		9,839,977		12,247,306	2,407,329	24.5%
13	Property 150 x 110		984,077		1,166,585	182,508	18.5%
14	Terrorism		91,999		112,646	20,647	22.4%
15	XS Flood to 50		1,155,595		1,357,805	202,210	17.5%
16	Liability		5,384,600		5,911,399	526,799	9.8%
17	Excess Liability		2,660,002		2,924,313	264,311	9.9%
18	Workers Comp (Stat x 1MIL)		2,855,782		3,079,987	224,205	7.9%
19	Surplus Premium Offset		(560,119)		(550,004)	10,115	-1.8%
20							
21	<b>SubTotal Premiums</b>		<b>22,411,913</b>		<b>26,250,037</b>	<b>3,838,124</b>	<b>17.1%</b>
22	<b>Total Loss Fund</b>		<b>28,808,044</b>		<b>33,372,748</b>	<b>4,564,704</b>	<b>15.8%</b>
23							
24	<b>II. Expenses, Fees &amp; Contingency</b>						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,114	494	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,838	2,215	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	<b>Total Fund Exp &amp; Contingency</b>		<b>2,127,837</b>		<b>2,170,409</b>	<b>42,572</b>	<b>2.0%</b>
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	<b>Total Self Insured Program</b>		<b>31,038,005</b>		<b>35,645,281</b>	<b>4,607,276</b>	<b>14.8%</b>
47							
48	<b>Ancillary Coverages</b>		<b>5,336,986</b>		<b>5,411,004</b>	<b>74,018</b>	<b>1.4%</b>
49							
50	<b>Total Including Ancillary Coverages</b>		<b>36,374,991</b>		<b>41,056,285</b>	<b>4,681,294</b>	<b>12.87%</b>
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			
53	*** Includes Equipment Breakdown & Certificate fees						



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget				
APPROPRIATIONS				
I. Claims and Excess Insurance				
	ANNUALIZED ASSESSED BUDGET FY2023	PROPOSED BUDGET FY2024	Change \$	Change %
Claims				
1 Ancillary Coverages				
2 POL/EPL	1,398,730	1,566,577	167,847	12.0%
3 Crime Program	189,795	197,039	7,244	3.8%
4 Medical Malpractice	1,254,087	1,325,730	71,643	5.7%
5 Pollution Liability	296,381	222,931	(73,450)	-24.8%
6 Employed Lawyers Liability	153,412	154,469	1,057	0.7%
7 Cyber Liability	1,589,977	1,530,443	(59,534)	-3.7%
8 Aviation	92,601	99,092	6,491	7.0%
9 Marina Operators Liability	21,055	22,740	1,685	8.0%
10 Active Assailant	75,619	76,580	961	1.3%
11 Supplemental Indemnity WC	24,431	24,422	(9)	0.0%
12 Fiduciary Liab	5,633	5,327	(306)	-5.4%
13 VET Liability	377	359	(18)	-4.8%
14 Small Craft	5,125	5,638	513	10.0%
15 Volunteers Sup Indemnity	2,010	2,211	201	10.0%
16 A&H Fire Trainers	2,418	2,660	242	10.0%
17 Petty Cash Bond	250	275	25	10.0%
18 Hull & Protection Indemnity Primary	158,646	174,511	15,865	10.0%
19 Aviation & Heliport	66,439	-	(66,439)	-100.0%
15				
16 Total Ancillary Coverage	5,336,986	5,411,004	74,018	1.4%
17	*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023			
	**Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023			

<b>New Jersey Counties Excess Joint Insurance Fund</b>											
<b>Fund Year 2024 Assessment by Member</b>											
	<b>ACIC</b>	<b>BCIC</b>	<b>CCIC</b>	<b>CUIC</b>	<b>GCIC</b>	<b>HC</b>	<b>MONC</b>	<b>MCIC</b>	<b>OCIC</b>	<b>UCIC</b>	<b>Total</b>
Claims	376,943	921,441	1,518,934	308,198	934,218	466,342	471,848	719,793	688,995	715,999	7,122,711
Premiums	2,153,527	3,229,129	5,619,420	1,386,443	2,891,073	1,890,165	1,944,418	2,482,808	2,825,831	1,827,223	26,250,037
Expenses, Fee & Contingency	159,846	246,708	465,875	94,749	188,524	164,386	112,000	256,069	248,634	233,618	2,170,409
Total Self-Insured Program	2,690,316	4,397,278	7,604,229	1,789,390	4,013,815	2,623,017	2,528,266	3,458,670	3,763,460	2,776,840	35,645,281
Total Ancilliary Coverages	731,847	357,088	876,145	403,094	1,328,145	179,405	194,290	459,238	384,408	497,344	5,411,004
<b>Total Fund Disbursements</b>	<b>3,422,163</b>	<b>4,754,366</b>	<b>8,480,374</b>	<b>2,192,484</b>	<b>5,341,960</b>	<b>2,802,422</b>	<b>2,722,556</b>	<b>3,917,908</b>	<b>4,147,868</b>	<b>3,274,184</b>	<b>41,056,285</b>



## AVAILABLE ONLINE AT NO COST TO MEMBERS

### SAVE THE DATES

## 14th Annual MEL, MRHIF & NJCE Educational Seminar

**FRIDAY, APRIL 19 ▶ 9:00 AM – NOON**  
**FRIDAY, APRIL 26 ▶ 9:00 AM – NOON**

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

The seminar is expected to be eligible for the following continuing education credits:

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

### TO REGISTER

Visit [njmel.org](http://njmel.org) or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

### AGENDA

#### FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

#### FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

### THE POWER OF COLLABORATION

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**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 20-24**

**FEBRUARY 2024**

**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 2024**

<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b>Comment</b>	<b>Invoice Amount</b>
W02240			
W02240	NEW JERSEY COUNTIES EXCESS JIF	NJCE 1ST INSTALL 2024	5,088,224.40
			<b>5,088,224.40</b>
		<b>Total Payments FY 2024</b>	<b>5,088,224.40</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$5,088,224.40</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. 21-24**

**FEBRUARY 2024**

**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>
001248			
001248	BOOZ ALLEN HAMILTON INC	HOSTED DATA STORE PROS OFFICE 12/23	43.12
			<b>43.12</b>
001249			
001249	CIPRIANI & WERNER PC	SUBROGATION 12/23 INV 688948	175.00
001249	CIPRIANI & WERNER PC	CYBER SER. PROS. OFFICE 10/23 676881	4,285.00
001249	CIPRIANI & WERNER PC	CYBER SERVICE PROS.OFFICE 8/23-663144	1,040.00
001249	CIPRIANI & WERNER PC	CYBER SERVICE PROS. OFFICE 9-23-669899	970.00
			<b>6,470.00</b>
001250			
001250	BROWN & CONNERY, LLP	LEGAL -B. PATTI INV 331527 THRU 12/31/23	242.00
			<b>242.00</b>
001251			
001251	PERMA RISK MANAGEMENT SERVICES	2023 AATRIX 1099 FILING	18.20
			<b>18.20</b>
001252			
001252	SPARK CREATIVE GROUP LLC	WEBSITE UPDATES 12/23 INV 5423	125.00
			<b>125.00</b>
		<b>Total Payments FY 2023</b>	<b>6,898.32</b>

**FUND YEAR 2024**

<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b>Comment</b>	<b>Invoice Amount</b>
001253			
001253	COMPSERVICES, INC.	MANAGED CARE-PD 02/24	4,694.35
001253	COMPSERVICES, INC.	MANAGED CARE FEE 02/24	7,805.65
			<b>12,500.00</b>
001254			
001254	COMPSERVICES, INC.	ADMIN FEE FOR WC 02/24	21,738.21
001254	COMPSERVICES, INC.	CLAIMS ADMIN FEE-PD 02/24	13,073.46
			<b>34,811.67</b>
001255			
001255	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/24	16,423.16
001255	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/24	5.47
001255	PERMA RISK MANAGEMENT SERVICES	ADD. FEE FOR CAMDEN COLLEGE 02/24	1,333.00
			<b>17,761.63</b>
001256			
001256	DAVID MCPEAK	TREASURER POSTAGE 02/24	192.73
001256	DAVID MCPEAK	TREASURER FEE 02/24	2,975.00
			<b>3,167.73</b>

001257			
001257	SG RISK, LLC	ACTUARY- CCIC-PD INV 15419 02/24	416.59
001257	SG RISK, LLC	ACTUARY INV 15491 02/24	240.91
			<b>657.50</b>
001258			
001258	GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 6174445 9783088 1/31/24	125.62
001258	GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 6174445 9783292 1/31/24	51.00
001258	GANNETT NEW YORK-NJ LOCALIQ	A# 1122468 INV 6175587 9682474 1/4/24	55.37
			<b>231.99</b>

**Total Payments FY 2024** **69,130.52**

**TOTAL PAYMENTS ALL FUND  
YEARS** **\$76,028.84**


\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_ Dated:\_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_ Treasurer

			<b>MEDICAL SAVINGS REPORT BY MONTH</b>						
			<b>CAMDEN COUNTY INSURANCE COMMISSION</b>						
<b>2024</b>									
<b>Month</b>	<b>Provider Billed Amount</b>	<b>Usual Customary Rate (UCR)80th percentile</b>	<b>Paid Amount</b>	<b>Gross Savings</b>	<b>% of Savings</b>	<b>ACS Network Fee</b>	<b>Net Savings</b>	<b>Network Utilization</b>	<b>Bills Received</b>
January	\$322,260.00	\$296,758.00	\$140,424.00	\$181,836.00	56.42%	\$12,500.00	\$169,336.00	97.00%	283
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>Total</b>	\$322,260.00	\$296,758.00	\$140,424.00	\$181,836.00	56.42%	\$12,500.00	\$169,336.00	97.00%	283

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** February 13, 2024

**DATE OF MEETING:** February 22, 2024

---

### CCIC SERVICE TEAM

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

January - February 2024

### RISK CONTROL ACTIVITIES

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

- **January 17:** Attended the CCIC Safety Committee meeting.
- **January 25:** Attended the CCIC meeting.
- **January 29:** Attended the CCMUA Safety Committee meeting.
- **February 6:** Attended the CCIC Claims Committee meeting.

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

- **February 21:** Plan to attend the CCIC Safety Committee meeting.
- **February 22:** 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: Snowstorm Operations Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Lithium-Ion Batteries Hazards & Best Practices – January 24.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Injuries & Illnesses for Fire and EMS – January 31.
- NJCE JIF - JAM SD Message: Manual on Uniform Traffic Control Devices 11th Edition (2024 Annual NJ Work Zone Safety Conference) – February 5.
- NJCE JIF: Safety Recalls Alert – Husqvarna Grass Trimmers – February 13.

## NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(February thru April 2024 Live Training Schedules and Registration Links are attached).*

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

## NJCE LEADERSHIP ACADEMY

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

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

- June 1 - 22, 2024 (Start Date: July 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 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 Training 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> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

**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.**

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

DATE	TRAINING TOPIC	TIME
2/12/24	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
2/12/24	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
2/12/24	<a href="#">Indoor Air Quality Designated Person Training</a>	1:00 - 2:00 pm
2/13/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
2/13/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/13/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/14/24	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
2/14/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/15/24	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/15/24	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/15/24	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/20/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/20/24	<a href="#">Introduction to Communication Skills</a>	9:00 - 11:00 am
2/20/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/20/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/21/24	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/21/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/22/24	<a href="#">Housing Authority Sensibility</a>	8:30 - 12:00 pm
2/22/24	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/22/24	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/23/24	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
2/23/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/23/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/23/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/26/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm

2/26/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/27/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/24	<a href="#">Microlearning Theory and Practice</a>	8:30 - 10:30 am
2/28/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/29/24	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/29/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/1/24	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/1/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/1/24	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/4/24	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/4/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/5/24	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:30 am
3/5/24	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/5/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/6/24	<a href="#">CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program</a>	9:00 - 10:30 am
3/6/24	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
3/6/24	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/7/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
3/7/24	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/8/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
3/8/24	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/11/24	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/11/24	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/11/24	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/12/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/12/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/13/24	<a href="#">MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Cape May)*</a>	8:30 - 12:30 pm
3/13/24	<a href="#">MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May)*</a>	8:30 - 12:30 pm
3/13/24	<a href="#">MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Cape May)*</a>	8:30 - 12:30 pm
3/13/24	<a href="#">MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Cape May)*</a>	8:30 - 11:30 am
3/13/24	<a href="#">Bloodborne Pathogens</a>	2:00 – 3:00 pm
3/14/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/15/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
3/15/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/18/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/18/24	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
3/18/24	<a href="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
3/19/24	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/19/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
3/19/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/24	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/20/24	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:30 - 11:30 am

3/20/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
3/21/24	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
3/21/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/22/24	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/25/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/26/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Middlesex)*</a>	9:00 - 11:00 am
3/26 – 3/27/24	<a href="#">NJCE: Leadership Skills for Supervisors Workshop – 2 DAY (Ocean County) *</a>	9:00 - 3:30 pm
3/26/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/26/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
3/27/24	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/24	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/28/24	<a href="#">Special Event Management</a>	1:00 - 3:00 pm
4/2/24	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/2/24	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/2/24	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/2/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/3/24	<a href="#">MSI-NJCE Expo 2024: Excavation, Trenching, and Shoring (Morris)*</a>	8:30 - 12:30 pm
4/3/24	<a href="#">MSI-NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Morris)*</a>	8:30 - 12:30 pm
4/3/24	<a href="#">MSI-NJCE Expo 2024: Flagger and Work Zone Safety (Morris)*</a>	8:30 - 12:30 pm
4/3/24	<a href="#">MSI-NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Morris)*</a>	8:30 - 11:30 am
4/4/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/4/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/4/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/5/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/5/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/8/24	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/8/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/8/24	<a href="#">Personal Protective Equipment</a>	8:00 - 10:00 am
4/9/24	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/9/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/9/24	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
4/10/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
4/10/24	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
4/11/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/11/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/11/24	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/12/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/12/24	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
4/12/24	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/15/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/24	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am

4/16/24	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/24	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/24	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
4/16/24	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	1:00 - 3:00 pm
4/17/24	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
4/17/24	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/24	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/18/24	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/18/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/19/24	<a href="#">Dealing with Difficult People</a>	1:00 - 2:30 pm
4/19/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
4/22/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/22/24	<a href="#">Mower Safety</a>	8:30 - 9:30 am
4/23/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/23/24	<a href="#">Introduction to Management Skills</a>	1:00 - 3:00 pm
4/23/24	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/25/24	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/24	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/26/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/26/24	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/29/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/29/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
4/30/24	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/30/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm

#### **Zoom Safety Training Guidelines:**

***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.*** To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

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

#### **Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.

- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
  - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [\*NJCE Live Virtual Training Group Sign in Sheet\*](#)

**RESOLUTION NO. 22-24**

**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: 3123, 2693, 4433, 4024, 1291, 4228, 3849, 1418, 1278, 4475  
4368, 2154, 4226, 2433, 4124, 3937 & 0308**

**PERSONNEL:**

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

**ADOPTED: February 22, 2024**

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**CHAIRMAN**

**ATTEST:**

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**VICE-CHAIRMAN**



**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 23-24**

**FEBRUARY 2024**

**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 2024**

<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b>Comment</b>	<b>Invoice Amount</b>
001259			
001259	MARTIN, GUNN, & MARTIN, P.A	SETTLEMENT- D RODRIGUEZ- CAM-L-2929-20	108,767.10
			<b>108,767.10</b>
001260			
001260	DENISE RODRIGUEZ	SETTLEMENT- D RODRIGUEZ- CAM-L-2929-20	141,232.90
			<b>141,232.90</b>
<b>Total Payments FY 2024</b>			<b>250,000.00</b>

**TOTAL PAYMENTS ALL FUND  
YEARS                      \$250,000.00**

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above  
claims.

\_\_\_\_\_  
Treasurer

# **APPENDIX I**

## *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 25, 2024  
VIRTUAL MEETING  
10:30 AM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Linda Tinsley-Page</b> <b>Stephen Andrick</b> <b>Paulette Kelly</b> <b>Monica Coleman</b> <b>Tracy Ware</b> <b>Gladys Driggins</b>
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Qual Lynx

PERMA  
**Jennifer Conicella**  
**Shai McLeod**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney

Treasurer	<b>David McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group
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**ALSO PRESENT:**

Stephanie Madden, Esq., Camden County MUA  
Edward Hill, Esq., Camden County BOSS  
Elaine Flacco, Camden County College  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 13, 2023**

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF DECEMBER 13, 2023**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on January 17 and the next meeting was scheduled for February 21. Mr. Prince hopes to have the PEOSH citations for the last quarter so they can discuss. Mr. Prince advised he planned to conduct Loss Control Visits to the playgrounds within the Newton Lake Park area on January 29. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee did meet previously and we would review the PARS and SARS in closed session. Ms. Conicella reviewed the 2024 Claims Committee Schedule which was included in the agenda. Ms. Conicella concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR:** Executive Director thanked Commissioner Williams and said he wanted to discuss the Claims Committee Schedule. Executive Director said November 5 was Election Day and that meeting would be rescheduled. In response to Executive Director's inquiry about June 5, Commissioner Williams said that meeting should be rescheduled also.

**2024 PROPERTY & CASUALTY BUDGET INTRODUCTION:** Executive Director advised the 2024 Property & Casualty Budget was introduced at the December 13 meeting. Executive Director reported in accordance with regulations, the budget was advertised in the Commission's official newspaper. Executive Director said today was the Public Hearing for the budget and referred to a copy of the budget in the amount of \$21,008,127 which was included in the agenda and noted the assessments were also included. Executive Director said the assessment payments were due on 3/15/24, 5/15/24 and 9/15/24.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2024 PROPERTY & CASUALTY BUDGET**

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

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO APPROVE RESOLUTION 1-24 ADOPTING THE FUND'S 2024 BUDGET AS PRESENTED & CERTIFY THE 2024 ASSESSMENTS**

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

**EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS:** Executive Director reported the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2024 for the Camden County Police Department were included in the agenda. Executive Director referred to Resolution 2-24 awarding the Purchase of Excess Insurances for the Department and requested a motion Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 2-24 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT**

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

**MEETING DATES FOR 2024:** Executive Director referred to a copy of Resolution 3-24, Fixing Public Meeting dates for Year 2024 which was included in the agenda. Executive Director advised there would be no meetings in August and November.

**MOTION TO ADOPT RESOLUTION 3-24, FIXING PUBLIC MEETING DATES FOR YEAR 2024**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 3 certificates of insurance issued during the month of December. Executive Director asked if there were any questions and requested a motion to approve the reports.

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

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) –** Executive Director advised the NJCE Finance Sub-Committee met several times since the budget introduction, December 4, December 27 and January 5. Executive Director said the NJCE held a special meeting on January 11 and adopted the 2024 Budget. Executive Director provided a verbal update noting Underwriting Manager was able to negotiate a buy down in the property retention from \$3 million to \$1 million. Executive Director advised the NJCE was scheduled to meet again on Thursday, February 22, 2024, at 9:30 AM via Microsoft Teams to conduct the 2024 Reorganization.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director advised as of November 30, 2023, there was a surplus of \$27,258,524. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$2,955,552 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$43,978,249.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the Financial Fast Track was included in the agenda. As of November 30, 2023, the Fund had a surplus of \$11,246,188. 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 \$32,396,522.

**AUDITOR & ACTUARY CONTRACTS:** Executive Director reported the Auditor’s contract would expire on February 28, 2024. Executive Director said the Fund Office would request quotes and the responses would be available for discussion and approval at the February meeting. Executive Director noted the actuary contract expired in April and the Fund Office would request quotes in March. Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Commissioner Williams referred to Resolution 4-24, January Bills List which was included in the agenda and requested a motion to approve. Mr. McPeak said he did not have anything else to report and noted the Treasurer Reports were included in the agenda.

#### **MOTION TO APPROVE RESOLUTION 4-24 JANUARY BILLS LIST**

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

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

**CLAIMS SERVICE - AMERI-HEALTH:** Ms. Ware reported the Medical Savings Report for the month of December was included in the agenda. Mr. Ware reviewed the figures for December and advised they received 356 bills, and the billed amount was \$293,497. Ms. Ware advised the paid amount was \$165,045 with gross savings of \$128,452. Ms. Ware said the net savings was \$115,952. Ms. Ware advised the network penetration was 98%. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the December through January All Risk Control Activity Report was included in the agenda. The training opportunities through March 28 and numerous video briefings have been added to njce.org. The Leadership Academy registration period will open June 1<sup>st</sup> to June 22<sup>nd</sup>. Mr. Prince advised the Munich RE safety grant is available again for 2024 and has increased from last year to \$60,000 split between ten members. A letter will be distributed separately outlining the program.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

#### **MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Commissioner Williams read Resolution 5-24 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 5-24 FOR CLOSED SESSION**

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

A breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

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

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

**MOTION TO APPROVE THE FOLLOWING PARS/SARS**

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
4117	\$ 36,526.59	PAR
4117	\$ 15,029.28	SAR
4444	\$ 88,057.10	PAR
2273	\$ 13,000.00	PAR
2275	\$ 51,969.99	PAR
2275	\$ 22,500.00	SAR
770	\$ 267,437.10	PAR
1407	\$ 75,908.80	PAR
4415	\$ 75,000.80	PAR
4144	\$ 57,882.55	PAR
4144	\$ 16,540.16	SAR
1865	\$ 17,862.91	PAR
4150	\$ 9,388.00	PAR

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

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:04AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary



## **APPENDIX II**

### ***2024 PLAN OF RISK MANAGEMENT***

## **RESOLUTION NO. 19-24**

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

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2024 the 2024 Plan of Risk Management shall be:

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

- a.) Workers' Compensation limits.
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000
    - CCPD: \$10,000,000
  - USL&H: Included
  - Harbor Marine/Jones Act: Included
- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
  - \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
    - CCPD:
      - Law Enforcement/General Liability: \$20,000,000 each/aggregate
      - Automobile Liability: \$14,500,000 each
    - Subsidence: \$750,000
    - Owned Watercraft 35' in length or less: \$750,000
    - Garage Liability: \$750,000
    - Personal Injury Protection (PIP): \$250,000
    - Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
- d.) Public Officials/School Board Legal/Employment Practices Liability
  - \$10,000,000 each claim / aggregate
    - Camden County Health Services: \$1,000,000 each claim / aggregate
    - Camden County College – Sexual Abuse/Molestation: \$1,000,000
  - Retentions:
    - Camden County: \$250,000
    - Camden County College:
      - SBL: \$25,000
      - EPL: \$50,000

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

e.) Property/Equipment Breakdown

- a. All Risk: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
  - i. Flood, High Hazard: \$75,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
  - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

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

- Camden County Health Services - \$250,000 Property and \$1,000 Auto Physical Damage
- Camden County Pollution Control Finance Authority - \$5,000 Property and \$1,000 Auto Physical Damage
- Camden County Improvement Authority - \$2,500
- Camden County Department of Police Services - \$0 Property, Auto Physical Damage and Equipment Breakdown Effective 4/8/13
- Equipment Breakdown: \$50,000
- Flood, SFHA:
  - Building: Max available NFIP Limit (\$500,000)
  - Contents: Max available NFIP Limit (\$500,000)
  - Time Element: \$500,000
- Named Storm
  - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
  - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
  - Minimum Deductible: \$500,000 per occurrence
- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

f.) Crime

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000
- Camden County Municipal Utility Authority - \$1,000,000
- Camden County Board of Social Services - \$1,000,000

- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

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

g.) Pollution Liability

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

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

h.) Medical Professional General Liability/Excess Medical Professional

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

i.) Employed Lawyers Professional Liability

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

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

k.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property  
Damage Liability
  - Medical Expenses: \$5,000
  - Rotor Wing: \$5,000,000

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

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

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
  - a. CCPD: \$2,000,000
- b.) Liability (all coverages) - \$250,000 CSL
  - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
  - Personal Injury Protection - \$250,000 CSL
  - CCPD: \$2,000,000
    - Auto Liability: \$2,000,000
- c.) Public Officials Liability/School Board Legal/Employment Practices  
Liability
  - a. All Other: \$0
  - b. CCPD: \$250,000
  - c. CCMUA: \$75,000 x \$25,000
  - d. CCBoss: \$85,000 x \$15,000
  - e. CCIA: \$15,000 x \$10,000

- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
  - a. CCPD Breakdown: \$100,000
  - b. CCPD Named Storm: 5%/5%/\$500,000 minimum.
  - c. Flood, SFHA: \$500,000
  - d. Equipment Breakdown: \$50,000 excess of \$50,000
- e.) Crime
  - a. All Other: \$0
  - b. CCPD: \$50,000
- f.) Pollution Liability
  - a. All Other: \$0
  - b. CCPD: \$25,000
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability
  - a. All Other: \$0
  - b. CCPD: \$100,000/12 Hours/\$10,000
- j.) Non Owned Aircraft – None

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.



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

the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through it's contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

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

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

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

a.) Not applicable at this time.

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

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

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

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

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

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

Adopted by the Governing Body this 22 day of February, 2024.  
Camden County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Secretary

## **APPENDIX III**

### *2024 RENEWAL OVERVIEW*

# 2024



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## Renewal Overview

January 13, 2024

# Premium Analysis

Coverage	Projected (August)		Actual (January)		
	Pricing	Rate Delta	Pricing	Rate Delta	Enhancements
Excess Liability	\$ 5,911,400	10%	\$ 5,665,500	3%	
Excess Liability (\$10m x \$10m)	\$ 2,926,000	10%	\$ 2,575,000	-8%	
Workers' Compensation & Employer's Liability	\$ 3,080,642	5%	\$ 3,039,927	4%	
Public Officials Liability & Employment Practices Liability	\$ 1,468,668	5%	\$ 1,448,529	4%	
Crime	\$ 194,395	5%	\$ 200,586	8%	
Medical Professional & General Liability	\$ 635,800	10%	\$ 605,000	4%	
Excess Medical Professional & General Liability (\$10m x \$1m)	\$ 401,100	5%	\$ 400,000	4%	
Excess Medical Professional & General Liability (\$10m x \$11m)	\$ 323,265	5%	\$ 316,542	3%	
Employed Lawyers	\$ 160,034	5%	\$ 154,470	5%	
Non-Owned Aircraft Liability	\$ 49,092	5%	\$ 51,431	10%	
Cyber Primary	\$ 1,132,845	5%	\$ 1,200,000	11%	Per occurrence limit increased to \$5M all members
Cyber Excess	\$ 348,840	2%	\$ 650,000	71%	Limit increased from \$2M to \$5M
Aviation - Monmouth	\$ 45,471	5%	\$ 47,661	11%	
Marina Operators - Monmouth	\$ 22,524	5%	\$ 22,290	4%	
Property - Monmouth	\$ 963,978	10%	\$ 921,451	10%	
Underground Storage Tank - Monmouth	\$ 16,376	5%	\$ 16,746	7%	
Fiduciary - Monmouth	\$ 5,915	5%	\$ 5,060	-6%	
Property - \$260m & Equipment Breakdown - \$100M	\$ 12,987,369	10%	\$ 12,723,115	6%	Reduced property retention from \$3M to \$1M
Terrorism	\$ 112,815	10%	\$ 112,815	10%	
Active Assailant	\$ 78,750	10%	\$ 75,000	9%	
Travel Accident - BCIT & BCSSSD	\$ 25,653	5%	\$ 24,422	4%	
<b>Subtotal</b>	<b>\$ 30,890,929</b>	<b>11.9%</b>	<b>\$ 30,255,545</b>	<b>5.2%</b>	
Underwriting Manager Fee	\$ 492,109	2%	\$ 492,109	2%	
<b>GRAND TOTAL</b>	<b>\$ 31,383,039</b>	<b>11.9%</b>	<b>\$ 30,747,655</b>	<b>5.2%</b>	

# Coverage Updates

## Property

### Overview

- With Zurich's further decrease in insuring medium- and high-hazard natural catastrophe prone risks, it had decided to leave the NJCE property program, which we were well prepared for entering the 2024 renewal cycle.
- A restructuring of our program allowed us to garner significant capacity and competition in the marketplace.
- Renewal program details:
  - Lexington (AIG) is now leading our program and we are utilizing a modified version of its policy
  - Maintained the \$260m loss limit
  - Reduced the AOP retention from \$3M to \$1M
- In large layered and quota share programs, it makes more sense to place the Equipment Breakdown separately, for which we have placed it with Chubb:
  - \$100m loss limit (Property Damage & Business Income)
- Terrorism remains placed separately with Ironshore & Lloyds of London



# Coverage Updates

## Property

### Structure – 1/2

Incumbent
New Capacity

<b>\$260,000,000</b> All Risk Including NWS, EQ	Carrier Share  Limit	Mitsui 33.33% of \$150M x \$110M  \$50,000,000				Aspen 1.78% of \$150M x \$110M  \$2,670,000	<u>TAL</u> Lloyds of London 3% of \$150M x \$110M  \$4,500,000	<u>New Ark</u> Lloyds of London 2% of \$150M x \$110M  \$3,000,000
<b>\$110,000,000</b> All Risk Including NWS, Flood, EQ	Carrier Share  Limit	Canopius 10% of \$60M x \$50M  \$6,000,000	WRB Specialty 8.33% of \$60M x \$50M  \$5,000,000	AUW Lloyds of London 2% of \$60M x \$50M  \$1,200,000	Alcor (BM) 4.5% of \$60M x \$50M  \$2,700,000	Westfield 5% of \$60M x \$50M  \$3,000,000	RSUI 10% of \$60M x \$50M  \$6,000,000	RiskSmith 5% of \$60M x \$50M  \$3,000,000
<b>\$50,000,000</b> All Risk Including NWS, Flood, EQ	Carrier Share  Limit	SRU 12% of \$50M x \$25M  \$3,000,000		RiskSmith 6.667% of \$50M x \$25M  \$1,666,750	Markel 10% of \$50M x \$25M  \$2,500,000	Fidelis 10% of \$50M x \$25M  \$2,500,000		NEW ARK Lloyds of London 3% of \$50M x \$25M  \$750,000
<b>\$25,000,000</b> All Risk Including NWS, Flood, EQ	Carrier Share  Limit	Lexington 10% of Primary \$25M  \$2,500,000	STARR SLIC 6.667% of Primary \$25M  \$1,666,750	Westchester 10% of Primary \$25M  \$2,500,000		Fidelis 5% of Primary \$25M  \$1,250,000	SRU (National Fire and Marine) 10% of Primary \$25M  \$2,500,000	

# Coverage Updates

## Property

Structure – 2/2

Incumbent
New Capacity

<div>\$260,000,000</div> <div>All Risk Including NWS, EQ</div>	<div>Carrier</div> <div>Share</div> <div>Limit</div>	<div>Velocity</div> <div>13.33% of \$150M x \$110M</div> <div>\$20,000,000</div>		<div>STARR SLIC</div> <div>23.33% of \$150M x \$110M</div> <div>\$35,000,000</div>			<div>Fidelis</div> <div>23.22% of \$150M x \$110M</div> <div>\$34,830,000</div>			
<div>\$110,000,000</div> <div>All Risk Including NWS, Flood, EQ</div>	<div>Carrier</div> <div>Share</div> <div>Limit</div>	<div>Ironshore</div> <div>4.167% of \$60M x \$50M</div> <div>\$2,500,000</div>	<div>Kinsale</div> <div>8.33% of \$60M x \$50M</div> <div>\$5,000,000</div>	<div>Axis</div> <div>8.33% of \$60M x \$50M</div> <div>\$5,000,000</div>	<div>Fidelis</div> <div>18.1003% of \$60M x \$50M</div> <div>\$10,860,200</div>	<div>ARK</div> <div>Lloyds of London</div> <div>3% of \$60M x \$50M</div> <div>\$1,800,000</div>				
<div>\$50,000,000</div> <div>All Risk Including NWS, Flood, EQ</div>	<div>Carrier</div> <div>Share</div> <div>Limit</div>									
<div>\$25,000,000</div> <div>All Risk Including NWS, Flood, EQ</div>	<div>Carrier</div> <div>Share</div> <div>Limit</div>									
<div>Deductibles:</div>		<div>\$1M per occurrence / 5% Min \$1M NWS / \$500k-\$500k-\$100k High Hazard Flood - \$10M max</div>								

# Coverage Updates

## Liability

### Coverage Changes

- No changes in \$10M x \$1.5M with Munich
- Munich Re Safety Grant increased to \$60K
- \$10M x 11.5M layer is now a quota share of the following carriers:
  - Old Republic (35%)
  - Berkley (40%)
  - Bowhead (25%)

# Coverage Updates

## Liability Claims Development

### Claims Development Summary

- ✓ Claims count is quite stable, with normalized development.
- ✓ The cost per claim and mean has drastically increased over past ten years.
- ✓ The incurred development in the first three years of a claim has also drastically increased in the past 10 years.
- ✓ The frequency of large claims over \$300k is not increasing over past 10 years, although these take at least 3-5 years to develop so there may be a lag.

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.

# Coverage Updates

## Workers' Compensation

### Coverage Changes

- Presumptive retention increased to \$2M as part of the multi-year post covid-19 agreement.

# Coverage Updates

## Public Officials & Employment Practices

### Coverage Changes

- No changes

# Coverage Updates

## Cyber

### Coverage Changes

- Primary per occurrence limits increased to \$5M for all members.
- Excess aggregate limit increased from \$2M x \$5M to \$5M x \$5M

### Expiring Primary Per Occurrence Limits:

Commission	Total Limit	Retention
Atlantic	\$3M	\$250K
Burlington	\$2M	\$250K
Camden	\$4M	\$250K
Cumberland	\$5M	\$250K
Gloucester	\$5M	\$250K
Hudson	\$3M	\$250K
Mercer	\$3M	\$250K
Monmouth	\$2M	\$250K
Ocean	\$2M	\$250K

# Coverage Updates

## Other Coverages

- Active Assailant
- Aviation & Non-Owned Air
- Crime
- Employed Lawyers
- Fiduciary
- Marina Operators
- Medical Professional & General Liability
- Non-Owned Aircraft Liability
- Travel Accident
- Underground Storage Tank



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