

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 24, 2024  
10:30 A.M.**

**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 *October 24, 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: October 24, 2024**  
**10:30 A.M.**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 26, 2024 Open Minutes.....**Appendix I**  
September 26, 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 2-15**
  
- ☐ **TREASURER – David McPeak**
  - Resolution **66-24** October Bills List ..... **Pages 16-17**
  - Treasurer Reports ..... **Pages 18-19**
  
- ☐ **ATTORNEY – Laura J. Paffenroth, Esq.**..... **Verbal**
  
- ☐ **CLAIMS SERVICE –AmeriHealth Casualty Services, (CRC)**
  - Medical Savings Report - 2024 .....**Page 20**
  - Medical Savings Report - 2023.....**Page 21**
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report..... **Pages 22-28**
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION- PARS/SARS**
  - Resolution **67-24** Closed Session .....**Page 29**
  - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  

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- ☐ **NEXT SCHEDULED MEETING: Thursday, December 12, 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: October 24, 2024

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Issuance Report (Pages 4-5)** – Included in the agenda on pages 4-5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were 7 certificates of insurance issued during the month of September.

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

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/01/24. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is \$1,452. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,452**

- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-8)** - The NJCE met on September 26, 2024. Included in the agenda on pages 6-8 is a summary report. The NJCE also met prior to our meeting. Executive Director will provide a verbal update.
- ☐ **2025 CCIC Property & Casualty Budget** - We will introduce the 2025 Budget at the December 12 meeting and schedule a Public Hearing with budget adoption in January.
- ☐ **CCIC Financial Fast Track (Pages 9-11)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track Report as of **August 31, 2024**. The report indicates the Commission has a surplus of **\$28,978,329**. 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 **\$2,519,191**. The total cash amount is **\$42,937,403**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** - Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2024** there is a statutory surplus of **\$9,080,642**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$36,766,271**.
- ☐ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference (Page 15)** - As a reminder the 109th annual conference is scheduled for November 19 through

November 21 at the Atlantic City Convention Center in Atlantic City. Included in the agenda on page 15 is information on two education seminars the MEL JIF is holding. Also included is information on the annual reception being held at the Legacy Lounge at Bally's Atlantic City at 6:00 p.m. on November 20. We hope to see everyone there.

- ❑ **November Meeting** – The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 12, 2024 at 10:30 a.m.

# Camden County Insurance Commission

From 9/1/2024 To 10/1/2024

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester City Schools I - Camden County College	1300 Market Street Gloucester City, NJ 08030	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2024 to 01/01/2025 Limits: Statutory / \$5,000,000 RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for field experiences, practicums, and student teaching during the current calendar year.	9/10/2024 #4840369	GL AU EX WC OTH
H - State of New Jersey I - Camden County Municipal Utilities	401 East State Street Trenton, NJ 08608	Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. RE: NJDEP Stormwater Competitive Grants, SWM-2022-CCMUA-00076 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 NJDEP Stormwater Competitive Grants, SWM-2022-CCMUA-00076.	9/11/2024 #4841886	GL AU EX WC OTH
H - City of Camden I - County of Camden, Division Of Insurance	520 Market Street, City Hall Camden, NJ 08102	RE: Use of Premises for Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect Camden County Metro Police Departments use of premises for events during the current calendar year at Washington Street Park, 4th and Washington, Camden NJ	9/12/2024 #4844411	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	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: Rented Trailers- #19818, #21779, #32424 HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to : TRAILER #19818 2006 MARKLINE OFFICE TRAILER SERIAL # E-51024190 VALUE \$9690.00 TRAILER #21779 2007 MARKLINE OFFICE TRAILER SERIAL # E70425760 VALUE \$9000.00 TRAILER #32424 2016 MARKLINE OFFICE TRAILER SERIAL # PA-030089 VALUE \$15,475.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	9/18/2024 #4854773	GL AU EX WC OTH

# Camden County Insurance Commission

From 9/1/2024 To 10/1/2024

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Pennsauken I - County of Camden, Division Of Insurance		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.	9/27/2024 #4861015	GL AU EX WC OTH
H - Konica Minolta Premier Finance I - Camden County Municipal Utilities	and/or its assigns 1310 Madrid Street Marshall, MN 56258	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 RE: Contract #500-0684148-000 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender's Loss Payee on the Property Policy if required by written contract as respects to equipment on contract #500-0684148-000.	9/11/2024 #4841878	GL AU EX WC OTH
H - Konica Minolta Premier Finance I - Camden County Municipal Utilities	and/or its assigns 1310 Madrid Street Marshall, MN 56258	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 RE: Contract #500-0684148-000 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender's Loss Payee on the Property Policy if required by written contract as respects to equipment on contract #500-0684148-000.	9/11/2024 #4841877	GL AU EX WC OTH
<b>Total # of Holders: 7</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:** September 26, 2024  
**Memo to:** Commissioners  
Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF Report

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

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

**December 31, 2023 Audit:** The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/24 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

**2025 Renewal – Underwriting Data Collection:** The 2025 renewal process began early-August with a deadline to complete by September 13<sup>th</sup>. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

Submitted for information was a status chart of the Commission/County's property appraisals as of September 24<sup>th</sup>. Beginning in 2023, the Fund implemented a regular property appraisal program in response to the excess property market demands. As a reminder, in 2024 the Board of Fund Commissioners approved a reimbursement cap of \$20,000 for the appraisal values between \$500,000 to \$1,000,000 and trending of 2023 locations.

**Named Storm Deductible:** PERMA Claims is working on scheduling a meeting with representatives from NJ Office of Emergency Management to discuss the FEMA and/or NJEM resources that would be available to the NJCE membership should a named storm occur.

**Finance Sub-Committee:** Committee met on Tuesday September 17<sup>th</sup>. Submitted for information were the meeting minutes and the following discussion items were highlighted, two of which required action by the Board of Fund Commissioners:

**2025 Pre-Renewal:** Deputy Underwriting Manager provided a high-level overview of the 2025 pre-renewal presentation highlighting the commercial market changes and marketing strategy. Underwriting Manager reported that overall, the market is trending positively compared to the last few years. The attached minutes provides more in-depth detail on the

discussion. Underwriting Manager is scheduled to hold a 2025 pre-renewal webinar on Friday, September 27<sup>th</sup> at 10am. The presentation and a recording of the webinar will be uploaded to [njce.org](https://njce.org) following the presentation.

**2025 Budget & Renewal Timeline:** The Fund Office expects to introduce pre-budget expectations to the Finance Sub Committee in late October/early November, introduce the budget at the November 15<sup>th</sup> Fund meeting and adopt in January. The Finance Sub Committee will meet as often as needed prior budget introduction/adoption.

**Technology Errors & Omissions Liability:** Underwriting Manager presented a potential IT related exposure with shared services contracts between members, whether the member is receiving services or providing services to other entities. A survey was distributed, and 25 of 34 member entities responded. Based on the results, Underwriting Manager said the next steps would be to work with the members' risk managers to begin the conversation about what the true exposure is for these services and the coverage would be treated as an ancillary coverage. Members can purchase the coverage on an as needed basis. The Finance Sub Committee agreed to Underwriting Manager's recommended next steps.

**EMAS Blocks:** At the April 25<sup>th</sup> Fund meeting the Board of Fund Commissioners approved a resolution amending the Plan of Risk Management to exclude the Engineered Materials Arresting Systems (EMAS) Blocks retroactive to 1/1/24 following a significant 2023 loss at Mercer County Airport. Following an administration change, Mercer County requested the Executive Director and Underwriting Manager propose an action plan to obtain coverage for the EMAS blocks. Underwriting Manager could not secure a commercial placement for this exposure but was successful in securing coverage with the NJCE's excess property insurers to provide full limits for the EMAS blocks excess of a \$1 million policy per occurrence subject to contingencies outlined in the committee minutes.

Fund Office was waiting for the County/Insurance Commission's final decision on a self-funding option within the first \$1 million so the NJCE would know what its retention would be. On September 23, 2024, Executive Director met with the Insurance Commission to review the proposed coverage structure as recommended by Finance Sub-Committee: the County will retain the primary \$200,000, the Insurance Commission will retain the \$300,000 excess \$200,000 and the NJCE will provide \$500,000 excess of \$500,000. This structure allows for the NJCE JIF to provide the excess layer of \$500,000 excess of the County and Insurance Commission's combined retention of \$500,000.

The Board of Fund Commissioners approved a motion to extend coverage for Mercer County's Engineered Materials Arresting Systems Blocks at limit of \$500,000 excess of \$500,000 effective 9/26/24. Fund Office will work with the Actuary and excess insurer on the applicable pricing. The County has also indicated their long-term strategy is to look into a replacement system.

**2024 Safety Grant Program:** At the February 24<sup>th</sup> Fund meeting, the Board of Fund Commissioners approved the authorization of the NJCE JIF to supplement an additional \$30,000 to the \$60,000 Munich Re Safety Grant for a total grant of up to \$90,000. Safety Director has since received submissions totaling \$136,933. Finance Sub Committee recommended authorization of a "one-time" additional contribution of \$46,933 to cover the cost of all submissions. Monies are available in the 2024 budget to fund this additional contribution. The Board of Fund Commissioners approved a motion to authorize the NJCE JIF to contribute an additional \$46,933 to the 2024 Safety Grant for a total of \$136,933.



**NJCE Safety Committee:** The Safety Committee met on Monday September 16<sup>th</sup>; minutes of the meeting were submitted for information. Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, December 9<sup>th</sup> at 10am via Zoom.

**NJCE Jail Risk Management Report:** In April 2024, J.A. Montgomery hired a retired warden as a Corrections Risk Control Consultant to address members' needs given the unique exposure inherent to correctional facilities. Submitted for information as part of the Safety Director's report was a brief memo on the warden's principal responsibilities to identify and reduce risks that occurs at correctional facilities.

**Claims Resolution Corporation (CRC):** Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth's TPA services.

**Professional Services Agreements:** Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. NJCE Fund Attorney and QPA will start the procurement process late September/early October.

**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.

**2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 108<sup>th</sup> annual conference is scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20<sup>th</sup>. This year's program will be focus on "Local Government Risk Management"; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

**Tracking Reports:** Submitted for information were the following tracking reports:

**Financial Fast Track:** This report as of July 31, 2024 reflected a statutory surplus of \$8.9 million.

**Claims Activity Report:** This report as of June 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

**Closed Session – General Liability Settlement Authority Request (SAR) & Status Update:** The Board of Fund Commissioners entered Closed Session to review two General Liability SARs; one was an amended SAR amount (claim #64GL019562) and the other was to review the status of a recently settled SAR (claim #64GL16936).

#### **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. Submitted for information was a memorandum on the 2025 renewal.

#### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from June – September, planned October activities, bulletins that were distributed and available training sessions through November 2024.

#### **WC Claims Administration Report**

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

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Thursday October 24, 2024 at 9:30AM virtually.

CAMDEN COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF		August 31, 2024		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,807,288	14,473,936	202,884,161	217,358,097
2.	CLAIM EXPENSES					
		Paid Claims	711,030	3,319,468	50,738,107	54,057,574
		Case Reserves	(97,792)	1,368,635	8,639,015	10,007,650
		IBNR	184,931	(219,269)	13,640,162	13,420,893
		Excess Insurance Recoverable	0	(6,114)	(14,925)	(21,039)
		Discounted Claim Value	(54,956)	109,027	(1,724,909)	(1,615,882)
	TOTAL CLAIMS		743,213	4,571,748	71,277,449	75,849,197
3.	EXPENSES					
		Excess Premiums	1,054,660	8,437,284	91,414,252	99,851,536
		Administrative	83,706	678,613	9,723,794	10,402,407
	TOTAL EXPENSES		1,138,366	9,115,897	101,138,046	110,253,943
4.	UNDERWRITING PROFIT (1-2-3)		(74,291)	786,292	30,468,665	31,254,957
5.	INVESTMENT INCOME		136,955	782,309	1,769,356	2,551,665
6.	PROFIT (4 + 5)		62,665	1,568,601	32,238,021	33,806,622
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		36,990	(328,211)	2,847,402	2,519,191
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		99,655	1,240,390	27,737,939	28,978,329
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		988	5,646	(462,889)	(457,243)
	2011		1,205	(6,977)	247,254	240,277
	2012		5,030	42	584,905	584,946
	2013		6,586	31,942	2,949,575	2,981,517
	2014		6,003	(14,132)	4,511,150	4,497,019
	2015		8,532	29,565	5,522,629	5,552,193
	2016		10,220	54,164	4,385,106	4,439,271
	2017		10,239	64,372	5,718,510	5,782,882
	2018		4,459	385,803	2,262,438	2,648,240
	2019		12,184	608,181	1,387,510	1,995,691
	2020		15,482	411,383	3,568,575	3,979,958
	2021		20,247	(95,857)	(116,998)	(212,855)
	2022		15,477	(118,157)	325,581	207,425
	2023		26,031	(129,590)	(3,145,408)	(3,274,997)
	2024		(43,028)	14,004		14,004
TOTAL SURPLUS (DEFICITS)			99,655	1,240,390	27,737,938	28,978,328
TOTAL CASH						42,937,403

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 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	7,615	2,736,509	2,744,124
	Case Reserves	0	(7,673)	7,674	1
	IBNR	0	58	0	58
	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	6,405	2,157,826	2,164,231
	Case Reserves	0	31,521	12,406	43,927
	IBNR	0	(31,781)	0	(31,781)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	1	1
TOTAL FY 2011 CLAIMS		0	6,145	2,170,233	2,176,378
FUND YEAR 2012					
	Paid Claims	0	19,224	1,794,280	1,813,504
	Case Reserves	0	6,303	2,165	8,467
	IBNR	0	(2,921)	2,921	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS		0	22,606	1,799,366	1,821,972
FUND YEAR 2013					
	Paid Claims	0	9,715	3,863,763	3,873,478
	Case Reserves	0	440	41,942	42,382
	IBNR	0	(5,500)	12,927	7,427
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS		0	4,655	3,918,633	3,923,287
FUND YEAR 2014					
	Paid Claims	0	1,721	5,388,395	5,390,116
	Case Reserves	0	(701)	9,524	8,822
	IBNR	0	(1,700)	19,629	17,929
	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	1,151	46,600	4,843,830	4,890,431
	Case Reserves	(1,151)	(46,976)	275,523	228,546
	IBNR	0	5,307	35,388	40,695
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS		0	4,931	5,154,741	5,159,672

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
Paid Claims	302	8,078	3,361,646	3,369,723
Case Reserves	(9,302)	4,357	124,320	128,677
IBNR	9,000	(14,531)	117,991	103,459
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(2,096)</b>	<b>3,603,956</b>	<b>3,601,860</b>
<b>FUND YEAR 2018</b>				
Paid Claims	1,900	32,643	5,767,757	5,800,400
Case Reserves	(900)	(386,128)	687,093	300,965
IBNR	(1,000)	(27,290)	112,316	85,025
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,373	(8,373)	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(372,403)</b>	<b>6,558,793</b>	<b>6,186,390</b>
<b>FUND YEAR 2019</b>				
Paid Claims	20,828	184,241	5,721,921	5,906,162
Case Reserves	(32,308)	(431,140)	988,219	557,080
IBNR	11,480	(318,943)	557,868	238,925
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	25,600	(31,185)	(5,585)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(540,242)</b>	<b>7,236,823</b>	<b>6,696,581</b>
<b>FUND YEAR 2020</b>				
Paid Claims	35,317	159,104	2,646,025	2,805,129
Case Reserves	(20,918)	(88,476)	914,401	825,925
IBNR	(14,398)	(431,064)	938,177	507,114
Excess Insurance Recoverable	0	(6,114)	(14,925)	(21,039)
Discounted Claim Value	0	48,972	(93,326)	(44,354)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(317,577)</b>	<b>4,390,352</b>	<b>4,072,775</b>
<b>FUND YEAR 2021</b>				
Paid Claims	128,243	406,995	2,709,746	3,116,741
Case Reserves	(140,053)	(55,763)	2,798,850	2,743,087
IBNR	11,810	(382,857)	2,215,406	1,832,549
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	140,512	(344,772)	(204,259)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>108,888</b>	<b>7,379,230</b>	<b>7,488,118</b>
<b>FUND YEAR 2022</b>				
Paid Claims	260,062	894,615	2,466,530	3,361,145
Case Reserves	(43,188)	416,535	1,515,140	1,931,675
IBNR	(216,874)	(1,303,298)	3,905,471	2,602,173
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	167,232	(489,380)	(322,147)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>175,085</b>	<b>7,397,761</b>	<b>7,572,845</b>
<b>FUND YEAR 2023</b>				
Paid Claims	59,027	656,777	3,832,539	4,489,315
Case Reserves	(12,888)	204,985	1,183,534	1,388,519
IBNR	(46,139)	(858,901)	5,720,919	4,862,018
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	170,681	(757,874)	(587,193)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>173,542</b>	<b>9,979,118</b>	<b>10,152,659</b>
<b>FUND YEAR 2024</b>				
Paid Claims	204,200	885,734		885,734
Case Reserves	162,917	1,721,352		1,721,352
IBNR	431,052	3,154,152		3,154,152
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(54,956)	(452,343)		(452,343)
<b>TOTAL FY 2024 CLAIMS</b>	<b>743,213</b>	<b>5,308,895</b>	<b>0</b>	<b>5,308,895</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>743,213</b>	<b>4,571,748</b>	<b>71,277,449</b>	<b>75,849,197</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,755,044	27,942,010	284,494,510	312,436,519
2.	CLAIM EXPENSES				
	Paid Claims	961,570	6,977,120	17,153,869	24,130,989
	Case Reserves	(1,560,643)	(360,012)	15,710,957	15,350,945
	IBNR	1,393,293	1,438,473	16,261,220	17,699,692
	Discounted Claim Value	(105,630)	(454,793)	(4,212,682)	(4,667,475)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	688,590	7,098,683	42,983,159	50,081,842
3.	EXPENSES				
	Excess Premiums	2,841,896	21,522,166	205,538,373	227,060,539
	Administrative	204,905	1,608,549	20,746,720	22,355,269
	TOTAL EXPENSES	3,046,800	23,130,715	226,285,093	249,415,808
4.	UNDERWRITING PROFIT (1-2-3)	19,653	(2,287,389)	15,226,258	12,938,869
5.	INVESTMENT INCOME	148,978	690,204	2,159,119	2,849,324
6.	PROFIT (4+5)	168,631	(1,597,184)	17,385,377	15,788,193
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	168,631	(1,597,184)	10,677,826	9,080,642
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	522	2,731	66,109	68,840
	2011	1,318	(8,223)	478,587	470,364
	2012	2,730	(4,153)	491,515	487,362
	2013	4,856	21,064	1,098,961	1,120,025
	2014	6,245	(171,543)	1,623,920	1,452,377
	2015	5,472	(63,209)	1,404,062	1,340,853
	2016	8,005	40,621	1,686,719	1,727,340
	2017	10,354	61,064	2,714,322	2,775,385
	2018	11,674	10,098	2,317,319	2,327,417
	2019	10,962	44,266	1,991,211	2,035,477
	2020	14,042	116,666	(41,975)	74,692
	2021	13,584	(396,263)	(288,075)	(684,338)
	2022	13,353	(133,366)	1,403,700	1,270,333
	2023	17,222	(469,023)	(4,268,549)	(4,737,572)
	2024	48,295	(647,913)		(647,913)
TOTAL SURPLUS (DEFICITS)		168,631	(1,597,184)	10,677,825	9,080,641
TOTAL CASH					36,766,271

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 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	9	17,875	720,144	738,019
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	(9)	(1,463)	3,000	1,537
	Discounted Claim Value	0	230	(2,480)	(2,250)
TOTAL FY 2011 CLAIMS		0	15,230	737,076	752,306
FUND YEAR 2012					
	Paid Claims	26,803	175,320	1,598,341	1,773,660
	Case Reserves	(26,803)	(175,320)	300,079	124,759
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	19,796	(40,489)	(20,693)
TOTAL FY 2012 CLAIMS		0	19,796	1,861,611	1,881,406
FUND YEAR 2013					
	Paid Claims	9,216	29,615	1,120,027	1,149,642
	Case Reserves	(9,216)	(29,615)	465,996	436,382
	IBNR	0	(0)	19,679	19,679
	Discounted Claim Value	0	3,753	(67,176)	(63,423)
TOTAL FY 2013 CLAIMS		0	3,753	1,538,527	1,542,280
FUND YEAR 2014					
	Paid Claims	4,850	44,446	820,087	864,533
	Case Reserves	(4,814)	154,065	428,510	582,575
	IBNR	(35)	3,028	21,077	24,105
	Discounted Claim Value	0	3,217	(64,534)	(61,317)
TOTAL FY 2014 CLAIMS		0	204,755	1,205,140	1,409,895
FUND YEAR 2015					
	Paid Claims	0	299,983	2,170,225	2,470,208
	Case Reserves	(146)	(194,055)	750,401	556,346
	IBNR	0	0	76,409	76,409
	Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
TOTAL FY 2015 CLAIMS		(146)	94,681	2,909,770	3,004,452
FUND YEAR 2016					
	Paid Claims	8,710	40,964	1,340,882	1,381,846
	Case Reserves	(8,710)	(39,869)	925,034	885,165
	IBNR	0	(2,431)	40,838	38,408
	Discounted Claim Value	0	3,254	(103,043)	(99,789)
TOTAL FY 2016 CLAIMS		0	1,918	2,203,711	2,205,629

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	4,226	26,500	1,313,614	1,340,114
	Case Reserves	(4,227)	(26,501)	627,562	601,061
	IBNR	1	(11,928)	76,572	64,645
	Discounted Claim Value	0	5,400	(73,852)	(68,451)
TOTAL FY 2017 CLAIMS		0	(6,529)	1,943,897	1,937,368
FUND YEAR 2018					
	Paid Claims	70	371,412	1,247,927	1,619,339
	Case Reserves	(70)	(308,636)	750,478	441,842
	IBNR	0	(42,451)	375,153	332,702
	Discounted Claim Value	0	31,257	(116,810)	(85,553)
TOTAL FY 2018 CLAIMS		0	51,583	2,256,747	2,308,330
FUND YEAR 2019					
	Paid Claims	16,580	95,557	1,224,373	1,319,931
	Case Reserves	(16,580)	174,316	1,093,759	1,268,075
	IBNR	0	(285,126)	551,533	266,407
	Discounted Claim Value	0	28,230	(176,738)	(148,508)
TOTAL FY 2019 CLAIMS		0	12,978	2,692,927	2,705,905
FUND YEAR 2020					
	Paid Claims	4,695	251,185	1,126,067	1,377,252
	Case Reserves	(532,372)	(58,675)	3,919,181	3,860,506
	IBNR	527,677	320,572	1,974,978	2,295,550
	Discounted Claim Value	0	(57,239)	(889,320)	(946,559)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
TOTAL FY 2020 CLAIMS		0	(46,262)	4,200,701	4,154,439
FUND YEAR 2021					
	Paid Claims	44,369	545,385	2,119,936	2,665,321
	Case Reserves	(44,370)	345,430	2,159,327	2,504,757
	IBNR	1	(452,575)	2,041,187	1,588,612
	Discounted Claim Value	0	29,056	(652,413)	(623,356)
TOTAL FY 2021 CLAIMS		0	467,296	5,668,037	6,135,333
FUND YEAR 2022					
	Paid Claims	23	445,371	839,542	1,284,913
	Case Reserves	(98,984)	(87,540)	848,359	760,819
	IBNR	98,961	(246,633)	3,693,684	3,447,051
	Discounted Claim Value	0	95,380	(675,990)	(580,610)
TOTAL FY 2022 CLAIMS		0	206,577	4,705,595	4,912,172
FUND YEAR 2023					
	Paid Claims	814,346	4,372,779	1,340,865	5,713,644
	Case Reserves	(814,349)	(2,001,686)	3,425,859	1,424,173
	IBNR	3	(2,047,241)	7,383,429	5,336,188
	Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)
TOTAL FY 2023 CLAIMS		0	557,594	10,887,578	11,445,172
FUND YEAR 2024					
	Paid Claims	27,673	260,728		260,728
	Case Reserves	(1)	1,889,486		1,889,486
	IBNR	766,695	4,204,721		4,204,721
	Discounted Claim Value	(105,630)	(839,622)		(839,622)
TOTAL FY 2024 CLAIMS		688,737	5,515,313	0	5,515,313
COMBINED TOTAL CLAIMS		688,590	7,098,683	42,983,159	50,081,842

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 \$2,432,310 due from the reinsurer for COVID-19 WC claims.



To: Commissioners, Professionals and Risk Management Consultants.

At the September 26<sup>th</sup> NJCE meeting, PERMA reported there will be two educational seminars hosted at the annual *NJ League of Municipalities Conference* scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. Please see below for additional information on the courses.

**Tuesday, November 19, 2024 – 10:45am – 12:00pm:** The MEL JIF is holding a seminar on Local Government Ethics with guest speaker Jacquelyn Suarez, Commissioner NJ Department of Community Affairs and CEUs are available.

**Wednesday, November 20, 2024 - 2:00pm – 3:15pm:** The MEL JIF is holding its annual elected officials seminar on November 20<sup>th</sup> from 2:00pm – 3:15pm. This year's program will focus on "Local Government Risk Management" and CEUs are available.

Description: Property Casualty Insurance costs New Jersey government \$1 billion each year and could increase by 10% or more in 2024. Discussing these issues and specific actions local governments can take to control these costs. By completing this session, elected officials from communities that are Municipal Excess Liability Joint Insurance Fund (MEL) members will be eligible for credit.

To register for the conference and/or find out more information please visit:

<https://conference.njlm.org/index.html>

In addition, professionals of the MEL, HiFund, EJIF and MRHIF host an annual reception during the conference. Please stop by the Legacy Lounge at Bally's Atlantic City on Wednesday, **November 20, 2024 from 6-8pm**. *RSVPs are not required nor is conference registration needed to attend this event.*

*Please contact the Fund Office for any questions.*



# CAMDEN COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 66-24

October 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
BOWMAN & COMPANY LLP	2023 AUDIT P/E 12/31/23 INV 120391	15,654.00
		<b>15,654.00</b>
	<b>Total Payments FY 2023</b>	<b>15,654.00</b>

## FUND YEAR 2024

<u>Vendor Name</u>	Comment	Invoice Amount
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE-PD INV 631-10-2024	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-10-2024	8,250.00
		<b>12,500.00</b>
CIPRIANI & WERNER PC	SUBROGATION- INV 751946 FOR 09/24	7,420.00
CIPRIANI & WERNER PC	SUBROGATION- INV 743869 FOR 08/24	16,905.00
		<b>24,325.00</b>
EPIQ EDISCOVERY SOLUTIONS INC	CYBER SERVICE 11/23 PD-INV 90804637	9,112.57
EPIQ EDISCOVERY SOLUTIONS INC	CYBER SERV. FOR PD IN 2/24-INV 90833577	370.00
EPIQ EDISCOVERY SOLUTIONS INC	CYBER SERV.- 12/23 FOR PD INV 90814491	810.00
EPIQ EDISCOVERY SOLUTIONS INC	CYBER SERV.IN 01/24 FOR PD INV 90823053	400.00
		<b>10,692.57</b>
BROWN & CONNERY, LLP	LEGAL- M. PALCKO INV 344745 FOR 07/24	1,782.00
BROWN & CONNERY, LLP	LEGAL- D. WILKINS INV 344746 FOR 07/24	380.00
BROWN & CONNERY, LLP	LEGAL-J. KOZEMPEL INV 344744 FOR 07/24	22.00
BROWN & CONNERY, LLP	LEGAL- B. PATTI INV 345582 FOR 08/24	437.00
BROWN & CONNERY, LLP	LEGAL- B. PATTI INV 341040 FOR 05/24	6,664.00
BROWN & CONNERY, LLP	LEGAL- J. KOZEMPEL INV 343379 FOR 06/24	44.00
BROWN & CONNERY, LLP	LEGAL- B. PATTI INV 343637 FOR 0724	4,968.00
BROWN & CONNERY, LLP	LEGAL- M. PALCKO INV 343380 FOR 06/24	330.00
		<b>14,627.00</b>
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- WC FOR PD- INV 631-10-2024	12,156.07
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-10-2024	24,312.14
		<b>36,468.21</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	5.71
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/24	18,111.66
		<b>18,117.37</b>

DAVID MCPEAK	TREASURER FEE 10/24	3,034.50
DAVID MCPEAK	TREASURER POSTAGE 10/24	73.00
		<b>3,107.50</b>
SG RISK, LLC	ACTUARY- CCIC-PD INV 15617 10/24	475.20
SG RISK, LLC	ACTUARY- CCIC INV 15617 10/24	274.80
		<b>750.00</b>
CONNER STRONG & BUCKELEW	SURETY- BOND RENEWAL 11/24-11/24	1,452.00
		<b>1,452.00</b>
	<b>Total Payments FY 2024</b>	<b>122,039.65</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>137,693.65</b>

\_\_\_\_\_  
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	August						
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	\$43,619,117.25	43,371,201.12	(134,139.83)	308,112.76	31,747.98	9,948.18	32,247.04
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$138,805.87	\$137,238.92	\$29.79	\$671.41	\$36.82	\$708.75	\$120.18
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	\$138,805.87	\$137,238.92	\$29.79	\$671.41	\$36.82	\$708.75	\$120.18
9 Deposits - Purchases	\$461,888.09	\$90,499.04	\$188,876.04	\$26,883.95	\$135,356.42	\$20,272.64	\$0.00
10 (Withdrawals - Sales)	-\$1,287,994.39	-\$553,858.83	-\$247,511.82	-\$226,011.01	-\$172,958.10	-\$87,654.63	\$0.00
Ending Cash & Investment Balance	\$42,937,403.32	\$43,045,080.25	-\$192,745.82	\$109,657.11	-\$102,503.72	\$45,548.28	\$32,367.22
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$875,844.83	\$0.00	\$199,987.64	\$232,726.98	\$125,210.67	\$317,919.54	\$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	\$43,811,992.67	\$43,045,080.25	\$7,241.82	\$342,384.09	\$21,451.47	\$363,467.82	\$32,367.22

CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
<b>Current Fund Year: 2024</b>									
<b>Month Ending: August</b>									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,565,702.87	11,732,090.60	94,892.64	28,897,073.03	41,426.02	(2,619,685.63)	26,228.70	2,886,975.51	43,624,703.74
RECEIPTS									
Assessments	1,227.28	3,327.18	602.38	14,161.62	0.00	38,632.67	802.23	354.67	59,108.04
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	12,149.15	35,402.47	13,209.36	69,323.58	45.18	115.11	5,981.16	2,579.87	138,805.88
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	12,149.15	35,402.47	13,209.36	69,323.58	45.18	115.11	5,981.16	2,579.87	138,805.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	31,391.00	0.00	31,391.00
TOTAL	13,376.43	38,729.65	13,811.74	83,485.20	45.18	38,747.78	38,174.39	2,934.54	229,304.92
EXPENSES									
Claims Transfers	51,609.81	253,748.61	11,810.32	393,860.80	0.00	0.00	0.00	0.00	711,029.54
Expenses	0.00	0.00	0.00	12,500.00	0.00	10,705.00	163,875.78	0.00	187,080.78
Other *	(3,503.10)	0.00	0.00	21,998.12	0.00	0.00	0.00	0.00	18,495.02
TOTAL	48,106.71	253,748.61	11,810.32	428,358.92	0.00	10,705.00	163,875.78	0.00	916,605.34
END BALANCE	2,530,972.60	11,517,071.64	96,894.07	28,552,199.31	41,471.20	(2,591,642.85)	(99,472.69)	2,889,910.05	42,937,403.32

									
			<b>MEDICAL SAVINGS REPORT BY MONTH</b>						
			<b>CAMDEN COUNTY INSURANCE COMMISSION</b>						
<b>2024</b>									
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	\$230,014.00	\$223,883.00	\$108,715.00	\$121,299.00	53.00%	\$12,500.00	\$108,799.00	97.00%	453
August	\$309,256.00	\$242,461.00	\$111,061.00	\$198,195.00	65.00%	\$12,500.00	\$185,695.00	98.20%	440
September	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$12,500.00	\$0.00	0.00%	0
October									
November									
December									
<b>Total</b>	<b>\$2,193,207.00</b>	<b>\$1,870,422.00</b>	<b>\$873,301.00</b>	<b>\$1,319,906.00</b>	<b>60.00%</b>	<b>\$112,500.00</b>	<b>\$1,219,906.00</b>	<b>97.06%</b>	<b>2574</b>

									
			<b>MEDICAL SAVINGS REPORT BY MONTH</b>						
			<b>CAMDEN COUNTY INSURANCE COMMISSION</b>						
<b>2023</b>									
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
<b>Total</b>	<b>\$4,676,128.00</b>	<b>\$3,983,624.00</b>	<b>\$1,951,843.00</b>	<b>\$2,724,285.00</b>	<b>61.00%</b>	<b>\$150,000.00</b>	<b>\$2,498,529.00</b>	<b>96.40%</b>	<b>4415</b>

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** October 17, 2024

**DATE OF MEETING:** October 24, 2024

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### 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		

### SEPTEMBER - OCTOBER 2024

#### RISK CONTROL ACTIVITIES

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

- **September 18:** Attended the CCIC Safety Committee meeting.
- **September 18:** Conducted a Loss Control Survey at the Homeward Bound Animal Shelter.
- **September 26:** Attended the CCIC meeting.
- **September 30:** Attended the CCMUA Safety Committee meeting.
- **October 16:** Attended the CCIC Safety Committee meeting.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 24:** Plan to attend the CCIC meeting.
- **October 28:** Plan to attend the CCMUA Safety Committee meeting.

## SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Training Announcement – September 25.
- NJCE JIF - JAM SD Message: Fire Prevention Week – October 9.

## NJCE EXPOS

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. (October thru December 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](#).





### 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.**

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

DATE	TRAINING TOPIC	TIME
10/17/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
10/17/24	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	10:00 - 11:30 am
10/17/24	<a href="#">Bloodborne Pathogens Administrator Training</a>	10:00 - 12:00 pm
10/17/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/18/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/18/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/21/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
10/21/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/21/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
10/22/24	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/22/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Camden)*</a>	9:00 - 11:00 am
10/22/24	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/22/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
10/23/24	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am
10/23/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
10/24/24 – 10/25/24	NJCE Leadership Skills for Supervisors Workshop – Two Days (Atlantic)*	9:00 – 3:30 pm w/lunch brk
10/24/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/25/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/25/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/25/24	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
10/28/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/28/24	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
10/28/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
10/29/24	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
10/30/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am

10/30/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
10/30/24	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/30/24	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
10/31/24	<a href="#">Disaster Management</a>	9:00 - 10:30 am
10/31/24	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
11/1/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
11/1/24	<a href="#">Introduction to Understanding Conflict</a>	9:00 - 11:00 am
11/1/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/4/24	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/4/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
11/5/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/5/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/5/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/24	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	9:00 - 11:00 am
11/6/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/6/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/6/24	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
11/6/24	<a href="#">CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program</a>	1:00 - 2:30 pm
11/7/24	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/7/24	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/8/24	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/8/24	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
11/8/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
11/12/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
11/12/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/13/24	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/13/24	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am
11/13/24	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/13/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/14/24	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/14/24	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/14/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/14/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/15/24	<a href="#">Fire Extinguisher Safety</a>	7:30 - 8:30 am
11/15/24	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/15/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
11/18/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/18/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/22/24	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/22/24	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
11/22/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/25/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/25/24	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
11/25/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/26/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/26/24	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am

11/26/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
11/26/24	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
12/2/24	<a href="#">Fire Safety</a>	8:30 - 9:30 am
12/2/24	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
12/2/24	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
12/3/24	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
12/3/24	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
12/4/24	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/4/24	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
12/4/24	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
12/5/24	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
12/5/24	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
12/5/24	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
12/6/24	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
12/6/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
12/6/24	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/6/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Bergen)</a>	9:00 - 11:00 am
12/9/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
12/9/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
12/9/24	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
12/9/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/10/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/10/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
12/10/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/11/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
12/11/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/12/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/12/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/12/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm

#### Zoom Safety Training Guidelines:

***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.*** To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***This 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. 67-24**

**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: 3046, 4574, 1504, 407L, 672L, 0003, 676L & 675L**

**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: October 24, 2024**

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**STEVEN WILLIAMS, VICE CHAIRMAN**

**ATTEST:**

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**ANNA MARIE WRIGHT, COMMISSIONER**

## **APPENDIX I**

### *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 26, 2024  
ZOOM VIRTUAL MEETING  
10:30 AM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Linda Tinsley-Page</b> <b>Denise Dorsey</b> <b>Monica Miller</b> <b>Tracy Ware</b> <b>Paulette Kelly</b>
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Qual Lynx

PERMA  
**Jennifer Concicella**  
**Shai McLeod**  
**Djamal Kirby**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura Paffenroth, Esq.</b>
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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 <b>Christina Violetti</b>
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Auditor	Bowman & Company, LLP <b>Dennis Skalkowski</b> <b>Kaleigh Sawers</b>
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**ALSO, PRESENT:**

Karl McConnell, Camden County College  
Elaine Flacco, Camden County College  
Joseph Hrubash, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 25, 2024 AND AUGUST 8, 2024**

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

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 25, 2024 AND AUGUST 8, 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 September 18 and a variety of safety topics were discussed including First Amendment Audits. Mr. Prince said they discussed what strategies should be taken by employees in the event they encounter one of these situations and promoted our training opportunity. Mr. Prince said this course was instructed by retired Chelf Keith Hummel and he does a phenomenal job. Mr. Prince said he already did one or two sessions for Camden County, but we encouraged our members on the Safety Committee to take advantage of the opportunity in the event they encounter one of the scenarios. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella advised she did not have anything to report other than we will be discussing a variety of claims during closed session. Ms. Conicella noted we would be discussing the claims that were presented in August and September. Ms. Conicella concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR:** Executive Director thanked Commissioner Williams and hoped everybody was doing well. Executive Director said he had several action items on the agenda today.

**2023 AUDIT REPORT AS OF DECEMBER 31, 2023:** The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP reported he would provide a brief review of the audit starting on pages three through seven of the pdfs. Mr. Skalkowski advised after completing their audit procedures he was happy to report that they would be issuing an unmodified opinion. Mr. Skalkowski said this means there are no findings or recommendations listed in the report and referred to the very back page of the audit. Mr. Skalkowski reported it was unusual in this type of entity because they were professionally managed. The TPA's do a wonderful job along with Brad Stokes and his PERMA team. Mr. Skalkowski advised the report was dated for today and would be issued upon your approval. Mr. Skalkowski referred to page eleven and reviewed the Comparative Statements of Net Position. As of December 31, the Commission had total assets of \$49,014,761 and total liabilities and reserves of

\$21,276,826 resulting in a total net position of \$27,737.85. Mr. Skalkowski said despite the decrease in net position from last year we believe the Commission continues to be in very good financial position. Mr. Skalkowski advised the last report he would review was the Comparative Statements of Revenues, Expenses, and changes in position. This statement basically summarizes how the Commission arrived at the net number of \$27.7 million. Mr. Skalkowski asked if anyone had any questions. Mr. Skalkowski expressed their appreciation for the assistance provided during the audit. Mr. Skalkowski asked if anyone had any questions and concluded his report.

Executive Director referred to Resolution 57-24, Certification of Annual Audit Report for Period ending December 31, 2023 along with the Group Affidavit Form which was included in the agenda. Executive Director asked if anyone had any questions and requested a motion to approve the resolution.

**MOTION TO ADOPT RESOLUTION 57-24, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2023**

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

Executive Director thanked Mr. Skalkowski and Ms. Sawyers for their assistance with the audit. Executive Director said they were welcome to stay on the call but understood if they wanted to leave the meeting at this time. Mr. Skalkowski and Ms. Sawyers left the meeting at this time.

**LEGAL DEFENSE PANEL:** Executive Director reported the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 00632, adopted July 18, 2024, for a term August 1, 2024 to July 31, 2025; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. In response to Executive Director's inquiry, Commission Attorney said she did not have any additional comments, this is the same as we do every year. Commission Attorney said if the Commissioners had any questions, she would be happy to answer. Commission Attorney noted it was publicly procured.

**MOTION TO ADOPT RESOLUTION 58-24 AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORTS:** Executive Director referred to copies of the certificate of issuance report from the NJCE listing the certificates issued for the months of July and August. Executive Director advised there were 9 certificates of insurance issued during the month of July and 8 during August. 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 and asked Executive Director Hrubash to provide a quick recap. Executive Director Hrubash said there were four major items. Executive Director Hrubash reported we approved the 2023 audit, and the Commissioners also approved additional funding for the Grant Program. Executive Director Hrubash noted this was a great idea to cover the cost of all the grant submissions. Executive Director Hrubash reported the Underwriting Manager was going to offer a Technology Errors & Omissions Liability policy as part of the ancillary coverages for those members that have a shared services exposure. Executive Director Hrubash advised the Underwriting Manager was presenting the Pre-Renewal Webinar tomorrow morning and encouraged everybody to try to attend. Executive Director Hrubash said the NJCE was scheduled to meet again on Thursday, October 24, 2024 at 9:30 a.m.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2024, there was a surplus of \$28,878,673. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,482,201 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$43,624,704.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the Financial Fast Track was included in the agenda. As of July 31, 2024, the Fund had a surplus of \$8,912,010. 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 \$37,146,127.

**2025 RENEWAL:** Executive Director reported the 2025 renewal process began early August with a deadline to complete by September 13th. Executive Director referred to a copy of a memorandum issued by the NJCE Underwriting Manager included in the agenda which provided a brief 2025 renewal overview. Executive Director advised the NJCE Underwriting Manager was scheduled to hold a webinar on the 2025 pre-renewal and the marketplace tomorrow. Executive Director asked Mr. Tavares to comment on the webinar. Mr. Tavares said he would keep it nice and short since they were doing the full webinar tomorrow and the memorandum just highlights some of the challenges out there in the marketplace that we are up against by line and coverage placed through the fund. Mr. Tavares reported the webinar is tomorrow at 11 so if you were available to join the webinar to get the full details. Executive Director said he had one other item and spoke about the renewal property appraisals. Executive Director reported we were almost there and waiting for Assetworks to deliver the final results. Executive Director advised he spoke with Mr. Friedman, and we anticipate receiving the appraisals next week and we would distribute as soon as possible.

**CLAIMS RESOLUTION CORPORATION, INC., (CRC):** Executive Director said as everyone recalls, effective September 1, 2024 Camden County Insurance Commission entered into an agreement with Claims Resolution Corporation, Inc. to take over AmeriHealth’s TPA services. Executive Director advised a copy of the announcement and the Service Team for CCIC was included in the agenda. Executive Director said the service team has some familiar faces and so far, the transition has gone smoothly. Executive Director advised the big step next week was the data transfer of all of the claim information. Executive Director thanked everybody at CRC for their assistance.

**2024 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director said the third assessment payment for 2024 was due on September 15, 2024. Executive Director reported the Fund Office e-mailed the Statement of Accounts on August 21, 2024. Executive Director advised checks could be made payable to the Camden County Insurance Commission and should be sent to David McPeak, Treasurer. In response to Executive Director's inquiry, Mr. McPeak most entities have paid, there were a couple outstanding, and he would let PERMA know.

**2024 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE:** Executive Director reported the 109th annual conference was scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. Executive Director advised the MEL JIF holds its annual elected official's seminar on November 20 and Ed Cooney will be doing a presentation on Cybersecurity. We encourage our commissioners to attend. Executive Director concluded his report unless there were any questions and wished everybody a nice rest of summer.

Executive Director Report Made Part of Minutes.

**TREASURER:** Mr. McPeak referred to copies of Resolution 59-24 and Resolution 60-24, August and September Bills Lists which were included in the agenda. Mr. McPeak asked if anyone had any questions and requested a motion to approve the Bills List.

**MOTION TO APPROVE RESOLUTIONS 59-24 AND 60-24, AUGUST AND SEPTEMBER BILLS LIST**

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

**ATTORNEY:** Ms. Paffenroth said she did not have anything to report.

**CLAIMS SERVICE - AMERI-HEALTH:** Ms. Ware reported the Medical Savings Report for the month of August was included in the agenda and advised they received 440 bills, and the billed amount was \$309,256. Ms. Ware advised the paid amount was \$111,061.00. with a gross savings of \$121,299. Ms. Ware said the net savings was \$185,695 and the network utilization was 98.2%. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the July through September Risk Control Activities were included in the agenda. Mr. Prince advised on September 10 we provided training on the Entry Level Driving Training Program mandated by FMCSA. Mr. Prince said several Camden County Departments were in attendance for the training. Mr. Prince noted we partnered with the New Jersey Motor Vehicle Commission CDL Mobile Unit. Mr. Prince advised on September 18 he did a Loss Control visit at the Homeward Bound Animal Shelter with Mr. Friedman. Mr. Prince advised all the training opportunities through November 26 have been placed on the njce.org website. Mr. Prince reported the Parks Department is undergoing some renovations, new playgrounds in a variety of sites and we have been periodically checking those for recommendation and also discussing during our Safety Committee meetings. Mr. Prince noted they were doing a phenomenal job and creating some great recreation opportunities and safer environments for our kids. 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 61-24, 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 61-24 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>		<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3191	\$ 39,914.20	PAR		1042	\$ 128,873.21	PAR
4087	\$ 72,571.86	SAR		1042	\$ 50,777.10	SAR
4087	\$ 29,394.00	PAR		944	\$ 389,353.11	PAR
4493	\$ 65,608.39	SAR		944	\$ 175,950.00	SAR
2473	\$ 34,765.46	SAR		2275	\$ 91,283.38	PAR
4582	\$ 130,792.00	PAR		2275	\$ 61,813.39	SAR
1292	\$ 56,332.96	PAR		4586	\$ 49,720.80	PAR
1488	\$ 104,052.80	PAR		4555	\$ 63,554.40	PAR
4299	\$ 44,357.28	PAR		4535	\$ 43,362.16	PAR
4292	\$ 42,612.00	PAR		5093	\$ 13,081.50	PAR
4293	\$ 48,534.40	PAR		5131	\$ 12,019.00	PAR
2072	\$ 176,095.94	PAR		5088	\$ 8,801.28	PAR
5014	\$ 10,164.00	PAR		5147	\$ 14,093.50	PAR
4297	\$ 13,752.17	PAR		4841	\$ 27,776.21	PAR

Motion  
Second:  
Vote:

Commissioner Williams  
Commissioner Wright  
2 Ayes, 0 Nays

Commissioner Williams said the next meeting was scheduled for October 24, 2024 at 10:30 a.m.

**MOTION TO ADJOURN**

Motion  
Second:  
Vote:

Commissioner Williams  
Commissioner Wright  
2 Ayes, 0 Nays

**MEETING ADJOURNED: 11:46 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary