

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JULY 25, 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 *July 25, 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: July 25, 2024
10:30 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** June 27, 2024 Open Minutes.....**Appendix I**
June 27, 2024 Closed Minutes **sent via e-mail**

- CORRESPONDENCE – NONE**

- COMMITTEE REPORTS**
 - Safety Committee:** **Verbal**
 - Claims Committee:** **Verbal**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....**Pages 2-12**

- TREASURER – David McPeak**
 - Resolution **49-24** July Bills List **Pages 13-14**
 - Treasurer Reports **Pages 15-16**

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

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings Report - 2024**Page 17**
 - Medical Savings Report - 2023.....**Page 18**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 19-25**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS/SARS**
 - Resolution **50-24** Closed Session**Page 26**
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- NEXT SCHEDULED MEETING: Thursday, September 26, 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: June 27, 2024

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

Certificate of Insurance Issuance Report (Page 3) – Included in the agenda on page 3 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were 7 certificates of insurance issued during the month of June.

Motion to approve the Certificate of Insurance Report

New Jersey Counties Excess Joint Insurance Fund (Pages 4-6) - The NJCE met on Thursday, June 27, 2024. A summary report of the meeting is included in the agenda on pages 4-6. The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 am.

CCIC Financial Fast Track (Pages 7-9) – Included in the agenda on pages 7-9 is a copy of the Financial Fast Track Report as of **May 31, 2024**. The report indicates the Commission has a surplus of **\$27,992,572**. Line 11 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is **\$2,364,553**. The total cash amount is **\$47,405,542**.

NJCE Property and Casualty Financial Fast Track (Pages 10-12) - Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2024** there is a statutory surplus of **\$8,307,927**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$27,195,567**.

Property Appraisals – AssetWorks completed the fieldwork on the property appraisals and the valuation report will follow which takes a couple of weeks.

2025 Renewal – Underwriting Data Collection – The Underwriting Team will be sending out a memorandum highlighting the 2025 renewal. Applications for Optional Ancillary Coverages will be completed again online via Broker Buddha. An e-mail will be sent out on the application process to identified renewal users.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

August Commission Meeting – As a reminder, the Commission is not scheduled to meet in August. The Commission previously passed Resolution 18-24 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next regular meeting is scheduled for Thursday, September 26, 2024, at 10:30 AM.

Camden County Insurance Commission

From 6/1/2024 To 7/1/2024

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rutgers University Events Office I - County of Camden, Division Of Insurance	25 North Fifth Street 2nd Floor Camden, NJ 08102	RE: Election Day Rutgers, The State University of New Jersey are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Election Days on June 4, 2024 and November 5, 2024.	6/3/2024 #4679523	GL AU EX WC OTH
H - Gloucester Township Board of I - County of Camden, Division Of Insurance	Education 17 Erial Road Blackwood, NJ 08012	Evidence of insurance as respects to Vaccine clinic for Back to School Vaccines. Charles W. Lewis middle school parking lot at 875 Erial Road, Blackwood, NJ 08012.	6/10/2024 #4688081	GL AU EX WC OTH
H - Board of Education of the I - County of Camden, Division Of Insurance	Borough of Clementon 4 Audubon Avenue Clementon, NJ 08021	RE: Use of Premises for Vaccines Clinics The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect use of Board of Education's premises for Vaccine Clinics throughout the current calendar year.	6/13/2024 #4690427	GL AU EX WC OTH
H - County of Camden I - County of Camden, Division Of Insurance	Division Of Insurance County Courthouse 520 Market St, 9th Fl Camden, NJ 08102	Evidence of Insurance as respects the Special Child Health Case Management Services Grant	6/21/2024 #4693036	GL AU EX WC OTH
H - Winslow Township I - County of Camden, Division Of Insurance	125 South Route 73 Braddock, NJ 08037	RE: Use of Premises Evidence of Insurance with respect to County co-sponsored events at Peter Volpa Park, 569 Sickler Avenue, Sicklerville, NJ during the current calendar year.	6/21/2024 #4693429	GL AU EX WC OTH
H - Winslow Township I - County of Camden, Division Of Insurance	125 South Route 73 Braddock, NJ 08037	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 RE: Use of Premises Evidence of Insurance with respect to County co-sponsored events at Peter Volpa Park, 569 Sickler Avenue, Sicklerville, NJ during the current calendar year.	6/21/2024 #4693430	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: CEHA Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the CEHA grant. HOLDER NAME CONTINUED: Environmental Management and Right to Know	6/28/2024 #4737284	GL AU EX WC OTH
Total # of Holders: 7				



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: June 27, 2024
Memo to: Commissioners
Camden County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2023 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported an Operating Income Loss of \$4.1 million, which was primarily due to several large excess property losses since the NJCE had a \$3 million retention due to hard property market conditions; however, the Total Net Position of the Fund as of year-end was \$10.6 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state’s regulatory agencies.

Financial Fast Track: Submitted for information was the Financial Fast Track as of April 31, 2024, which reflected a statutory surplus of \$8.1 million and a total cash position of \$26.3 million.

Chubb: Effective January 1, 2024, the NJCE entered into a policy with Chubb to provide Equipment Breakdown coverage. Representatives from Chubb were in attendance and provided a summary of services to be provided to NJCE members.

Finance Sub-Committee: The Sub-Committee met on Tuesday, June 18, 2024; minutes of the meeting were submitted for information and the following discussion points were highlighted:

Named Storm Deductible: Committee reviewed Underwriting Manager quotes for a \$15 million or \$20 million aggregate, which were both well above the budget. Underwriting Manager will obtain new quotes as part of the 2025 renewal, which may result in better pricing. Since the Named Storm deductible is a member entity deductible the Committee discussed the idea of an NJCE advanced payment program. This was tabled as the Committee felt more analysis was needed including discussions with FEMA/State of NJ on how their program would respond.

Technology Errors & Omissions: The Underwriting Manager discussed one area of potential exposure is with shared services contracts where the County is providing IT related services to a 3rd party (municipality, County affiliate, etc.). Technology Errors and Omissions insurance is a specialized form of coverage designed to protect an entity providing IT related services to another entity from financial losses. The Committee decided it would be best for the Underwriting Manager to develop and distribute a survey to determine the need for this coverage.

Professional Services:

TPA Services: Fund Office received correspondence from AmeriHealth regarding a pending agreement between CompServices inc. t/a AmeriHealth and CRC/Independence Health Group to purchase the TPA business offered through AmeriHealth Casualty Services. Fund Attorney provided a verbal update in closed session; no action was taken during open session.

Professional Services Agreements: Executive Director reported that the contracts for Executive Director, Underwriting Manager and Safety Director expire February 2025 and that NJCE Fund Attorney and QPA will start the process in the Fall timeframe. The Claims Administrator and Managed Care services expire September 2026.

BCIC Educator's Legal Liability Coverage Amendment: Burlington County Insurance Commission required an endorsement to extend coverage for due process claims including administrative hearings, Individualized Educational Plan (IEP) etc. under the Educators Legal Liability coverage for certain member entities. The coverage is self-contained within the BCIC retention; however, the addition of coverage requires amending the BCIC Educators' Legal Liability policy to include the necessary endorsement to extend coverage. The Board of Fund Commissioners authorized the BCIC coverage endorsement effective June 1, 2024.

NJ Cyber JIF: With approval of the Board, the NJCE Executive Director reissued a membership consideration request at the Cyber JIF's May 14th meeting. The matter was discussed by the NJ Cyber JIF Operations Committee on June 24th; their recommendation will be to hold any new membership applications until Fund Year 2026.

Cyber Risk Control Framework: The NJCE Cyber Task Force met on March 26th and has since reviewed and is recommending revisions drafted by the Underwriting Manager and The Chertoff Group based on responses to the Technology Stack Questionnaire. The Underwriting Manager provided a summary review of the changes. The Board of Fund Commissioners accepted the recommendation of the Cyber Task Force and approved revisions to the Cyber Risk Control Program.

In addition, the Banking Best Practices document was also distributed; this was developed by the Underwriting Manager and The Chertoff Group in response to an increase in wire fraud activity and whitewashing of checks.

NJCE Safety Committee: The Safety Committee met on Monday June 10th; minutes of the meeting were submitted for information and Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, September 16th at 10am via Zoom.

Property Appraisal Status: Submitted for information was a status chart of the Commission/County's property appraisals as of June 14th. Most of the Insurance Commissions have completed Year 1 appraisals.

Manuscript Policies: Fund Office and Underwriting Manager have finalized the policy documents. Members will be notified once completed and uploaded to Origami.

September Board of Commissioners Meetings: Executive Director had previously suggested holding an in-person meeting at a central location. Based on feedback, the September meeting will remain virtual, and November's meeting will be on the next agenda for discussion.

Workers' Compensation: Submitted for information was an article from Mark Wall of Safety National explaining the various factors affecting the increase in Workers' Compensation claims.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar was held over two sessions with over 200 participants attending each session. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Renewal documents were sent to each respective County.

2024 New Jersey Association of Counties Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2024 May 1-3 conference in Atlantic City at Caesar's. Keith Hummel of J.A. Montgomery presented on First Amendment Audits.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April 2024 – June 2024, bulletins that were distributed and available training sessions through August 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of May 2024.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 26, 2024 at 9:30AM virtually.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		May 31, 2024			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,809,480	9,045,706	202,884,161	211,929,867
2.	CLAIM EXPENSES				
	Paid Claims	502,549	1,917,874	50,738,107	52,655,980
	Case Reserves	171,778	1,299,621	8,639,015	9,938,636
	IBNR	57,787	(444,687)	13,640,162	13,195,475
	Excess Insurance Recoverable	0	(6,114)	(14,925)	(21,039)
	Discounted Claim Value	(53,008)	198,320	(1,724,909)	(1,526,589)
	TOTAL CLAIMS	679,106	2,965,014	71,277,449	74,242,464
3.	EXPENSES				
	Excess Premiums	1,054,660	5,273,302	91,414,252	96,687,555
	Administrative	90,511	426,244	9,723,794	10,150,038
	TOTAL EXPENSES	1,145,171	5,699,547	101,138,046	106,837,593
4.	UNDERWRITING PROFIT (1-2-3)	(14,797)	381,145	30,468,665	30,849,811
5.	INVESTMENT INCOME	79,968	356,337	1,769,356	2,125,693
6.	PROFIT (4 + 5)	65,171	737,482	32,238,021	32,975,503
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,329,562	2,329,562
9.	DIVIDEND EXPENSE	0	0	(9,189,562)	(9,189,562)
10.	SURPLUS TRANSFER	0	0	(700,000)	(700,000)
11.	INVESTMENT IN JOINT VENTURE	41,081	(482,849)	2,847,402	2,364,553
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	106,252	254,633	27,737,939	27,992,572
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	601	2,827	(462,889)	(460,062)
	2011	330	(10,841)	247,254	236,413
	2012	3,255	(1,555)	584,905	583,350
	2013	3,994	14,045	2,949,575	2,963,620
	2014	3,698	(27,897)	4,511,150	4,483,253
	2015	5,285	13,117	5,522,629	5,535,746
	2016	6,232	(10,650)	4,385,106	4,374,456
	2017	6,282	32,148	5,718,510	5,750,658
	2018	2,778	367,386	2,262,438	2,629,823
	2019	7,932	412,759	1,387,510	1,800,269
	2020	9,573	213,812	3,568,575	3,782,387
	2021	11,281	18,643	(116,998)	(98,355)
	2022	10,764	(78,463)	325,581	247,118
	2023	17,231	(509,446)	(3,145,408)	(3,654,853)
	2024	17,014	(181,251)		(181,251)
TOTAL SURPLUS (DEFICITS)		106,252	254,633	27,737,938	27,992,571
TOTAL CASH					47,405,542

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		May 31, 2024		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	5,940	6,850	2,736,509	2,743,359
Case Reserves	(5,940)	(6,850)	7,674	824
IBNR	0	(0)	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1)	(1)
TOTAL FY 2010 CLAIMS	0	(0)	2,744,182	2,744,182
FUND YEAR 2011				
Paid Claims	0	4,477	2,157,826	2,162,303
Case Reserves	0	1,768	12,406	14,174
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2011 CLAIMS	0	6,245	2,170,233	2,176,478
FUND YEAR 2012				
Paid Claims	0	2,428	1,794,280	1,796,708
Case Reserves	0	17,833	2,165	19,997
IBNR	0	(3,587)	2,921	(666)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	16,674	1,799,366	1,816,040
FUND YEAR 2013				
Paid Claims	958	6,140	3,863,763	3,869,903
Case Reserves	(958)	(1,486)	41,942	40,457
IBNR	0	(528)	12,927	12,400
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS	0	4,127	3,918,633	3,922,760
FUND YEAR 2014				
Paid Claims	0	1,186	5,388,395	5,389,581
Case Reserves	0	(966)	9,524	8,558
IBNR	0	(900)	19,629	18,729
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(680)	5,417,547	5,416,867
FUND YEAR 2015				
Paid Claims	0	0	3,447,340	3,447,340
Case Reserves	0	0	78,226	78,226
IBNR	0	0	1,149	1,149
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,526,716	3,526,716
FUND YEAR 2016				
Paid Claims	741	43,484	4,843,830	4,887,315
Case Reserves	(741)	(43,860)	275,523	231,662
IBNR	0	40,365	35,388	75,753
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	39,989	5,154,741	5,194,730

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF May 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	625	5,289	3,361,646	3,366,935
Case Reserves	(625)	(4,254)	124,320	120,066
IBNR	0	(1,295)	117,991	116,695
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	(260)	3,603,956	3,603,696
FUND YEAR 2018				
Paid Claims	0	28,443	5,767,757	5,796,200
Case Reserves	0	(387,928)	687,093	299,165
IBNR	0	(17,732)	112,316	94,583
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,373	(8,373)	0
TOTAL FY 2018 CLAIMS	0	(368,844)	6,558,793	6,189,948
FUND YEAR 2019				
Paid Claims	69,985	104,027	5,721,921	5,825,948
Case Reserves	(86,511)	(338,664)	988,219	649,556
IBNR	16,526	(173,864)	557,868	384,004
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	24,052	(31,185)	(7,134)
TOTAL FY 2019 CLAIMS	0	(384,449)	7,236,823	6,852,374
FUND YEAR 2020				
Paid Claims	10,079	79,600	2,646,025	2,725,625
Case Reserves	(17,475)	(6,516)	914,401	907,885
IBNR	7,396	(265,476)	938,177	672,701
Excess Insurance Recoverable	0	(6,114)	(14,925)	(21,039)
Discounted Claim Value	0	44,746	(93,326)	(48,581)
TOTAL FY 2020 CLAIMS	0	(153,760)	4,390,352	4,236,592
FUND YEAR 2021				
Paid Claims	13,862	189,954	2,709,746	2,899,700
Case Reserves	(28,780)	131,329	2,798,850	2,930,179
IBNR	14,918	(402,875)	2,215,406	1,812,531
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	128,573	(344,772)	(216,199)
TOTAL FY 2021 CLAIMS	0	46,981	7,379,230	7,426,211
FUND YEAR 2022				
Paid Claims	154,830	514,071	2,466,530	2,980,601
Case Reserves	133,998	568,460	1,515,140	2,083,600
IBNR	(288,828)	(1,109,717)	3,905,471	2,795,754
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	146,443	(489,380)	(342,937)
TOTAL FY 2022 CLAIMS	0	119,257	7,397,761	7,517,018
FUND YEAR 2023				
Paid Claims	89,558	517,768	3,832,539	4,350,307
Case Reserves	(90,973)	352,885	1,183,534	1,536,418
IBNR	474	(739,656)	5,720,919	4,981,264
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	144,842	(757,874)	(613,032)
TOTAL FY 2023 CLAIMS	(940)	275,839	9,979,118	10,254,956
FUND YEAR 2024				
Paid Claims	155,972	414,156		414,156
Case Reserves	269,782	1,017,870		1,017,870
IBNR	307,301	2,230,578		2,230,578
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(53,008)	(298,708)		(298,708)
TOTAL FY 2024 CLAIMS	680,046	3,363,897	0	3,363,897
COMBINED TOTAL CLAIMS	679,106	2,965,014	71,277,449	74,242,464

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,455,281	17,276,404	284,494,510	301,770,914
2.	CLAIM EXPENSES				
	Paid Claims	460,557	4,673,131	17,153,869	21,827,000
	Case Reserves	(380,061)	1,253,961	15,710,957	16,964,918
	IBNR	475,955	249,216	16,261,220	16,510,436
	Discounted Claim Value	(70,467)	(367,724)	(4,212,682)	(4,580,406)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
	TOTAL CLAIMS	485,983	5,641,045	42,983,159	48,624,203
3.	EXPENSES				
	Excess Premiums	2,665,539	13,344,797	205,538,373	218,883,171
	Administrative	189,158	987,662	20,746,720	21,734,382
	TOTAL EXPENSES	2,854,696	14,332,460	226,285,093	240,617,553
4.	UNDERWRITING PROFIT (1-2-3)	114,601	(2,697,100)	15,226,258	12,529,158
5.	INVESTMENT INCOME	82,366	327,201	2,159,119	2,486,321
6.	PROFIT (4+5)	196,967	(2,369,899)	17,385,377	15,015,478
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	196,967	(2,369,899)	10,677,826	8,307,927
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	327	1,350	66,109	67,458
	2011	831	(11,681)	478,587	466,906
	2012	1,996	7,641	491,515	499,157
	2013	2,877	10,116	1,098,961	1,109,077
	2014	3,957	(173,906)	1,623,920	1,450,013
	2015	3,805	(38,994)	1,404,062	1,365,068
	2016	5,035	19,666	1,686,719	1,706,385
	2017	6,513	30,636	2,714,322	2,744,958
	2018	7,320	(31,749)	2,317,319	2,285,570
	2019	6,909	(3,520)	1,991,211	1,987,692
	2020	8,792	136,250	(41,975)	94,275
	2021	8,504	109,188	(288,075)	(178,887)
	2022	8,970	(18,567)	1,403,700	1,385,133
	2023	10,768	(1,519,387)	(4,268,549)	(5,787,936)
	2024	120,364	(886,942)		(886,942)
	TOTAL SURPLUS (DEFICITS)	196,967	(2,369,899)	10,677,825	8,307,927
	TOTAL CASH				27,195,567

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	May 31, 2024	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	16,412	720,144	736,556
Case Reserves	0	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	194	(2,480)	(2,286)
TOTAL FY 2011 CLAIMS	0	15,194	737,076	752,270
FUND YEAR 2012				
Paid Claims	75,732	78,769	1,598,341	1,677,110
Case Reserves	(75,732)	(78,769)	300,079	221,310
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	615	(40,489)	(39,873)
TOTAL FY 2012 CLAIMS	0	615	1,861,611	1,862,226
FUND YEAR 2013				
Paid Claims	6,333	19,332	1,120,027	1,139,360
Case Reserves	(6,333)	(19,332)	465,996	446,664
IBNR	0	(0)	19,679	19,679
Discounted Claim Value	0	1,838	(67,176)	(65,338)
TOTAL FY 2013 CLAIMS	0	1,838	1,538,527	1,540,365
FUND YEAR 2014				
Paid Claims	3,167	18,296	820,087	838,383
Case Reserves	(3,167)	183,242	428,510	611,752
IBNR	0	(11,383)	21,077	9,694
Discounted Claim Value	0	380	(64,534)	(64,154)
TOTAL FY 2014 CLAIMS	0	190,535	1,205,140	1,395,675
FUND YEAR 2015				
Paid Claims	804	58,244	2,170,225	2,228,468
Case Reserves	(804)	47,831	750,401	798,232
IBNR	0	(51,409)	76,409	25,000
Discounted Claim Value	0	596	(87,264)	(86,668)
TOTAL FY 2015 CLAIMS	0	55,262	2,909,770	2,965,032
FUND YEAR 2016				
Paid Claims	3,879	23,625	1,340,882	1,364,506
Case Reserves	(3,879)	(23,625)	925,034	901,409
IBNR	0	0	40,838	40,838
Discounted Claim Value	0	1,669	(103,043)	(101,375)
TOTAL FY 2016 CLAIMS	0	1,669	2,203,711	2,205,379
FUND YEAR 2017				
Paid Claims	15,040	21,605	1,313,614	1,335,219
Case Reserves	(15,040)	(21,605)	627,562	605,957
IBNR	0	(5,148)	76,572	71,425
Discounted Claim Value	0	1,656	(73,852)	(72,196)
TOTAL FY 2017 CLAIMS	0	(3,492)	1,943,897	1,940,405

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2018					
	Paid Claims	2,478	367,011	1,247,927	1,614,938
	Case Reserves	(2,478)	(245,985)	750,478	504,493
	IBNR	0	(84,044)	375,153	291,108
	Discounted Claim Value	0	25,557	(116,810)	(91,253)
TOTAL FY 2018 CLAIMS		0	62,538	2,256,747	2,319,286
FUND YEAR 2019					
	Paid Claims	8,825	63,857	1,224,373	1,288,230
	Case Reserves	101,991	141,929	1,093,759	1,235,688
	IBNR	(110,816)	(191,584)	551,533	359,949
	Discounted Claim Value	0	17,514	(176,738)	(159,225)
TOTAL FY 2019 CLAIMS		0	31,716	2,692,927	2,724,643
FUND YEAR 2020					
	Paid Claims	2,343	66,697	1,126,067	1,192,764
	Case Reserves	(311,724)	73,347	3,919,181	3,992,528
	IBNR	309,381	(64,734)	1,974,978	1,910,243
	Discounted Claim Value	0	(10,759)	(889,320)	(900,080)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
TOTAL FY 2020 CLAIMS		0	(102,989)	4,200,701	4,097,712
FUND YEAR 2021					
	Paid Claims	438	1,016	2,119,936	2,120,952
	Case Reserves	(537)	164,251	2,159,327	2,323,578
	IBNR	99	(265,448)	2,041,187	1,775,739
	Discounted Claim Value	0	26,098	(652,413)	(626,314)
TOTAL FY 2021 CLAIMS		0	(74,083)	5,668,037	5,593,954
FUND YEAR 2022					
	Paid Claims	199,804	302,398	839,542	1,141,940
	Case Reserves	79,253	93,096	848,359	941,455
	IBNR	(279,057)	(366,014)	3,693,684	3,327,670
	Discounted Claim Value	0	26,670	(675,990)	(649,320)
TOTAL FY 2022 CLAIMS		0	56,150	4,705,595	4,761,745
FUND YEAR 2023					
	Paid Claims	71,025	3,565,180	1,340,865	4,906,044
	Case Reserves	(70,925)	(1,184,633)	3,425,859	2,241,226
	IBNR	(100)	(998,057)	7,383,429	6,385,372
	Discounted Claim Value	0	180,375	(1,262,574)	(1,082,199)
TOTAL FY 2023 CLAIMS		0	1,562,866	10,887,578	12,450,444
FUND YEAR 2024					
	Paid Claims	70,690	70,690		70,690
	Case Reserves	(70,687)	2,125,626		2,125,626
	IBNR	556,448	2,287,037		2,287,037
	Discounted Claim Value	(70,467)	(640,126)		(640,126)
TOTAL FY 2024 CLAIMS		485,983	3,843,227	0	3,843,227
COMBINED TOTAL CLAIMS		485,983	5,641,045	42,983,159	48,624,203

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,097,745 due from the reinsurer for COVID-19 WC claims.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 49-24

JULY 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

<u>Vendor Name</u>	Comment	Invoice Amount
SPARK CREATIVE GROUP LLC	WEB HOSTING - THRU 5/23 INV 5664	425.00
		425.00
	Total Payments FY 2023	425.00

FUND YEAR 2024

<u>Vendor Name</u>	Comment	Invoice Amount
COMPSERVICES, INC.	MANAGED CARE-PD 07/24- 2407-83	4,694.35
COMPSERVICES, INC.	MANAGED CARE FEE 07/24- 2407-80	7,805.65
		12,500.00
CIPRIANI & WERNER PC	SUBROGATION INV 721701 05/24	6,135.64
		6,135.64
NEW JERSEY COUNTIES EXCESS JIF	NJCE 2ND INSTALL 2024	3,392,149.60
		3,392,149.60
BROWN & CONNERY, LLP	LEGAL- B PATTI INV 339310 04/24	1,451.00
		1,451.00
COMPSERVICES, INC.	CLAIMS ADMIN FEE-PD 07/24 -2407-83	13,383.29
COMPSERVICES, INC.	ADMIN FEE FOR WC 07/24-2407-80	22,966.13
		36,349.42
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/24	3.84
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/24	18,111.66
		18,115.50
DAVID MCPEAK	TREASURER FEE 07/24	3,034.50
DAVID MCPEAK	TREASURER POSTAGE/SUPPLIES 07/24	134.34
		3,168.84
SG RISK, LLC	ACTUARY- CCIC-PD INV 15540 07/24	475.20
SG RISK, LLC	ACTUARY- CCIC INV 15540 07/24	274.80
		750.00

SPARK CREATIVE GROUP LLC	WEB HOST/ DOMAIN MGMT THRU 5/24-5664	425.00
SPARK CREATIVE GROUP LLC	WEBSITE UPDATE - 05/24 INV 5663	125.00
		550.00
GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 6494147-10227717 6/2/24	21.93
		21.93
	Total Payments FY 2024	3,471,191.93
	TOTAL PAYMENTS ALL FUND YEARS	3,471,616.93

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY INSURANCE COMMISSION								
ALL FUND YEARS COMBINED								
CURRENT MONTH	May							
CURRENT FUND YEAR	2024							
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	Citizens	
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$38,214,293.39	37,884,118.71	(44,373.20)	317,311.41	5,772.84	19,570.63	31,893.00	
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$80,620.27	\$78,841.12	\$162.14	\$667.52	\$51.48	\$779.15	\$118.86
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$80,620.27	\$78,841.12	\$162.14	\$667.52	\$51.48	\$779.15	\$118.86
9	Deposits - Purchases	\$10,026,440.28	\$9,729,952.42	\$125,726.92	\$1,325.00	\$131,265.76	\$38,170.18	\$0.00
10	(Withdrawals - Sales)	-\$960,245.14	-\$383,877.32	-\$363,261.61	-\$27,820.64	-\$134,498.32	-\$50,787.25	\$0.00
	Ending Cash & Investment Balance	\$47,405,542.35	\$47,309,034.93	-\$281,745.75	\$291,483.29	-\$94,649.82	\$149,407.84	\$32,011.86
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$852,621.86	\$84,090.91	\$325,702.71	\$59,462.67	\$111,501.86	\$271,863.71	\$0.00
	(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	\$0.00
	Balance per Bank	\$48,256,908.73	\$47,393,125.84	\$43,956.96	\$350,945.96	\$15,596.56	\$421,271.55	\$32,011.86

CAMDEN COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2024									
Month Ending: May									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,429,352.75	8,672,536.37	(864,887.13)	26,913,906.29	41,309.33	(1,678,230.80)	12,418.47	2,732,321.58	38,258,726.86
RECEIPTS									
Assessments	203,314.07	3,030,251.08	960,433.37	2,729,672.92	0.00	2,211,526.61	216,842.57	145,921.79	9,497,962.42
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	6,855.96	20,385.31	7,769.18	40,477.51	27.50	74.60	3,589.74	1,440.49	80,620.29
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	6,855.96	20,385.31	7,769.18	40,477.51	27.50	74.60	3,589.74	1,440.49	80,620.29
Other *	0.00	0.00	0.00	231,990.00	0.00	0.00	0.00	0.00	231,990.00
TOTAL	210,170.03	3,050,636.39	968,202.55	3,002,140.43	27.50	2,211,601.21	220,432.31	147,362.28	9,810,572.71
EXPENSES									
Claims Transfers	43,229.97	27,785.64	7,592.28	424,881.23	0.00	0.00	0.00	0.00	503,489.12
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	74,889.46	0.00	87,389.46
Other *	0.00	0.00	0.00	72,878.70	0.00	0.00	0.00	0.00	72,878.70
TOTAL	43,229.97	27,785.64	7,592.28	510,259.93	0.00	0.00	74,889.46	0.00	663,757.28
END BALANCE	2,596,292.81	11,695,387.13	95,723.14	29,405,786.80	41,336.83	533,370.41	157,961.32	2,879,683.86	47,405,542.29

MEDICAL SAVINGS REPORT BY MONTH CAMDEN COUNTY INSURANCE COMMISSION									
2024									
Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization	Bills Received
January	\$322,260.00	\$296,758.00	\$140,424.00	\$181,836.00	56.42%	\$12,500.00	\$169,336.00	97.00%	283
February	\$285,699.00	\$212,243.00	\$105,539.00	\$180,160.00	63.00%	\$12,500.00	\$167,660.00	97.00%	340
March	\$240,623.00	\$189,612.00	\$75,503.00	\$165,120.00	69.00%	\$12,500.00	\$152,620.00	95.00%	210
April	\$193,505.00	\$168,273.00	\$87,788.00	\$105,717.00	55.00%	\$12,500.00	\$93,217.00	96.00%	249
May	\$394,384.00	\$347,428.00	\$152,706.00	\$241,678.00	61.30%	\$12,500.00	\$229,178.00	98.00%	310
June	\$217,466.00	\$189,764.00	\$91,565.00	\$125,901.00	58.00%	\$12,500.00	\$113,401.00	98.30%	289
July									
August									
September									
October									
November									
December									
Total	\$1,653,937.00	\$1,404,078.00	\$653,525.00	\$1,000,412.00	60.00%	\$75,000.00	\$925,412.00	97.00%	1681



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

2023									
Month	Provider Billed Amount	Usual Customary Rate (UCR) 80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization	Bills Received
January	\$205,629.00	\$171,044.00	\$73,591.00	\$132,038.00	64.21%	\$12,500.00	\$119,538.00	98.35%	228
February	\$481,119.00	\$443,066.00	\$204,173.00	\$276,946.00	58.00%	\$12,500.00	\$264,446.00	96.00%	311
March	\$496,034.00	\$375,477.00	\$180,408.00	\$315,626.00	63.63%	\$12,500.00	\$303,126.00	99.00%	515
April	\$311,594.00	\$219,094.00	\$94,282.00	\$217,312.00	69.74%	\$12,500.00	\$204,812.00	94.95%	341
May	\$582,055.00	\$501,109.00	\$221,625.00	\$360,430.00	61.92%	\$12,500.00	\$347,930.00	94.75%	389
June	\$322,850.00	\$270,906.00	\$134,099.00	\$188,751.00	58.46%	\$12,500.00	\$176,251.00	95.00%	476
July	\$324,428.00	\$276,341.00	\$134,169.00	\$190,259.00	59.00%	\$12,500.00	\$177,759.00	98.00%	427
August	\$253,647.00	\$213,351.00	\$102,297.00	\$151,350.00	60.00%	\$12,500.00	\$138,850.00	94.20%	390
September	\$344,209.00	\$295,954.00	\$131,803.00	\$212,406.00	62.00%	\$12,500.00	\$199,906.00	96.00%	377
October	\$465,564.00	\$394,359.00	\$193,430.00	\$272,134.00	58.00%	\$12,500.00	\$183,878.00	95.00%	390
November	\$595,502.00	\$562,841.00	\$316,921.00	\$278,581.00	47.00%	\$12,500.00	\$266,081.00	97.25%	215
December	\$293,497.00	\$260,082.00	\$165,045.00	\$128,452.00	44.00%	\$12,500.00	\$115,952.00	98%	356
Total	\$4,676,128.00	\$3,983,624.00	\$1,951,843.00	\$2,724,285.00	61.00%	\$150,000.00	\$2,498,529.00	96.40%	4415

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 22, 2024
DATE OF MEETING: July 25, 2024

CCIC SERVICE TEAM

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

JUNE - JULY 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 24:** Attended the CCMUA Safety Committee meeting.
- **June 26:** Attended the CCIC Safety Committee meeting.
- **June 27:** Attended the CCIC meeting.
- **July 2:** Attended the CCIC Claims Committee meeting.
- **July 11:** Conducted a Loss Control Survey at the CCIC Public Works Department.
- **July 17:** Attended the CCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **July 25:** Plan to attend the CCIC meeting.
- **July 29:** Plan to attend the CCMUA Safety Committee meeting.
- **July 30:** Plan to conduct a Loss Control Visit at the CCIC BOSS.

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: Heat Related Illnesses - Best Practices – June 25.
- NJCE JIF - JAM SD Message: Infographic - Prevent Heat Illness at Work – June 27.
- NJCE JIF - JAM SD Bulletin: Nonmotorized Boating - Best Practices – July 8.

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. *(July thru September 2024 Live Training Schedules and Registration Links are attached).*

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion 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](#).



LEARNING MANAGEMENT SYSTEM (LMS)

New NJCE Learning Management System (LMS)

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

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website (under the Safety tab).

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

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

DATE	TRAINING TOPIC	TIME
7/22/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/22/24	Fire Extinguisher Safety	1:00 - 2:00 pm
7/23/24	Personal Protective Equipment	7:30 - 9:30 am
7/23/24	Hoists, Cranes, and Rigging	10:00 - 12:00 pm
7/24/24	Asbestos Awareness	8:00 - 10:00 am
7/24/24	Fire Safety	10:30 - 11:30 am
7/24/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/24	Bloodborne Pathogens	10:30 - 11:30 am
7/26/24	Hearing Conservation	8:30 - 9:30 am
7/26/24	Dealing with Difficult People	10:00 - 11:30 am
7/29/24	Confined Space Entry	8:30 - 11:30 am
7/29/24	Chainsaw Safety	1:00 - 2:00 pm
7/30/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/24	Mower Safety	11:00 - 12:00 pm
7/31/24	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/24	Fall Protection Awareness	10:00 - 12:00 pm
8/1/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/24	Hearing Conservation	9:30 - 10:30 am
8/1/24	Fire Safety	11:00 - 12:00 pm
8/2/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/2/24	Chipper Safety	11:00 - 12:00 pm
8/5/24	Personal Protective Equipment	8:30 - 10:30 am
8/5/24	Mower Safety	11:00 - 12:00 pm
8/5/24	Implicit Bias in the Workplace	1:00 - 2:30 pm

8/6/24	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/6/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
8/7/24	Confined Space Entry	8:30 - 11:30 am
8/7/24	Playground Safety Inspections	1:00 - 3:00 pm
8/7/24	Asbestos Awareness	4:00 - 6:00 pm
8/7/24	The Power of Collaboration (JIF 101) (Bergen)*	9:00 - 1:00 pm
8/8/24	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
8/8/24	Driving Safety Awareness	10:00 - 11:30 am
8/9/24	Bloodborne Pathogens	8:30 - 9:30 am
8/9/24	Shop and Tool Safety	10:00 - 11:00 am
8/12/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/12/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/24	Ethical Decision Making	9:00 - 11:30 am
8/13/24	Fall Protection Awareness	1:00 - 3:00 pm
8/14/24	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
8/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/15/24	Mower Safety	8:30 - 9:30 am
8/15/24	Chainsaw Safety	10:00 - 11:00 am
8/15/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/16/24	Bloodborne Pathogens	7:30 - 8:30 am
8/16/24	Hearing Conservation	9:00 - 10:00 am
8/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/24	Personal Protective Equipment	1:00 - 3:00 pm
8/20/24	Confined Space Entry	8:30 - 11:30 am
8/20/24	Preparing for the Unspeakable	9:00 - 10:30 am
8/21/24	Fire Safety	8:30 - 9:30 am
8/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
8/22/24	Schools Safety & Regulatory Awareness Training	8:30 - 11:30 am
8/22/24	Asbestos Awareness	1:00 - 3:00 pm
8/23/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/23/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/26/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/27/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/24	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/29/24	Special Event Management	9:00 - 11:00 am
8/29/24	Flagger Skills and Safety	1:00 - 2:00 pm
9/4/24	Hearing Conservation	7:30 - 8:30 am
9/4/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
9/4/24	Implicit Bias in the Workplace	9:00 - 10:30 am
9/4/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/5/24	Chainsaw Safety	7:30 - 8:30 am
9/5/24	Bloodborne Pathogens	9:00 - 10:00 am
9/5/24	Fire Safety	10:30 - 11:30 am

9/5/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/6/24	Mower Safety	8:30 - 9:30 am
9/6/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/6/24	Accident Investigation	1:00 - 3:00 pm
9/9/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/10/24	Preparing for First Amendment Audits	9:00 - 11:00 am
9/10/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
9/10/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/10/24	Bloodborne Pathogens	1:00 - 2:00 pm
9/11/24	Chipper Safety	7:30 - 8:30 am
9/11/24	Confined Space Entry	9:00 - 12:00 pm
9/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
9/12/24	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/24	Productive Meetings Best Practices	1:00 - 2:30 pm
9/16/24	Housing Authority Sensibility	8:30 - 12:00 pm
9/16/24	Fire Safety	8:30 - 9:30 am
9/16/24	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/17/24	Fall Protection Awareness	8:30 - 10:30 am
9/17/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
9/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:30 - 3:00 pm
9/18/24	Shop and Tool Safety	9:00 - 10:00 am
9/18/24	Hearing Conservation	10:30 - 11:30 am
9/18/24	Safety Committee Best Practices	1:00 - 2:30 pm
9/19-9/20/24	Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*	9:00 - 3:30 pm w/lunch brk
9/19/24	Personal Protective Equipment	8:30 - 10:30 am
9/19/24	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/24	Driving Safety Awareness	1:00 - 2:30 pm
9/20/24	Mower Safety	7:30 - 8:30 am
9/20/24	Chainsaw Safety	9:00 - 10:00 am
9/20/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/24	Personal Protective Equipment	1:00 - 3:00 pm
9/24/24	Flagger Skills and Safety	7:30 - 8:30 am
9/24/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/24/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/24	Introduction to Management Skills	9:00 - 11:00 am

9/26/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
9/27/24	Confined Space Entry	8:30 - 11:30 am
9/27/24	Fire Extinguisher Safety	11:00 - 12:00 pm
9/27/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/24	Public Employers: What You Need to Know	8:00 - 9:30 am
9/30/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program.**

The Leadership participant must be in attendance for the entire class runtime (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.
- 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. 50-24

**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:

LITIGATION: 0348, 1861, 1347, 4425, 4364, 0851, 4581, 4320, 4532, 1480, 4625, 4910, 4920 & 4973

CONTRACTS:

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: July 25, 2024

CHAIRMAN

ATTEST:

VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 27, 2023
ZOOM VIRTUAL MEETING**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	AmeriHealth Casualty Services Linda Tinsley-Page Denise Dorsey Monica Coleman Tracy Ware Paulette Kelly
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Qual Lynx
Chris Roselli

PERMA
Jennifer Concicella
Shai McLeod

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Edward Hill, Esq., Camden County Board of Social Services
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 23, 2024

Commissioner Williams noted the open minutes were in Appendix I and the closed minutes were sent out by e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF MAY 23, 2024

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on June 26 via zoom. Mr. Prince said a variety of topics were discussed including all our training opportunities through August 29.. Mr. Prince said the Munich Re Safety Grant was available and the deadline was rapidly approaching on August 1. Mr. Prince noted the next meeting was scheduled for July 17. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met at the beginning of the month and discussed a number of payment authorization requests which we will be discussing during closed session. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everybody was well. Executive Director said he had a brief report for the month of June.

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 May Executive Director advised there were 8 certificates of insurance issued during the month and they looked routine. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met prior to our meeting. Executive Director advised the draft audit was approved and would be sent to the State. Executive Director said the Finance Subcommittee met on June 18 and the other items were routine.

CCIC FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. Executive Director advised as of April 30, 2024, there was a surplus of \$27,996,320. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,323,472 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$38,258,727.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track was included in the agenda. As of April 30, 2024, the Fund had a surplus of \$8,110,960. 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 \$26,307,521.

NJCE MEMBERSHIP: Executive Director advised Camden County’s 3-year membership in the NJCE expires on December 31, 2024. Executive Director noted the NJCE mailed out the 2025 membership renewal notice to the County Administrator.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION: Executive Director said the three-year membership for the members of the Camden County Insurance Commission also expires at the end of the year. Executive Director reported the Fund Office would e-mail the applicable Indemnity and Trust Agreement to the Member Entities for execution. Executive Director advised as in the past, each member entity would need to pass a resolution authorizing its participation in the Camden County Insurance Commission. In response to Executive Director’s inquiry, Ms. Dodd advised they would be sent out within the next two to three weeks.

Executive Director advised the vendor was preparing the field work for the property appraisals, and they should be out in the field within the next few weeks. Executive Director said he believed the vendor had touched base with all the member entities, so the project is moving along.

Executive Director advised there was a contract item that we would be discussing in closed session.

Executive Director concluded his report unless there were any questions.

Executive Director Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to a copy of Resolution 44-24, June Bills Lists which was included in the agenda. Mr. McPeak asked if anyone had any questions and requested a motion to approve the June Bills List.

MOTION TO APPROVE RESOLUTION 44-24, JUNE BILLS LIST

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

Commissioner Williams noted the Treasurer reports were included in the agenda.

ATTORNEY: Ms. Paffenroth said she did not have anything to report in open session but did have an item for closed session.

CLAIMS SERVICE - AMERI-HEALTH: Ms. Ware reported the Medical Savings Report for the month of May was included in the agenda and advised they received 310 bills, and the billed amount was \$394,384. Ms. Ware advised the paid amount was \$152,706 with a gross savings of \$241,678. Ms. Ware said the net savings was \$229,178 and the network utilization was 98%. Ms. Ware concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the May to June 2024 All Risk Control Activity Report was included in the agenda. Mr. Prince advised all our training opportunities through August 29

were also included in the agenda and discussed at the recent Safety Committee Meeting. Mr. Prince noted all the resources he just referred to were added to the NJCE website and all of our member entities could visit the website and click on the Safety Tab at the top of the page, scroll down to virtual training to review all the training schedules. Mr. Prince said he had a few other items that were not included in his report. Mr. Prince reported he met with Deputy Director, Ashley Pagan, of Camden County Parks Department to conduct a Loss Control Visit at Pyne Poynt Park. Mr. Prince advised there was also a visit scheduled for the DPW on July 11 to discuss Heat Illness and Prevention. Mr. Prince noted a written program was recently distributed and this item was on PEOSH's radar and becoming one of their most commonly cited items. Mr. Prince advised the CCMUA has already adopted a written program to comply with the requirement. Mr. Prince concluded his report unless there were any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Williams read Resolution 45-24, 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 45-24 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>
3144	\$ 47,778.00	PAR
3144	\$ 32,044.32	SAR
1688	\$ 334,418.11	PAR
1688	\$ 28,500.00	SAR
4572	\$ 31,500.00	PAR
4572	\$ 28,500.00	SAR
999	\$ 24,000.00	PAR
4551	\$ 165,813.96	PAR
2872	\$ 30,348.00	PAR
1426	\$ 187,802.55	PAR
4538	\$ 162,984.00	PAR
4832	\$ 9,906.00	PAR
4679	\$ 11,032.50	PAR
4755	\$ 9,456.42	PAR
4879	\$ 10,898.50	PAR
4797	\$ 10,974.00	PAR

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

Commissioner Williams said the next meeting was scheduled for July 27, 2024 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:24 AM
 Minutes prepared by: Cathy Dodd, Assisting Secretary