

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 27, 2025  
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 *February 27, 2025* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**CAMDEN COUNTY INSURANCE COMMISSION AGENDA**  
**OPEN PUBLIC MEETING: February 27, 2025**  
**10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** January 23, 2025 Open Minutes.....**Appendix I**  
January 23, 2025 Closed Minutes ..... **sent via e-mail**
- CORRESPONDENCE – NONE**

**2025 REORGANIZATION**

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

- ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**  
**Executive Director ask for Nominations**
  - COMMITTEE REPORTS**
    - Safety Committee:** ..... **Verbal**
    - Claims Committee:** ..... **Verbal**
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....**Pages 2-31**
  - TREASURER – David McPeak**
    - Resolution **22-25** January Supplement Bills List .....**Page 32**
    - Resolution **23-25** January Supplement 1 Bills List .....**Page 33**
    - Resolution **24-25** February Bills List..... **Pages 34-35**
  - ATTORNEY – Laura J. Paffenroth, Esq.**..... **Verbal**
  - CLAIMS SERVICE –CRC**
    - Medical Savings Report - 2025 .....**Page 36**
    - Medical Savings Report - 2024 .....**Page 37**
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report..... **Pages 38-46**
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - CLOSED SESSION- PARS/SARS**
    - Resolution **25-25** Closed Session .....**Page 47**
    - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  - APPROVAL OF PARS/SARS**
- 
- NEXT SCHEDULED MEETING: [March 27, 2025, 10:30 A.M.](#)**
  - MEETING ADJOURNMENT**

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: March 27, 2025

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Reorganization Resolutions (Pages 5-18)** – As we do annually the CCIC is required to reorganize at the February Executive Committee meeting to be effective March 1<sup>st</sup> as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 5-18.

Resolution 9-25 Certifying the Election of Chairperson and Vice-Chairperson .....	<b>Page 5</b>
Resolution 10-25 Appoint Agent for Service of Process for the Commission for the Term ...	<b>Page 6</b>
of One Year	
Resolution 11-25 Designating Custodian of Commission Records .....	<b>Page 7</b>
Resolution 12-25 Designating Official Newspaper for the Commission .....	<b>Page 8</b>
Resolution 13-25 Designating Authorized Depositories for Fund Assets and.....	<b>Pages 9-13</b>
Establishing Cash Management Plan	
Resolution 14-25 Designating Commission Treasurer .....	<b>Page 14</b>
Resolution 15-25 Designating Commission Attorney .....	<b>Page 15</b>
Resolution 16-25 Designating Authorized Signatures for Commission.....	<b>Page 16</b>
Bank Accounts	
Resolution 17-25 Indemnifying Camden County Insurance Fund Commission.....	<b>Page 17</b>
Official/Employees	
Resolution 18-25 Authorizing Commission Treasurer to Process Contracted Payments .....	<b>Page 18</b>
and Expenses	

- ❑ **Motion to approve Reorganization Resolutions Number 9-25 through 18-25**

- ❑ **2025 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ❑ **Motion to approve Resolution 21-25 Plan of Risk Management**

- ❑ **Request for Proposals for Third Party Claims Administrator (Pages 19-20)** - The County advertised a RFP for the position of Claims Administrator & Managed Care Provider with responses due back on January 7. Included in the agenda on pages 19-20 is Resolution 19-25 prepared by the Commission Attorney between the Commission and Claims Resolution Corporation, Inc. effective March 1, 2025 through December 31, 2027.



- ❑ **2025 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2025 Property & Casualty Assessments** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities. The first installment is due on March 31, 2025. Future assessments will be due on May 15, 2025 and September 15, 2025.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar (Page 31)** – The 15<sup>th</sup> Annual Seminar will be conducted virtually again on 2 half-day sessions: Friday, April 25 and Friday, May 2 from 9 a.m. to Noon. There is no fee for employees, insurance producers as well as personnel who work for service companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Michael Chertoff, Former Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. We will also have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. Attached on page 31 is a copy of the Power of Collaboration advertisement to be published in the League of Municipalities magazine. Please save the dates.

**RESOLUTION NO. 9-25**

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

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

ROSS G. ANGILELLA                      Chairperson

STEVEN WILLIAMS                      Vice-Chairperson

**BE IT FURTHER RESOLVED**, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2026 reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**RESOLUTION NO. 10-25**

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

**BE IT RESOLVED** by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2026 or until its successor has been appointed and qualified.

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

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**RESOLUTION NO. 11-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING CUSTODIAN OF COMMISSION RECORDS**

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

**BE IT FURTHER RESOLVED** that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2026 reorganization of the Commission and until their successors shall be elected and qualified.

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

**ADOPTED: 2-27-25**

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

**ATTEST:**

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



**RESOLUTION NO. 12-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

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

**BE IT FURTHER RESOLVED** that the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2026 re-organization of the Commission.

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

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**RESOLUTION NO. 13-25**

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

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

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

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**CAMDEN COUNTY INSURANCE FUND COMMISSION**  
**2025 CASH MANAGEMENT AND INVESTMENT POLICY**

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

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

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

2.) **Permissible Investments**

Investments shall be limited to the following:

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

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

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

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

3.) **Authorized Depositories**

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claim's agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 14-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION TREASURER**

**BE IT RESOLVED** that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, 22 Glenview Avenue, Berlin, NJ 08009, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2026 Commission Re-organization; and

**BE IT FURTHER RESOLVED** that David McPeak shall receive compensation in the amount of \$37,142.00 for the term serving as Treasurer to the Commission.

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**RESOLUTION NO. 15-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION ATTORNEY**

**BE IT RESOLVED** that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2026 Commission Reorganization; and

**BE IT FURTHER RESOLVED** that Laura J. Paffenroth shall receive no compensation to serve as Attorney to the Commission.

**ADOPTED: 2-27-25**

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

**ATTEST:**  
\_\_\_\_\_  
**VICE-CHAIRPERSON**



**RESOLUTION NO. 16-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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

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

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

**ADOPTED: 2-27-25**

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

**ATTEST:**  
\_\_\_\_\_  
**VICE-CHAIRPERSON**

**RESOLUTION NO. 17-25**

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

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

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

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

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

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2025 through 2026 Commission Re-organization, and to all acts performed in all prior years thereto; and

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

**ADOPTED: 2-27-25**

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

**ATTEST:**  
\_\_\_\_\_  
**VICE-CHAIRPERSON**

**RESOLUTION NO. 18-25**

**CAMDEN COUNTY INSURANCE COMMISSION  
AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

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

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

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

**BE IT RESOLVED** by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2025 through 2026 Commission Reorganization.

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

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

**RESOLUTION NO.: 19-25**

**CAMDEN COUNTY INSURANCE COMMISSION  
RESOLUTION AUTHORIZING AWARD OF CONTRACT, PURSUANT TO A  
PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN  
THE COMMISSION AND CLAIMS RESOLUTION CORPORATION, INC.**

**WHEREAS** the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS** the Commission requires the professional services of a Claims Administrator; and

**WHEREAS** the Commission conducted a publicly advertised Request for Proposals process for this professional service pursuant to New Jersey law and the County of Camden Request for Proposals Policy, as adopted by the Commission; and

**WHEREAS** four (4) proposals were received and the evaluation committee for this Request for Proposals has reviewed the responses and has recommended that an agreement be awarded to Claims Resolution Corporation, Inc., as set forth below, and

**WHEREAS** the term of the agreement authorized hereby shall commence March 1, 2025, through December 31, 2027, as permitted by N.J.S.A. 40A:11-5(1)(m); and

**WHEREAS** funding for these services is available in the Commission's 2025 permanent budget, and as may be amended, with the balance of funding contingent upon the adoption of the Fund's 2026, and 2027 budgets; now, therefore,

**BE IT RESOLVED** by the Camden County Insurance Fund Commission, that contingent upon the funding described herein, the proper officials be and are hereby authorized to execute an agreement with the following firm for the period March 1, 2025, through December 31, 2027, in accordance with the Commission's fair and open process and consistent with the County of Camden Request for Proposals Policy and N.J.S.A. 40A:11-5(1)(m):

Claims Administrator

Name of Firm: Claims Resolution Corporation, Inc.  
Address: 323 S. Pitney Rd, Suite 200, Galloway, NJ 08205

Compensation: Administration fee – payable in equal monthly installments:  
Y1: \$430,000.00

Y2: \$437,740.00  
Y3: \$444,000.00  
Flat fee of \$150,000 annually for managed care  
CCPD claims & subrogation included in above costs.

**BE IT FURTHER RESOLVED** that the members of the Commission shall be charged a fee in proportion to the services provided and as detailed in the advertised scope of services.

**BE IT FURTHER RESOLVED** that the above firm shall serve pursuant to a Professional Service Contract, which will be entered into and copies of which will be on file in the Commission's office.

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Commission's official newspapers in accordance with law and that notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: February 27, 2025**

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

**ATTEST:**

**BY:** \_\_\_\_\_  
**VICE-CHAIRPERSON**

**RESOLUTION NO.: 20-25**

**CAMDEN COUNTY INSURANCE FUND COMMISSION  
RESOLUTION AUTHORIZING AN AGREEMENT, PURSUANT TO A  
PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN  
THE COMMISSION AND PERMA RISK MANAGEMENT SERVICES FOR  
EXECUTIVE DIRECTOR/ADMINISTRATOR SERVICES**

**WHEREAS** the CAMDEN COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS** the Commission requires the services of an Executive Director/Administrator; and

**WHEREAS** the Commission conducted a publicly advertised Request for Proposals process for this professional service pursuant to New Jersey law and the County of Camden Request for Proposals Policy, as adopted by the Commission; and

**WHEREAS** one proposal was received and the evaluation committee for this Request for Proposals has reviewed the response and has recommended that an agreement be awarded to PERMA Risk Management Services as set forth below, and

**WHEREAS** the term of the agreement authorized hereby shall commence March 1, 2025, through December 31, 2027, as permitted by N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15; and

**WHEREAS** funding for these services is available in the Commission's 2025 permanent budget, and as may be amended, with the balance of funding contingent upon the adoption of the Fund's 2026 and 2027 budgets; now, therefore,

**BE IT RESOLVED** by the Camden County Insurance Fund Commission, that contingent upon the funding described herein, the proper Commission officials be and are hereby authorized to execute an agreement by and between the Commission and PERMA Risk Management Services as provided herein for the period March 1, 2025 through December 31, 2027, in accordance with the Commission's fair and open process and consistent with the County of Camden Request For Proposals Policy and N.J.S.A. 40A:11-5(1)(m) and N.J.S.A. 40A:11-15:

**Executive Director**

Name of Firm: PERMA Risk Management Services, a division of  
Conner Strong & Buckelew Companies, Inc.  
Address: Office: 9 Campus Drive, Suite 216, Parsippany, NJ 07054  
Compensation: \$221,687.00 annual fee for Fund Year 2025 based on the  
commission's current members, plus reimbursable costs as

indicated in its proposal on page 10; 2% increase over expiring annual fee for each subsequent year (2026 and 2027). No fee for services provided to Camden County Police Department.

**BE IT FURTHER RESOLVED** that the members of the Commission shall be charged a fee in proportion to the services provided.

**BE IT FURTHER RESOLVED** that the above firm shall serve pursuant to a Professional Services Contract, which will be entered into and copies of which will be on file in the Commission's office.

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Commission's official newspapers in accordance with law and that notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: 2-27-25**

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

**ATTEST:**

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

# Camden County Insurance Commission

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

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Morris Sussex Warren Employment  I - Camden County College	and Training Services P.O Box 900 Morristown, NJ 07963	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2025 to 01/01/2026 Limits: Statutory / \$5,000,000 RE: Master Agreement- Workforce Development Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Master Agreement as part of the Workforce Development Program.	1/6/2025  #5014653	GL AU EX WC OTH
H - NJ Economic Development  I - County of Camden, Division Of Insurance	Authority (NJEDA)	RE: Gunshot Monitors/Detectors Evidence of insurance as respects the agreement between the Camden County Police Department and the NJEDA for the installation and use of gunshot monitors/detectors	1/7/2025  #5018544	GL AU EX WC OTH
H - New Jersey Emergency Medical  I - County of Camden, Division Of Insurance	Services Task Force Support Group, a NJ non-profit corp. 1100 State Rt 35, Suite A PMB# 1050 Ocean, NJ 07712	RE: Additional Insured New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/13/2025  #5024351	GL AU EX WC OTH
H - New Jersey Emergency Medical  I - County of Camden, Division Of Insurance	Services Task Force Support Group, a NJ non-profit corp. 1100 State Rt 35, Suite A Ocean, NJ 07712	RE: Additional Insured New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/13/2025  #5024352	GL AU EX WC OTH
H - Camden Redevelopment Agency  I - County of Camden, Division Of Insurance	520 Market Street City Hall, Room 1300, 13th Floor Camden, NJ 08101	RE: Leased Properties The Certificate Holder, the City of Camden, US Environmental Protection Agency and the New Jersey Department of Environmental Protection are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to leased properties. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/21/2025  #5027504	GL AU EX WC OTH
H - NJ State Mosquito Control  I - County of Camden, Division Of Insurance	Commission	RE: Leased Equipment 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 leasing a Link-Belt excavator.	1/22/2025  #5040055	GL AU EX WC OTH



# Camden County Insurance Commission

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

## Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Camden Charter School Network  I - County of Camden, Division Of Insurance	1725 Park Blvd Camden, NJ 08103	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Use of Facilities- Camden County Metro Police The following entities/locations are Certificate Holders and Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities by the Camden County Metro Police for activities/events during the current calendar year: -Camden Charter School Network -Marjorie and Lewis Katz Community Center -Boys and Girls Club of Parkside -Allied Resources for Kids -Friends of Knowledge A to Z - Camden's Promise Charter School	1/23/2025  #5044337	GL AU EX WC OTH
H - Gloucester County Workforce  I - Camden County College	Development Board 1480 Tanyard Road, Suite B Sewell, NJ 08080	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2025 to 01/01/2026 Limits: Statutory / \$5,000,000 RE: Master Agreement- Workforce Development Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Master Agreement as part of the Workforce Development Program.	1/24/2025  #5053937	GL AU EX WC OTH
H - Essex County Division of  I - Camden County College	Training & Employment 50 South Clinton Street, 4th Floor East Orange, NJ 07018	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2025 to 01/01/2026 Limits: Statutory / \$5,000,000 RE: Master Agreement- Workforce Development Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Master Agreement as part of the Workforce Development Program.	1/24/2025  #5053938	GL AU EX WC OTH
H - Director - Design and  I - County of Camden, Division Of Insurance	Construction Consolidated Rail Corporation 330 Fellowship Road, Suite 300 Mt. Laurel, NJ 08054	RE: Additional Insured The Certificate Holder is an 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. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract. The Excess Liability Policy sits excess of the Commercial General Liability Policy and Automobile Liability Policy.	1/27/2025  #5053987	GL AU EX WC OTH

# Camden County Insurance Commission

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

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Camden City School Board  I - County of Camden, Division Of Insurance		Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$260,000,000 RE: Use of Any/All Facilities- Camden County Metro Police 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 Camden County Metro Police Department's use of any/all facilities for programs/events/activities.	1/28/2025  #5054726	GL AU EX WC OTH
H - Greater Raritan One Stop Career  I - Camden County College	Training Services Center 27 Warren Street, P.O. Box 3000 Somerville, NJ 08876	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2025 to 01/01/2026 Limits: Statutory / \$5,000,000 RE: Master Agreement- Workforce Development Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Master Agreement as part of the Workforce Development Program.	1/31/2025  #5077326	GL AU EX WC OTH
<b>Total # of Holders: 12</b>				



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

**Date:** January 7, 2025  
**Memo to:** Commissioners  
Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF January Report

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

**Finance Sub-Committee:** The Finance Sub Committee met twice since the budget introduction on November 15<sup>th</sup>; both in December (Tuesday, December 17<sup>th</sup> and Monday, December 30<sup>th</sup>) for the following items:

1. For updates on the excess renewal marketing,
2. Consider a change in insurers for excess liability and cyber programs,
3. Review alternative program structures,
4. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/25,
5. Based on the marketing results to make a recommendation to the Board on a final 2025 budget for adoption.

Copies of the committee's December meeting minutes were submitted for information. Also submitted, was the Underwriting Manager's memorandum on the excess insurance marketing results.

The Board of Fund Commissioners accepted the recommendations of the Finance Sub-Committee and ratified the following changes/actions made by the Underwriting Manager:

**Excess Cyber Carrier:** Ratified the action of the Underwriting Manager to move the Excess Cyber coverage to Cowbell from the incumbent Great American. The key advantage of the Cowbell quote was a premium savings and a drop-down provision for coverage over the primary policy sub-limits. This resulted in a premium decrease of \$108,143 from the Great American 2025 premium quote and is reflected in the ancillary budget.

**Excess Liability Structure:** Safety National provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

**Extraordinary Unspecifiable Services (EUS):** Bind coverage for the 2025 renewal program. Copies of the Extraordinary Unspecifiable Services (EUS) statement binding the coverage, as well as, a resolution authorizing the purchase of insurances were submitted for information.

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the change in excess cyber carrier, ratify the change in

excess liability insurers and structure and adopted a resolution authorizing the purchase of excess and ancillary coverages.

**2025 Budget:** Amended the “introduced budget” by reducing the property premium line by \$750,000 and to reflect changes in certain ancillary premiums since introduction. The amended budget resulted in a modest reduction in the underlying commission budgets and stand-alone county budgets ranging from .5% to 1.5%. The amended budget reflects a reduction of \$1,015,394 from the introduced budget. The amended budget totals \$43,632,226 and represents a 4.37% increase over the 2024 annualized assessed budget. Submitted for information were the 2025 assessments.

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2025 Budget totaling \$43,632,226 and certified the 2025 Assessments.

**JIF Performance vs. the Marketplace Study:** Underwriting Manager provided an analysis of the JIFs performance vs. the marketplace; the study was submitted separately for information. The study used sample data of three county members to review the insurance marketplace, including development of trends over a decade as well as a comparative review of the commercial market versus savings realized through a joint insurance fund.

**Financial Fast Track:** Submitted for information was the October Financial Fast Track which reflected a statutory surplus of \$9.5 million.

**2025 Renewal Overview Webinar:** The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2025 renewal in the coming weeks.

**2025 Reorganization February Meeting:** The Fund is scheduled to meet virtually on Thursday, February 27, 2025, at 9:30am to conduct the 2025 Reorganization.

**New Business – Professional Staff:** Effective January 6, 2025, Kerin Drumheiser would be joining PERMA’s Claims department as Senior Associate Claim Consultant and involved in the County and Commission accounts.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2025 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2024	ACTUAL PREMIUMS FY2023	Proposed Retentions	PROPOSED BUDGET FY2025	Change \$	Change %
1	Property	750K x 250K *	1,228,210	750K x 250K *	1,250,704	22,494	1.8%
2	Liability	1250x250 **	1,376,901	1250x250 **	1,301,324	(75,577)	-5.5%
3	Auto	1250x250 **	475,238	1250x250 **	452,307	(22,931)	-4.8%
4	Workers' Comp.	Various	2,875,893	Various	3,105,020	229,127	8.0%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	479,915	600K x 1.15MIL	455,571	(24,344)	-5.1%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		294,504		305,640	11,136	3.8%
8	Cyber		426,258		426,258		0.0%
9	<b>Subtotal - Claims</b>		<b>7,184,513</b>		<b>7,324,418</b>	<b>139,905</b>	<b>1.9%</b>
10	<b>Premiums</b>						
11							
12	Property		12,453,640	11,401,590	12,155,453	(298,187)	-2.4%
13	Property 150 x 110		1,228,762	1,198,014	1,388,738	159,976	13.0%
14	Terrorism		118,640	118,858	95,094	(23,546)	-19.8%
15	X5 Flood to 50		1,430,469	1,394,534	1,616,545	186,076	13.0%
16	Equipment Breakdown Cert		299,325	118,858	465,972	166,647	55.7%
17	Liability		5,669,796	5,665,500	5,948,780	278,984	4.9%
18	Excess Liability		2,666,359	2,575,000	2,705,001	38,642	1.4%
19	Workers Comp (Stat x 1MIL)		3,079,987	3,039,927	3,186,143	106,156	3.4%
20	Surplus Premium Offset		(550,003)		-	550,003	-100.0%
21	Premium Contingency		-		240,000	240,000	100.0%
22							
23	<b>SubTotal Premiums</b>		<b>26,396,975</b>	<b>25,512,281</b>	<b>27,801,726</b>	<b>1,404,751</b>	<b>5.3%</b>
24	<b>Total Loss Fund</b>		<b>33,581,488</b>		<b>35,126,144</b>	<b>1,544,656</b>	<b>4.6%</b>
25							
26	<b>II. Expenses, Fees &amp; Contingency</b>						
27							
28	Claims Adjustment		74,625		76,119	1,494	2.0%
29	Claims Adjustment - Property		21,464		21,894	430	2.0%
30	Safety Director		454,047		463,130	9,083	2.0%
31	General Expense						
32	Exec. Director		745,707		760,621	14,914	2.0%
33	Actuary		25,115		25,616	501	2.0%
34	Auditor		19,664		20,057	393	2.0%
35	Attorney		15,000		15,303	303	2.0%
36	Treasurer		15,000		15,301	301	2.0%
37	DPA		6,000		6,120	120	2.0%
38	Technical Writer		25,000		25,499	499	2.0%
39	Underwriting Manager		492,109		501,952	9,843	2.0%
40	Underwriting Data Consolidation		112,838		115,094	2,256	2.0%
41	Cyber Security Consultant		40,000		40,800	800	2.0%
42	Payroll Audit		23,277		23,742	465	2.0%
43	Property Appraisals/Reimbursement		100,000		102,002	2,002	2.0%
44	Safety Institute Funding		94,273		96,157	1,884	2.0%
45	Safety Grant Supplement		30,000		30,599	599	2.0%
46							
47	Misc. Expense & Contingency		58,707		99,881	41,174	70.1%
48	<b>Total Fund Exp &amp; Contingency</b>		<b>2,352,826</b>		<b>2,439,887</b>	<b>87,061</b>	<b>3.7%</b>
49	Risk Management Consultant		130,975		130,975		0.0%
50							
51	<b>Total Self Insured Program</b>		<b>36,065,289</b>		<b>37,697,006</b>	<b>1,631,717</b>	<b>4.5%</b>
52							
53	<b>Ancillary Coverages</b>		<b>5,741,611</b>		<b>5,935,220</b>	<b>193,609</b>	<b>3.4%</b>
54							
55	<b>Total Including Ancillary Coverages</b>		<b>41,806,900</b>		<b>43,632,226</b>	<b>1,825,326</b>	<b>4.37%</b>
56	* Monmouth County Property retention	500K x 500K			500K x 500K		
57	** ACIC GL/AL retention	1MILx500			1MILx500		

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2025 PROPOSED ANCILLARY ONLY BUDGET -FY2025 Ancillary Only Budget - December Estimates</b>					
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>	<b>Expiring Retentions</b>	<b>ANNUALIZED ASSESSED BUDGET FY2024</b>	<b>PROPOSED BUDGET FY2025</b>	<b>Change \$</b>	<b>Change %</b>
<b>1 Ancillary Coverages</b>					
2 POL/EPL		1,566,577	1,513,654	(52,923)	-3.4%
3 Crime Program		197,039	200,765	3,726	1.9%
4 Medical Malpractice		1,325,730	1,423,188	97,458	7.4%
5 Pollution Liability		222,931	240,592	17,661	7.9%
6 Employed Lawyers Liability		154,469	154,450	(19)	0.0%
7 Cyber Liability		1,850,000	1,916,558	66,558	3.6%
8 Aviation		99,092	98,997	(95)	-0.1%
9 Marina Operators Liability		22,740	24,280	1,540	6.8%
10 Active Assailant		76,580	79,000	2,420	3.2%
11 Supplemental Indemnity WC		24,422	24,422		0.0%
12 Fiduciary Liab		5,327	3,511	(1,816)	-34.1%
13 VET Liability		359	421	62	17.3%
14 Small Craft		5,638	8,580	2,942	52.2%
15 Volunteers Sup Indemnity		2,211	2,211		0.0%
16 A&H Fire Trainers		3,619	3,635	16	0.4%
17 Petty Cash Bond		275	165	(110)	-40.0%
18 Hull & Protection Indemnity Primary		184,602	218,645	34,043	18.4%
19 Aviation & Heliport		-	22,146	22,146	100.0%
15					
<b>16 Total Ancillary Coverages</b>		<b>5,741,611</b>	<b>5,935,220</b>	<b>193,609</b>	<b>3.4%</b>
17	<b>*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023</b> <b>**Aviation &amp; Heliport - OCIC 3 Year Premium expires 4/1/2025. FY2025 is budgeted at 1/3rd of expiring 3 year premium</b>				

<b>New Jersey Counties Excess Joint Insurance Fund</b>											
<b>Fund Year 2025 Assessment by Member</b>											
	<b>ACIC</b>	<b>BCIC</b>	<b>CCIC</b>	<b>CUIC</b>	<b>GCIC</b>	<b>HC</b>	<b>MONC</b>	<b>MCIC</b>	<b>OCIC</b>	<b>UCIC</b>	<b>Total</b>
Claims	378,201	956,725	1,412,471	305,687	966,303	609,002	435,826	794,921	724,605	740,677	7,324,418
Premiums	2,217,830	3,317,534	5,910,000	1,448,626	2,813,113	2,504,211	2,000,269	2,576,622	2,980,254	2,033,267	27,801,726
Expenses, Fee & Contingency	173,570	272,750	502,898	106,172	212,625	243,227	115,311	270,433	286,229	252,672	2,439,887
Total Self-Insured Program	2,769,601	4,547,009	7,825,369	1,860,485	3,992,041	3,487,415	2,555,406	3,641,976	3,991,088	3,026,616	37,697,006
Total Ancillary Coverages	833,921	435,585	897,599	437,397	1,361,340	246,926	216,569	516,825	473,250	515,808	5,935,220
<b>Total Fund Disbursements</b>	<b>3,603,522</b>	<b>4,982,594</b>	<b>8,722,968</b>	<b>2,297,882</b>	<b>5,353,381</b>	<b>3,734,341</b>	<b>2,771,975</b>	<b>4,158,801</b>	<b>4,464,338</b>	<b>3,542,424</b>	<b>43,632,226</b>



# 15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

## Available Online at No Cost to Members

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

The seminar is pending approval for the following continuing education credits:

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

### TO REGISTER

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

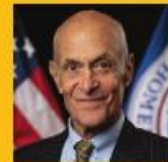
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## AGENDA



### KEYNOTE SPEAKER

**Michael Chertoff** served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

### FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

### FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND



**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 22-25**

**JANUARY SUPPLEMENT 2025**

**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 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	NJCE 1ST INSTALLMENT 2025	5,233,780.80
		<b>5,233,780.80</b>
	<b>Total Payments FY 2025</b>	<b>5,233,780.80</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$5,233,780.80</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_ Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 23-25**

**JANUARY SUPPLEMENT 1 2025**

**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 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PNG CYBER, LLC	VOID AND REISSUE	-19,101.25 <b>-19,101.25</b>
PNG CYBER, LLC	CYBER INVEST. 04/24-05/24 INV 300304	19,101.25 <b>19,101.25</b>
	<b>Total Payments FY 2025</b>	<b>0.00</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_ Treasurer

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 24-25

FEBRUARY 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills: now, therefore,

BE IT RESOLVED that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILING	35.98
		<b>35.98</b>
	<b>Total Payments FY 2024</b>	<b>35.98</b>

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD INV 631-02-2025	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-02-2025	8,250.00
		<b>12,500.00</b>
CIPRIANI & WERNER PC	SUBROGATION-INV 782085 01/25	6,090.00
CIPRIANI & WERNER PC	SUBROGATION- INV 776057 12/24	2,170.00
		<b>8,260.00</b>
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- WC FOR PD- INV 631-02-2025	12,156.07
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-02-2025	24,312.14
		<b>36,468.21</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	6.21
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/25	18,111.74
		<b>18,117.95</b>
DAVID MCPEAK	TREASURERS FEE 02/25	3,034.50
DAVID MCPEAK	REIMB POSTAGE FEE - INV CCIC-FEB-20205	187.25
		<b>3,221.75</b>
SG RISK, LLC	ACTUARY- CCIC-PD INV 15749 02/25	475.20
SG RISK, LLC	ACTUARY- CCIC INV 15749 2/25	274.80
		<b>750.00</b>
GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 6904431-10975787 1/30/25	26.52
GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 6904431-10973437 1/26/25	85.80
		<b>112.32</b>
	<b>Total Payments FY 2025</b>	<b>\$79,430.23</b>

**TOTAL PAYMENTS ALL FUND  
YEARS**

**\$79,466.21**

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_ Treasurer



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

2025									
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	\$292,727.90	\$221,818.00	\$87,385.38	\$205,342.52	70.00%	\$12,500.00	\$192,842.52	98.50%	263
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
<b>Total</b>	<b>\$292,727.90</b>	<b>\$221,818.00</b>	<b>\$87,385.38</b>	<b>\$205,342.52</b>	<b>70.00%</b>	<b>\$12,500.00</b>	<b>\$192,842.52</b>	<b>98.50%</b>	<b>263</b>

**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
January	\$322,260.00	\$296,758.00	\$140,424.00	\$181,836.00	56.42%	\$12,500.00	\$169,336.00	97.00%
February	\$285,699.00	\$212,243.00	\$105,539.00	\$180,160.00	63.00%	\$12,500.00	\$167,660.00	97.00%
March	\$240,623.00	\$189,612.00	\$75,503.00	\$165,120.00	69.00%	\$12,500.00	\$152,620.00	95.00%
April	\$193,505.00	\$168,273.00	\$87,788.00	\$105,717.00	55.00%	\$12,500.00	\$93,217.00	96.00%
May	\$394,384.00	\$347,428.00	\$152,706.00	\$241,678.00	61.30%	\$12,500.00	\$229,178.00	98.00%
June	\$217,466.00	\$189,764.00	\$91,565.00	\$125,901.00	58.00%	\$12,500.00	\$113,401.00	98.30%
July	\$230,014.00	\$223,883.00	\$108,715.00	\$121,299.00	53.00%	\$12,500.00	\$108,799.00	97.00%
August	\$309,256.00	\$242,461.00	\$111,061.00	\$198,195.00	65.00%	\$12,500.00	\$185,695.00	98.20%
September	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$12,500.00	\$0.00	0.00%
October	\$402,597.64	\$343,170.68	\$136,229.12	\$266,368.52	66.00%	\$12,500.00	\$253,868.52	97.00%
November	\$217,362.15	\$190,788.80	\$97,889.42	\$119,472.73	55.00%	\$12,500.00	\$106,972.73	98.00%
December	\$237,208.74	\$208,699.78	\$108,784.26	\$128,424.48	55.00%	\$12,500.00	\$103,424.28	98.00%
<b>Total</b>	<b>\$3,050,375.53</b>	<b>\$2,613,081.26</b>	<b>\$1,216,203.80</b>	<b>\$1,834,171.73</b>	<b>60.00%</b>	<b>\$150,000.00</b>	<b>\$1,684,171.53</b>	<b>97.00%</b>

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 19, 2025  
**DATE OF MEETING:** February 27, 2025

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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		

### JANUARY - FEBRUARY 2025

### RISK CONTROL ACTIVITIES

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

- **January 27:** Attended the CCMUA Safety Committee meeting.
- **February 3:** Conducted a Loss Control Survey at the CCIC Cooper River Skatepark.
- **February 4:** Attended the CCIC Claims Committee meeting.

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

- **February 19:** Plan to attend the CCIC Safety Committee meeting.
- **February 24:** Plan to attend the CCMUA Safety Committee meeting
- **February 27:** Plan to attend the CCIC meeting.

#### **SAFETY DIRECTOR BULLETINS**

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

- NJCE JIF – JAM SD Bulletin: CDL Drivers: Checking Driving Histories and Annual Program Review - Best Practices.
- NJCE JIF – JAM SD Bulletin: Motor Vehicle Record Check Non CDL Drivers Best Practices.
- NJCE JIF – JAM SD Message: Secure Ballast During Snow Plow Operations.
- NJCE JIF - JAM SD Bulletin: PEOSH Most Cited Standards from Oct. 1st – Dec. 31st in 2024

## ***NJCE LIVE and ON DEMAND SAFETY TRAINING***

### ***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 in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (February thru April 2025 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.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

### ***Learning On Demand Training (available on the NJCE LMS)***

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)  
(Catalog located: <https://njce.org/safety/live-instructor-led-classes/>)

## ***NJCE LEADERSHIP ACADEMY***

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

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

- June 1 - 22, 2025 (Start Date: July 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 Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).



The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



### NJCE Learning Management System

**Students/Users** – Contact your Agency’s LMS Training Administrator to send you the login link and activation code to set up your account. You will see your new username and create your password through this process. [NJCE LMS](#)

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 ([NJCE LIVE Monthly Training Schedules](https://njce.org)).

**\* In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**\*\* PLEASE NOTE (Zoom Meeting Format): No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

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

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

**February thru April 2025 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
2/18/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/18/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	12:30 - 2:30 pm
2/19/25	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/19/25	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/19/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/19/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
2/20/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/20/25	<a href="#">Introduction to Communication Skills**</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/24/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
2/24/25	<a href="#">Public Employers: What You Need to Know**</a>	9:00 - 10:30 am
2/24/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/25/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/25/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/25/25	<a href="#">Personal Protective Equipment</a>	2:30 - 4:30 pm
2/26/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
2/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/26/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/27/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/25	<a href="#">Microlearning Theory and Practice**</a>	8:30 - 10:30 am
2/28/25	<a href="#">Indoor Air Quality Designated Person Training**</a>	11:00 - 12:00 pm
2/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/3/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am

3/3/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/3/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/4/25	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/4/25	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program**</a>	9:00 - 10:30 am
3/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 4:00 pm
3/5/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/5/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/5/25	<a href="#">First Responders: Traffic Incident Management</a>	1:00 - 5:00 pm
3/6/25	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
3/6/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
3/6/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
3/10/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/11/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
3/12/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
3/12/25	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/13 -3/14/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Cape May)*</a>	9:00 - 3:30 pm w/lunch brk
3/13/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
3/13/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/14/25	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/14/25	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/14/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/17/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *</a>	8:30 - 11:30 am
3/18/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/18/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
3/18/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/25	<a href="#">Introduction to Understanding Conflict**</a>	1:00 - 3:00 pm
3/19/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/19/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
3/19/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20 - 3/21/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*</a>	9:00 - 3:30 pm w/lunch brk
3/20/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
3/24/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/25	<a href="#">Accident Investigation**</a>	9:00 - 11:00 am
3/25/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/26/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/26/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
3/27/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/25	<a href="#">Chipper Safety</a>	10:00 - 11:00 am

3/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/28/25	<a href="#">Special Event Management**</a>	1:00 - 3:00 pm
3/31/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/1/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/1/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 pm
4/1/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
4/2/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*</a>	8:30 - 11:30 am
4/2/-4/3/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*</a>	9:00 - 3:30 pm
4/3/25	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/3/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/4/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/4/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/7/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/7/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
4/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/8/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
4/9/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/9/25	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
4/9/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm
4/9/25	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
4/10/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
4/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/11/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/11/25	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/11/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/14/25	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/14/25	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/14/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/15/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/15/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
4/16/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/17/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/17/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	1:00 - 3:00 pm
4/22/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/22/25	<a href="#">NJCE The Power of Collaboration Parts 1 &amp; 2 (Ocean)*</a>	9:00 - 1:00 pm
4/22/25	<a href="#">Fall Protection Awareness</a>	2:30 - 4:30 pm
4/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/23/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm

4/23/25	<a href="#">Introduction to Management Skills**</a>	1:00 - 3:00 pm
4/24/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/24/25	<a href="#">Protecting Children from Abuse in NJ Local Government</a>	9:00 - 11:00 am
4/24/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/24/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/24 -4/25/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*</a>	9:00 - 3:30 pm w/lunch brk
4/25/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/25/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
4/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/28/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 5:30 pm
4/30/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
4/30/25	<a href="#">Fire Safety</a>	1:00 - 2:00 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 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 ensure that person will have access to the webinar link to launch on the day of the class.
  - Please assign someone to complete and submit [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. (**Please Note:** The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.)



# 2025 MSI-NJCE EXPO

## THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety \*Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Driver Safety Awareness (1 hour)
  - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

*\*Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org/Safety). ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

***(Please Note:*** Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) with any questions.



# LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

## 2025 Schedule & Locations

CLICK THE "DATE" BELOW TO REGISTER!  
(THIS IS A TWO - DAY WORKSHOP)

March 13 & 14 | 9:00 AM to 3:30 PM  
Atlantic Cape Community College (Mays Landing)

March 20 & 21 | 9:00 AM to 3:30 PM  
Scotch Plains Fire Department (Union)

April 2 & 3 | 9:00 AM to 3:30 PM  
Piscataway Community Center (YMCA) (Middlesex)

April 24 & 25 | 9:00 AM to 3:30 PM  
Middletown Municipal Building (Monmouth)

May 21 & 22 | 9:00 AM to 3:30 PM  
TRIAD1828 Centre (Camden)

June 12 & 13 | 9:00 AM to 3:30 PM  
East Brunswick Library (Middlesex)

September 18 & 19 | 9:00 AM to 3:30 PM  
Burlington County Emergency Training Center (Burlington)

October 7 & 8 | 9:00 AM to 3:30 PM  
Hillsborough Township Municipal Building (Somerset)

November 13 & 14 | 9:00 AM to 3:30 PM  
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing educations credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

**Class size is limited.**

Questions?  
Natalie Dougherty

[ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)

**NJCE LIVE Monthly Training Schedules**

**RESOLUTION NO 25-25**

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

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

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

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

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

**CONTRACTS:**

**LITIGATION: 4073, 1999, 1337, 9174, 3229, 8216, 3236, 3241; 3265, 3266, 3263, 4459, 1244, 8424, 9269, & 9254**

**PERSONNEL:**

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

**ADOPTED: February 27, 2025**

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**CHAIRMAN**

**ATTEST:**

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**VICE-CHAIRMAN**



# **APPENDIX I**

## *Minutes*

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

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes</b>
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Claims Service	CRC <b>Linda Tinsley-Page</b> <b>Denise Dorsey</b> <b>Monica Miller</b> <b>Mary Olivera</b> <b>Gladys Driggins</b> <b>Tracy Ware</b>
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Qual Lynx  
**Michelle Naraine**

PERMA  
**Jennifer Concicella**  
**Shai McLeod**  
**Kerin Drumheiser**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura Paffenroth, Esq.</b>
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Treasurer

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
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**ALSO, PRESENT:**

Elaine Flacco, Camden County College  
Harry Earle, J.A. Montgomery  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 12, 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 DECEMBER 12, 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 January 15 and the next meeting was scheduled for February 19. Mr. Prince advised at the last meeting a variety of safety topics were discussed including the mandatory OSHA logs that should be posted. Mr. Prince said they also discussed how to protect employees that may be subjected or exposed to norovirus, proper precautions, hand washing, sanitation, etc. Mr. Prince stated the Health Department also provided some information regarding locations to still obtain flu shots and Covid vaccinations. Mr. Prince advised we also discussed a variety of training topics and opportunities and access to the NJCE website. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claim Committee met at the beginning of the month and discussed claims which we would be discussing in closed session. Ms. Conicella said she would like to introduce Kerin Drumheiser. Ms. Conicella reported Ms. Drumheiser joins PERMA as a Senior Associate Claim Consultant and would be working on the NJCE account. Ms. Conicella said you may recognize Ms. Drumheiser as she previously worked for the NJCE TPA.

**EXECUTIVE DIRECTOR:** Executive Director thanked Commissioner Williams and hoped everybody was doing well. Executive Director said the primary focus today was the adoption of the 2025 budget.

**2025 PROPERTY & CASUALTY BUDGET:** Executive Director reported at the December meeting, the 2025 Property & Casualty Budget was introduced and advertised. Executive Director said the Public Hearing for the budget would be today and there was some really good news with the NJCE renewal. Executive Director explained the budget was reduced by over \$209,000 because of the marking efforts by the underwriting team. Executive Director noted this helped all our member entities. Executive Director requested a motion to open the Public Hearing on the 2025 Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 BUDGET**

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

**DISCUSSION ON BUDGET & ASSESMENTS MOTION**

Executive Director referred to a copy of the budget in the amount of \$21,991,771 which was included in the agenda. Executive Director reviewed the Loss Funds and said those figures are provided by the actuary. Executive Director explained the actuary provided 3 ranges, low, mid, and high and we usually try to stay with the mid numbers. Executive Director noted there was a high increase on the property side that was attributed to the Camden County Police due to the motor vehicle accidents.

Executive Director said over the last few years we offset the budget with a surplus of loss funds, however, this year we did not. Executive Director noted last year that figure was \$700,000. Executive Director reviewed the NJCE premiums and noted the decrease in the liability and auto lines.

Executive Director continued to review the budget and advised the expenses included contractual increase of 2%. Executive Director said the ancillary coverage decreased 2.26%. Executive Director asked if there were any questions or concerns. In response to Commissioner Williams inquiry about re-advertising, Executive Director advised it was not necessary as the change was below 10%. Executive Director asked for a motion to close the public hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

Executive Director requested a motion to approve Resolution 1-25 which was included in the agenda and certify the 2025 assessments.

**MOTION TO APPROVE RESOLUTION 1-25 ADOPTING THE FUND’S 2025 BUDGET AS PRESENTED & CERTIFY THE 2025 ASSESMENTS**

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

**EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS:** Executive Director referred to the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2025 for the Camden County Police Department which was included in the agenda. Executive Director requested a motion to approve Resolution 2-25 awarding the Purchase of Excess Insurances for the Department. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 2-25 AWARDING THE PURCHASE OF EXCESS INSURANCE FOR TH CAMDEN COUNTY POLICE DEPARTMENT**

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

**MEETING DATES FOR 2025:** Executive Director referred to copy of Resolution 3-25, Fixing Public Meeting dates for Year 2025. Executive Director advised there would be no meetings in August and November. Executive Director said he did not believe there were any conflict with holidays or anything.

Ms. Paffenroth said she wanted to point out that December 11 was the same date as the Board of Commissioner Meeting but thought it would not create a conflict. Commissioner Williams agreed it should be ok. Executive Director said we could always change the date if necessary.

**MOTION TO ADOPT RESOLUTION 3-25 FIXING PUBLIC MEETING DATES FOR 2025**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to copies of the certificate of issuance reports from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 5 certificates of insurance issued during the month of December. Executive Director asked if there were any questions and requested a motion.

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

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

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the October 31, 2024 Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2024, there was a surplus of \$29,861,215. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,519,191 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$49,127,472.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the Financial Fast Track was included in the agenda. As of November 30, 2024, the Fund had a surplus of \$9,491,565. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$6,707,551. Executive Director noted the cash amount was \$34,165,619.

Executive Director concluded his report unless anyone had any questions.

Executive Director Report Made Part of Minutes.

**TREASURER:** Commissioner Williams reported the December Supplemental Bills List and January Bills Lists were included in the agenda. in the agenda. Commissioner Williams asked if anyone had any questions and requested motions to approve Resolutions 4-25 and 5-25.

**MOTION TO APPROVE RESOLUTION 4-25, DECEMBER SUPPLEMENTAL LIST AND RESOLUTION 5-25 LIST JANUARY BILLS LIST**

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

Commissioner Williams noted the Treasurer Reports were included in the agenda. In response to Commissioner Williams inquiry, Mr. McPeak said he did not have anything, unless there were any questions.

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

**CLAIMS SERVICE - CRC:** Ms. Ware reported the Medical Savings Report for the year was included in the agenda and advised they received 3695 bills, and the billed amount was \$3,050,375.53. Ms. Ware advised the paid amount was \$1,216,203.80 with a gross savings of \$1,834,171.73. Ms. Ware said the net savings was \$1,684,171.53 and the network utilization was 97%. Ms. Ware noted the percentage of savings reflects 55%, however it is actually 60% and advised she would make that correction and send the amended report to Ms. Dodd. Ms. Ware said overall, it was a great year. Ms. Ware concluded her report unless anyone had any questions. Executive Director pointed out that last year the paid amount was \$1.9 million and this year we are at \$1.2 million which is a nice difference.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the December through January Risk Control Activities were included in the agenda. Mr. Prince advised all of the training opportunities through March 31 was also included in the agenda. Mr. Prince reported he distributed the Safety Grant Memo to Mr. Friedman who also distributed to the Safety Committee as well as department heads throughout the County. Mr. Prince explained the grant changed a little this year and said last year there was \$60,000 to split between the members of the NJCE, however this year we have \$90,000. Mr. Prince advised Safety National would provide \$75,000 and Munich Re would provide \$15,000. Mr. Prince said the underwriting team did a great job negotiating the increase. 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 6-25, 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 6-25 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: 3 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>
3836	\$ 71,837.96	PAR
3836	\$ 36,176.70	SAR
4074	\$ 49,034.15	PAR
4074	\$ 36,176.70	SAR
3230	\$ 90,661.40	PAR
1435	\$ 135,481.52	PAR
9140	\$ 17,754.41	PAR
4633	\$ 108,187.00	PAR
4555	\$ 146,590.45	PAR
8410	\$ 75,169.56	PAR
2765	\$ 537,558.99	PAR
5827	\$ 57,000.00	PAR

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

Commissioner Williams said the next meeting was scheduled for February 27, 2025 at 10:30 a.m.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:24 A.M.**  
Minutes prepared by: Cathy Dodd, Assisting Secretary

# **APPENDIX II**

*2025 PLAN OF RISK MANAGEMENT*



## RESOLUTION NO. 21-25

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

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2025 the 2025 Plan of Risk Management shall be:

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

- a.) Workers' Compensation limits.
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000
    - CCPD: \$10,000,000
  - USL&H: Included
  - Harbor Marine/Jones Act: Included
  
- a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
  - \$22,000,000 each / \$22,000,000 aggregate (Automobile Liability is unaggregated).
    - CCPD:
      - Law Enforcement/General Liability: \$20,000,000 each/aggregate
      - Automobile Liability: \$14,500,000 each
    - Subsidence: \$750,000
    - Owned Watercraft 35' in length or less: \$750,000
    - Garage Liability: \$750,000
    - Personal Injury Protection (PIP): \$250,000
    - Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
  
- d.) Public Officials/School Board Legal/Employment Practices Liability
  - \$10,000,000 each claim / aggregate
    - Camden County College – Sexual Abuse/Molestation: \$1,000,000
  - Retentions:
    - Camden County: \$250,000
    - Camden County College:
      - SBL: \$25,000
      - EPL: \$50,000
      - Sexual Abuse/Molestation: \$100,000
    - Camden County College Foundation:

- SBL: \$25,000
- EPL: \$50,000
- Camden County MUA:
  - POL: \$25,000
  - EPL: \$25,000
- Camden County BoSS:
  - POL: \$25,000
  - EPL: \$15,000
- Camden County IA:
  - POL: \$10,000
  - EPL: \$10,000
- Camden County Police (EPL): \$250,000
- Camden Pollution Control: \$25,000

e.) Property/Equipment Breakdown

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

Property Deductibles

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

- Camden County Improvement Authority - \$2,500
- Camden County Department of Police Services - \$0  
Property, Auto Physical Damage and Equipment  
Breakdown Effective 4/8/13
  
- Equipment Breakdown: \$50,000
  
- Flood, SFHA:
  - Building: Max available NFIP Limit (\$500,000)
  - Contents: Max available NFIP Limit (\$500,000)
  - Time Element: \$500,000
  
- Named Storm
  - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
  - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
  - Minimum Deductible: \$500,000 per occurrence
  - The NJCE provides 4% x 1%, subject to a \$10M aggregate
  
- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

f.) Crime

Limit per occurrence (all coverage parts):

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

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

Deductible per occurrence (each coverage part):

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

g.) Pollution Liability

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

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

h.) Medical Professional General Liability/Excess Medical Professional

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

i.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000

- Member Entity Self Insured Retentions:
  - Camden County \$50,000
  - Camden County College: \$25,000
  - Camden County Municipal Utilities Authority: \$25,000
  - Camden County Board of Social Services: \$25,000

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

k.) Non-Owned Aircraft.

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

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

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

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

- a. CCPD Breakdown: \$100,000
  - b. CCPD Named Storm: 5%/5%/\$500,000 minimum.
  - c. Flood, SFHA: \$500,000
  - d. Equipment Breakdown: \$50,000 excess of \$50,000
- e.) Crime
    - a. All Other: \$0
    - b. CCPD: \$50,000
  - f.) Pollution Liability
    - a. All Other: \$0
    - b. CCPD: \$25,000
  - g.) Medical Professional General Liability – None
  - h.) Employed Lawyers Liability – None
  - i.) Cyber Liability
    - a. All Other: \$0
    - b. CCPD: \$100,000/12 Hours/\$10,000
  - j.) Non Owned Aircraft – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

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



Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

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

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

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

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

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
  - a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
  - a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
  - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
    - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
    - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
  - 10% of partial total not to exceed \$15,000 for workers compensation claims (Effective 12/11/14)

- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and
- approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 27 day of February, 2025.  
Camden County Insurance Commission

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

Attest:  
\_\_\_\_\_  
Secretary

# **APPENDIX III**

*2025 NJCE RENEWAL OVERVIEW*

CONNER  
STRONG &  
BUCKLEW

# 2025



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

## Renewal Overview

# Guidelines About the Webinar



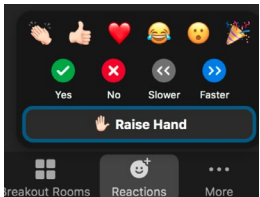
- Your microphones are muted



- To ask a question, click the Q&A button on the bottom of the Zoom Bar.



- The Chat Box will be turned off. Presenter will answer questions during the presentation or at the conclusion.



- If you'd like to pose a question verbally, please use the raise hand function and you will then be prompted to be unmuted.

# Webinar Speakers



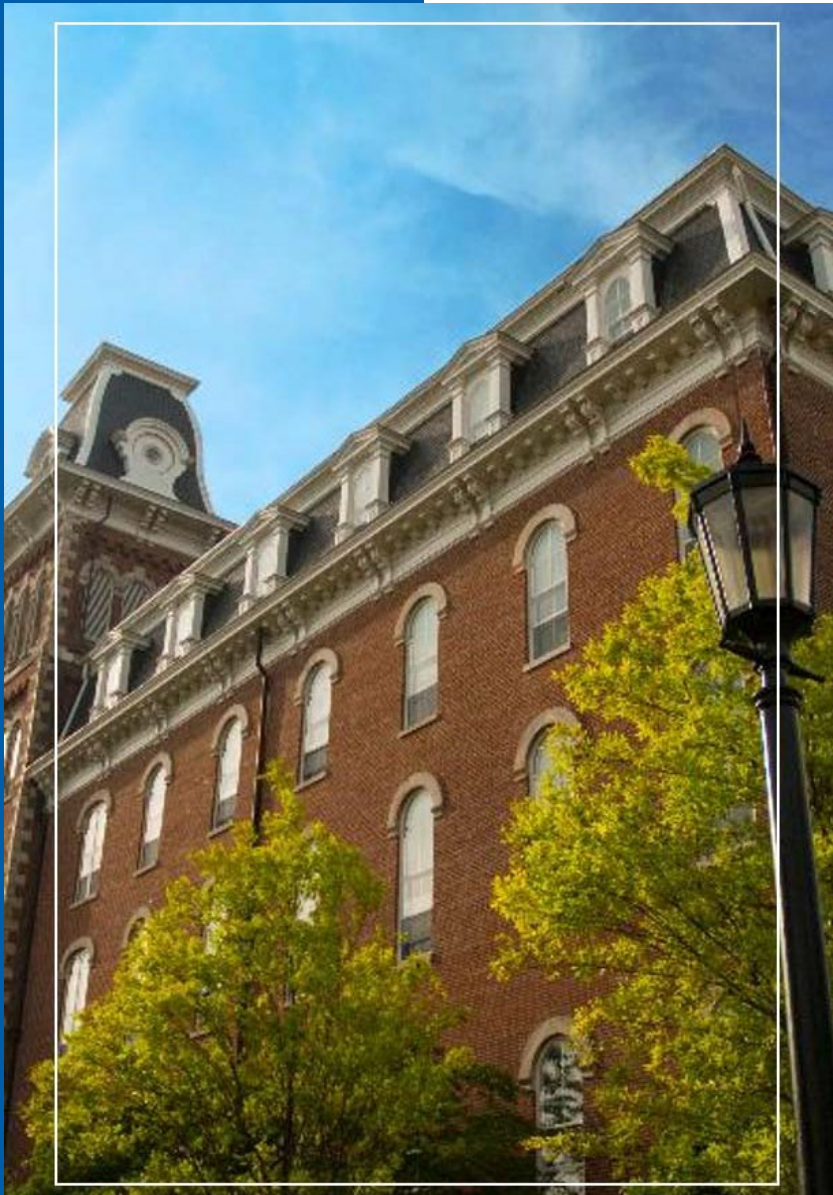
**Joseph Hrubash**  
NJCE Executive Director



**Edward Cooney**  
NJCE Underwriting Manager



**Jonathon Tavares**  
Deputy NJCE Underwriting Manager



## ■ Renewal Overview

The insurance market has spent the last half decade making significant adjustments in underwriting, coverage, capacity and terms, which also came with many shifts in the distribution and magnitude of capital.

While the market is probably near finding its new median (much higher than in the past), we are seeing much more account-specific underwriting and significantly more capacity and appetite.

For the NJCE, with its great performance and risk management, this all means better rates, increased capacity and more favorable terms.

You will see on the following pages how our marketing and strategic restructuring has led to a stronger program and an overall 10% excess renewal rate decrease (~\$2.9m savings).

The renewal results beat all our renewal targets, and we are very pleased with the results. We looking forward to an excellent 2025 with the NJCE.



# Premium Analysis

	2024 Pricing	2025 Adjusted Expiring	2025 Pricing	2025 Initial Projection (\$)	Initial Projection (%)	Actual Rate
Property (\$260m)	\$13,082,985	\$14,006,263	\$11,591,006	\$13,203,414	1%	-17%
Terrorism (\$260m)	\$118,893.00	\$127,283.00	\$98,363.00	\$120,046.58	1%	-23%
Equipment Breakdown (\$100m)	\$309,000.00	\$367,755.00	\$465,973.00	\$341,829.26	5%	27%
Liability (\$20m)	\$8,240,500.00	\$7,487,722.00	\$6,643,078.00	\$8,652,525.00	5%	-11%
Workers' Compensation	\$3,039,927.00	\$3,114,611.00	\$3,176,903.00	\$3,100,725.54	2%	2%
Public Officials & Employment Practices	\$1,733,463.00	\$1,807,448.00	\$1,783,936.00	\$1,490,532.42	3%	-1%
Crime	\$200,586.00	\$221,770.00	\$192,181.00	\$204,597.72	2%	-13%
Medical Malpractice (\$21m)	\$1,321,542.00	\$1,344,535.00	\$1,423,189.00	\$1,427,265.36	8%	6%
Employed Lawyers	\$154,470.00	\$146,996.00	\$153,986.00	\$157,559.40	2%	5%
Non-Owned Aircraft	\$51,431.00	\$51,431.00	\$51,431.00	\$52,459.62	2%	0%
Cyber	\$1,985,000.00	\$1,965,139.00	\$1,900,558.00	\$2,022,000.00	2%	-3%
Active Assailant	\$75,000.00	\$96,778.00	\$75,000.00	\$81,000.00	8%	-23%
Veterinary Med/Mal (BC)	\$357.00	\$357.00	\$421.10	\$365.96	2%	18%
Aviation (MC)	\$47,661.12	\$47,424.00	\$47,566.27	\$51,474.01	8%	0%
Marina Operators (MC)	\$22,290.00	\$22,746.00	\$22,750.00	\$22,735.80	2%	0%
Property (MC)	\$921,450.97	\$995,242.00	\$923,510.56	\$967,523.52	5%	-7%
Underground Storage Tank (MC)	\$16,746.00	\$17,543.00	\$12,924.00	\$17,583.30	5%	-26%
Fiduciary (MC)	\$5,060.18	\$5,550.00	\$3,510.50	\$5,161.38	2%	-37%
Travel Accident (BC Schools)	\$24,422.00	\$24,422.00	\$24,422.00	\$25,643.10	5%	0%
Accident & Health (OCBoH)	\$959.00	\$959.00	\$959.00	\$1,006.95	5%	0%
Aviation (OCMC)	\$37,851.00	\$37,662.00	\$38,446.99	\$76,462.85	5%	2%
Watercraft (OCMC)	\$5,386.75	\$5,287.00	\$5,360.00	\$5,386.75	5%	1%
Hull (MCIC)	\$9,778.00	\$9,778.00	\$12,270.00	\$10,755.80	10%	25%
<b>Total</b>	<b>\$31,404,759.22</b>	<b>\$31,904,701.00</b>	<b>\$28,647,744.37</b>	<b>\$32,038,054.19</b>	<b>2%</b>	<b>-10%</b>

Total Deltas	
Delta to Adjusted Expiring	(\$3,256,956.63)
Delta to Projected	(\$3,390,309.82)



# Marketplace Update

What is happening?



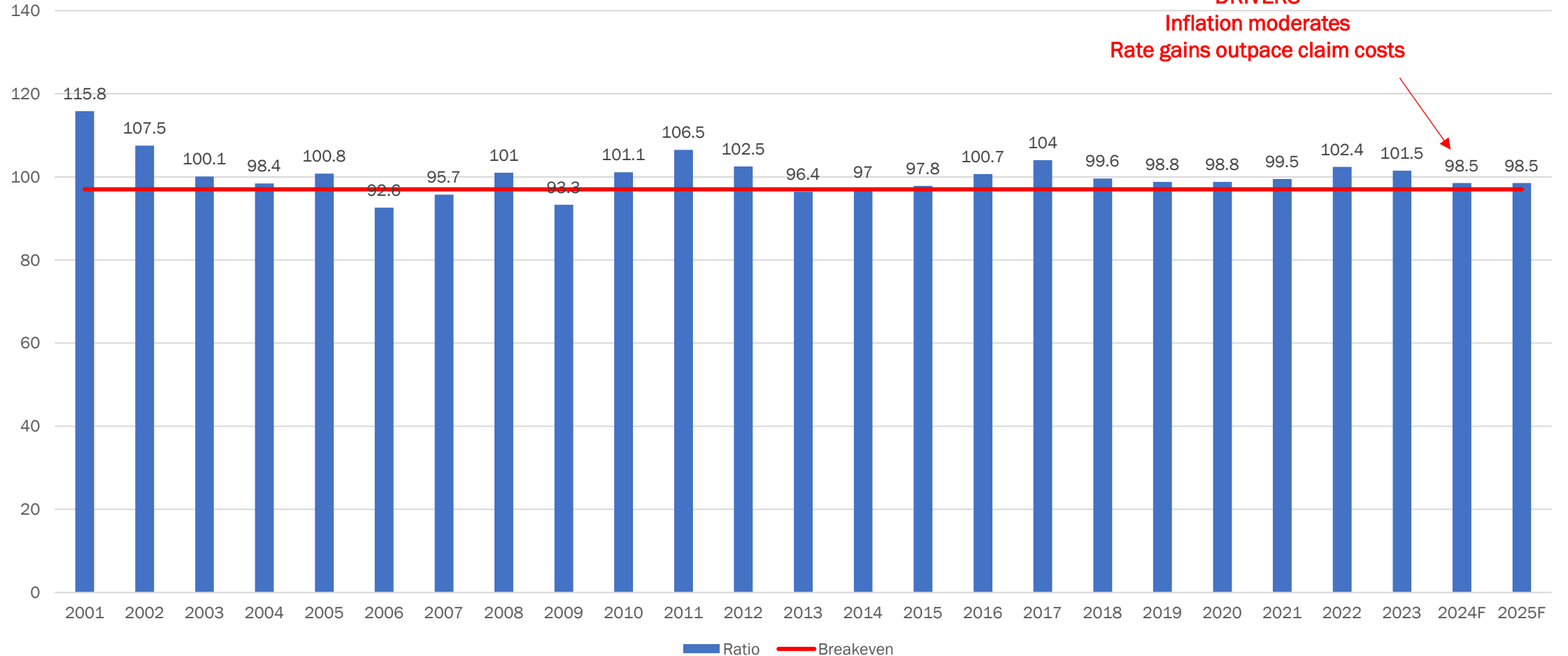
# Marketplace Overview

P/C insurer underwriting performance has been highly variable over the past decade, largely due to CATs, Inflation & Torts

## P&C Insurance Industry Combined Ratio

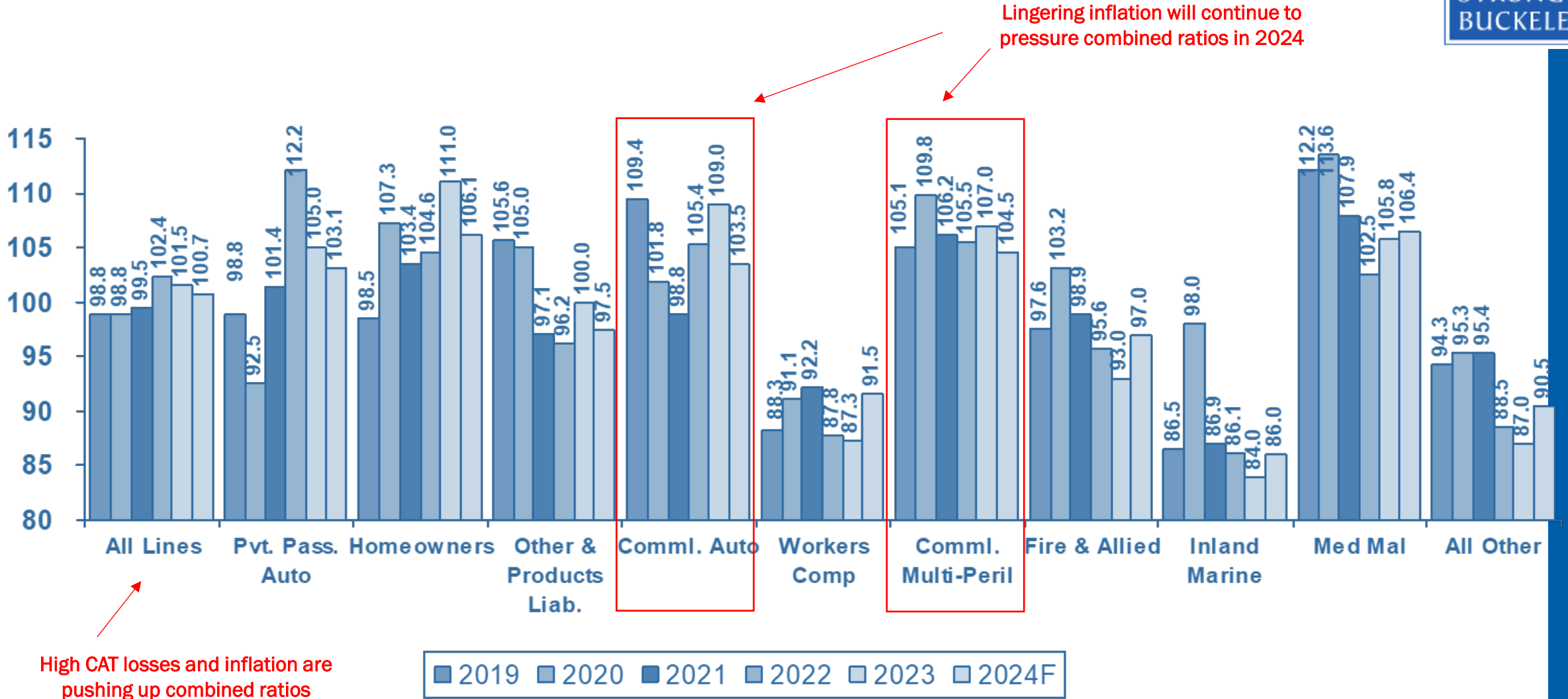
2024 was shaping up to be a great year—then Helene and Milton happened  
**DRIVERS**

Inflation moderates  
Rate gains outpace claim costs



Sources: A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

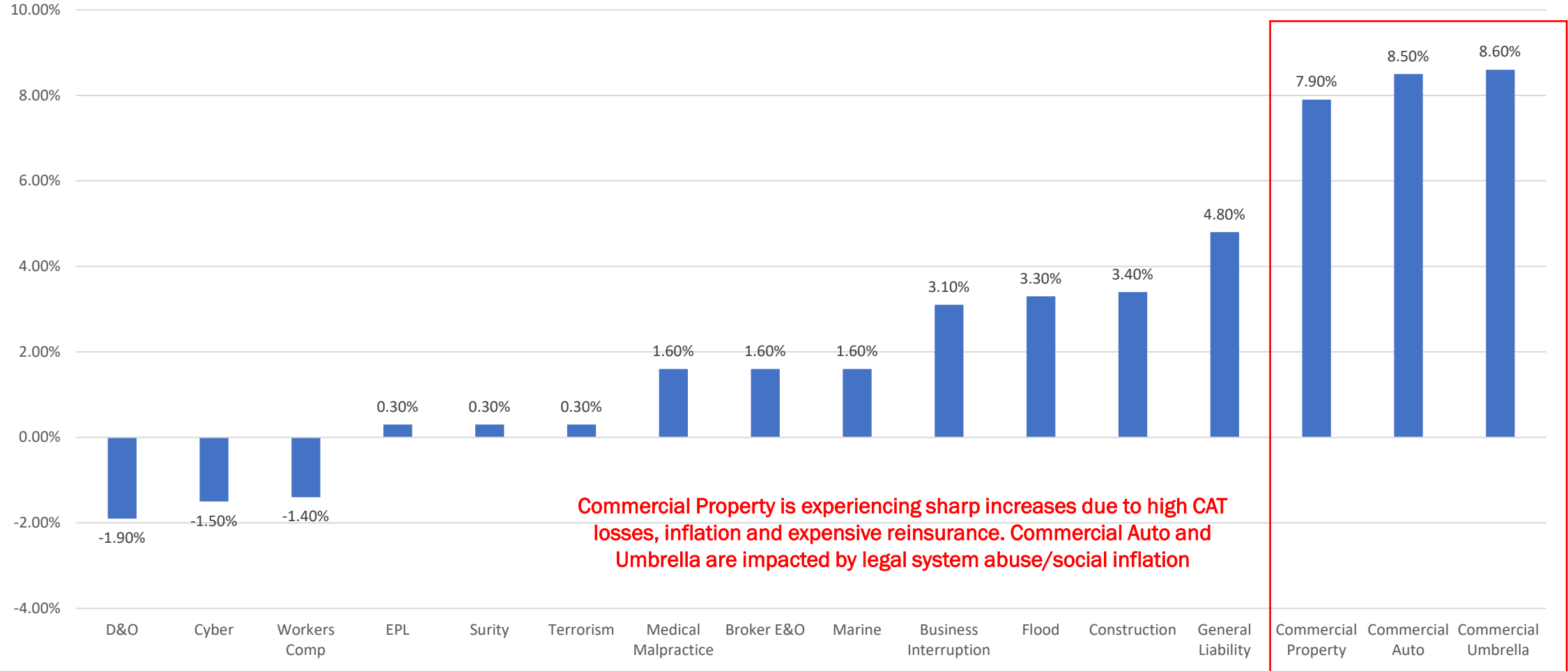
# Marketplace Overview



Source: A.M. Best Review & Preview (2019-2022; 2024 forecasts as of Mar. 2024); A.M. Best data for 2023 (as of 6/24). Univ. of South Carolina, Risk and Uncertainty Management Center.

# Marketplace Overview

Change in Commercial Rate Renewal, by Line 2024 Q3



Sources: CIAB Q12024, A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

# Marketplace Overview - Property

U.S. Catastrophic Property Events Over \$1B – **Inflation Adjusted**

## 1980 - Present

Events	Costs	Deaths
403 9.0 per year	\$2, 917.5 \$64.8B per year	16,918 376 per year

## Last 5 Years

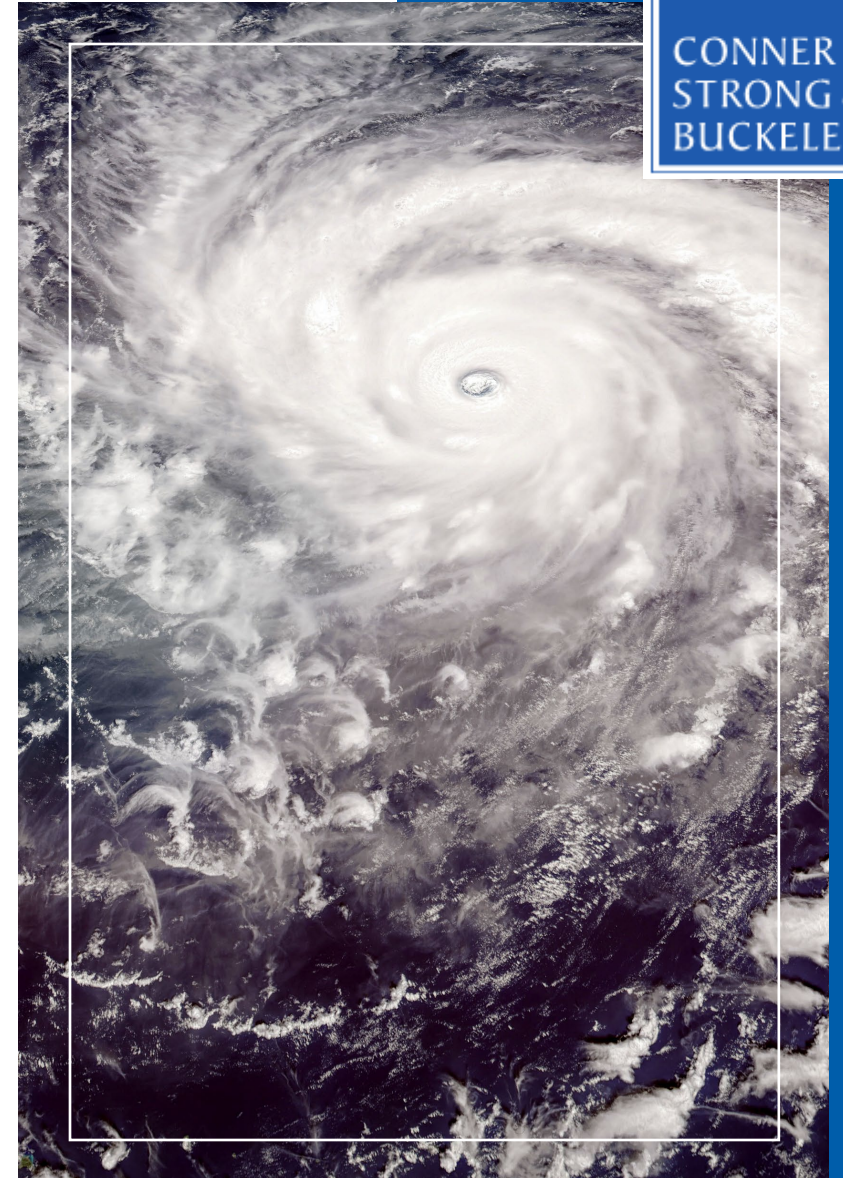
Events	Costs	Deaths
115 23 per year	\$746.7 \$149.3B per year	2,520 504 per year

## Last Year (2024)

Events	Costs	Deaths
27 Rank: 2nd	\$182.7 Rank: 4th	568 Rank: 8th

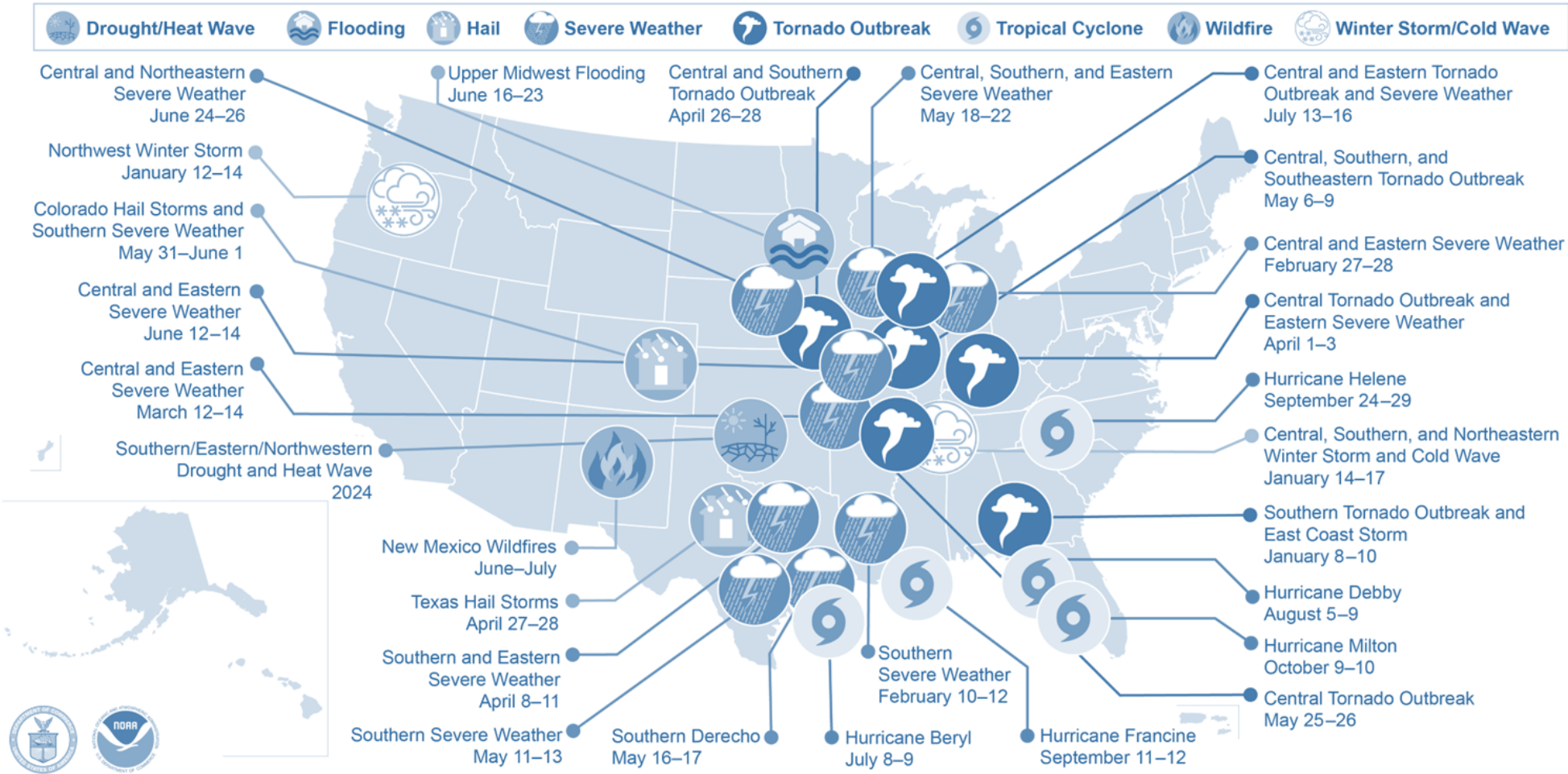
Sources: NOAA

**28% of Billion Dollar events of the last 45 years happened since 2020.**



# Marketplace Overview - Property

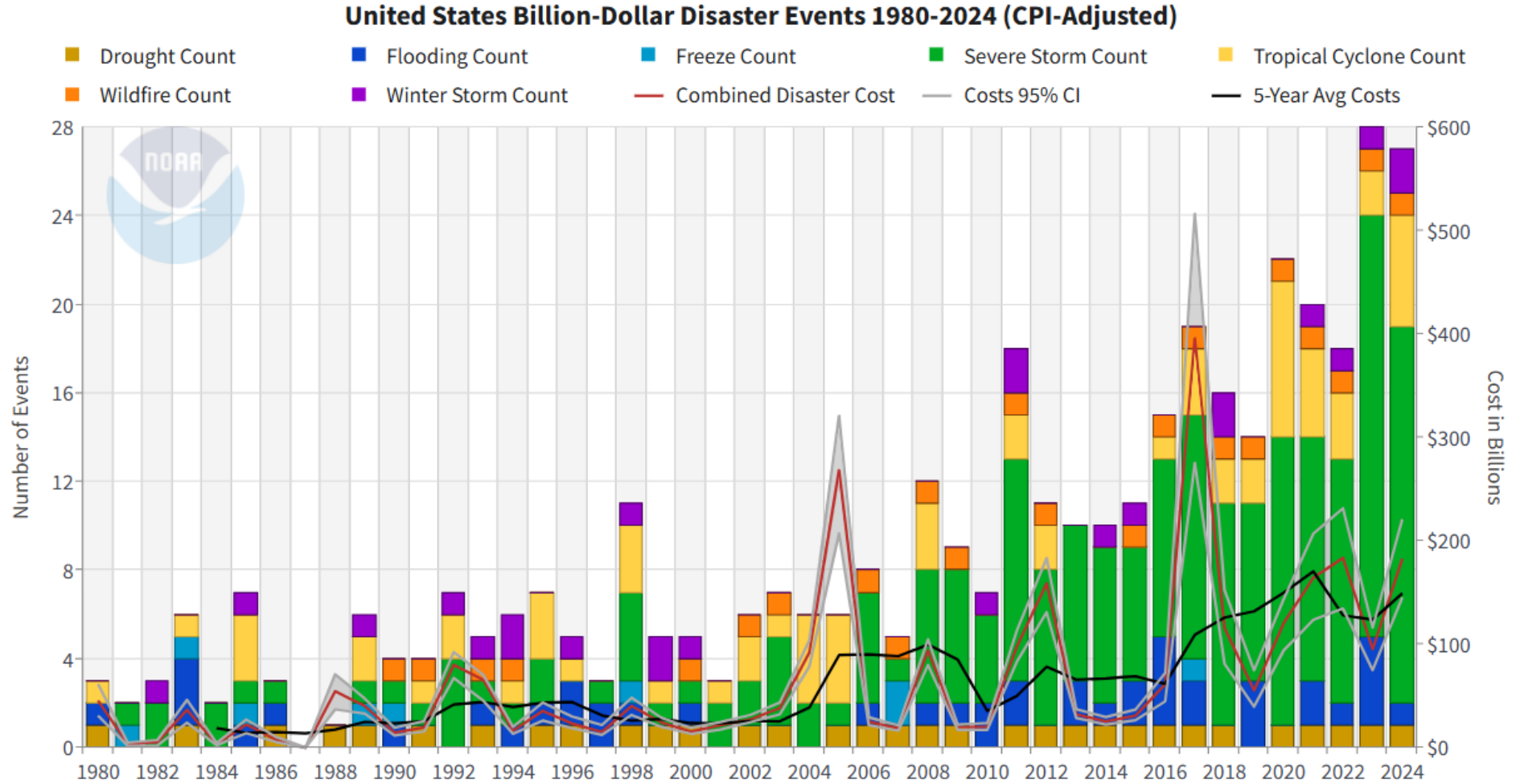
## U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the **27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.**

Sources: NOAA

# Marketplace Overview - Property

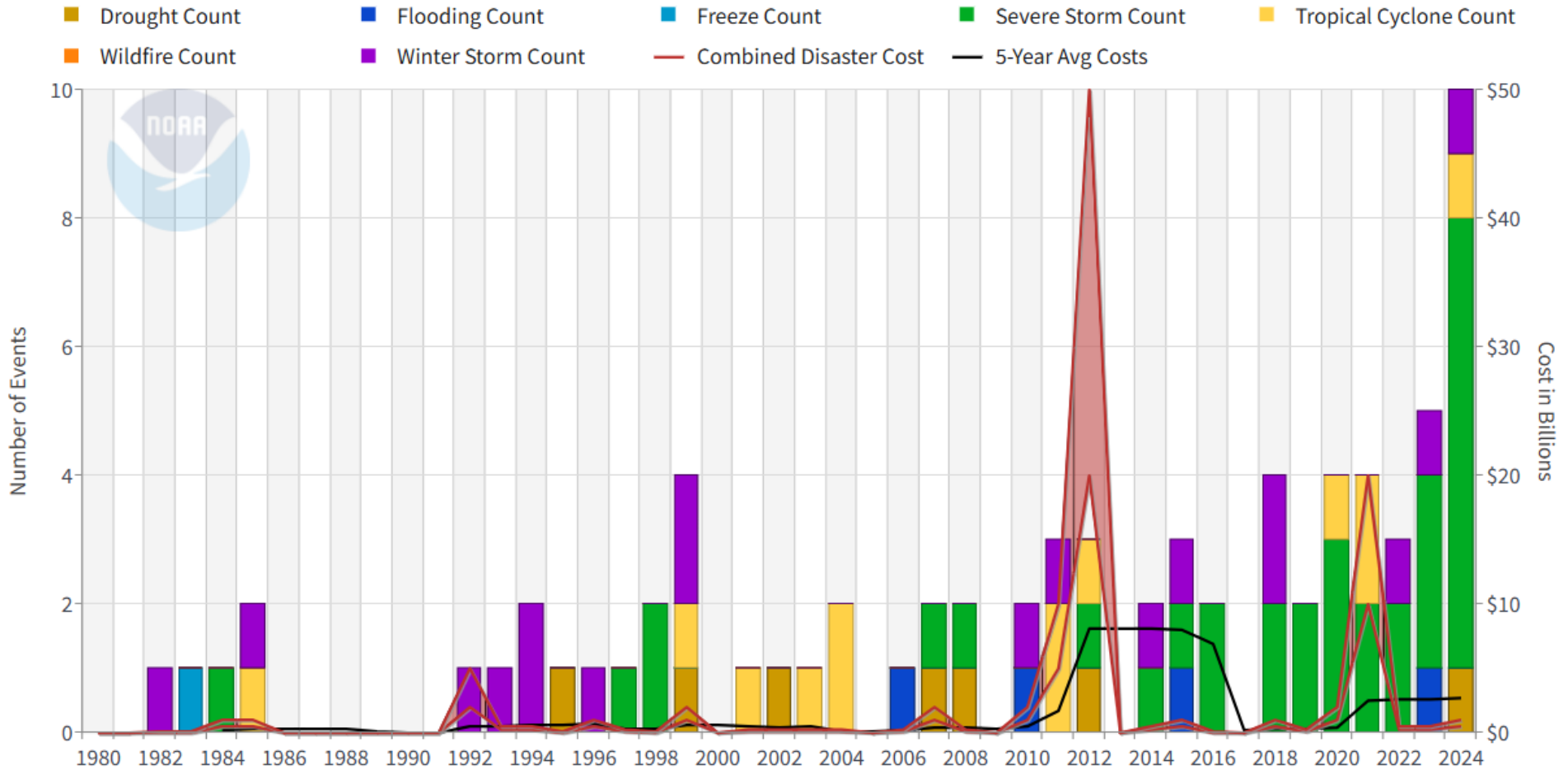


Sources: NOAA



# Marketplace Overview - Property

New Jersey Billion-Dollar Disaster Events 1980-2024 (CPI-Adjusted)



Updated: January 10, 2025

Powered by ZingChart

Sources: NOAA

Between 1980 and 2024, 32 Severe Storm, 13 Tropical Cyclone, 18 Winter Storm, 4 Flooding, 7 Drought, and 1 Freeze billion-dollar disaster events affected New Jersey (CPI-adjusted).

*44 years - 75 events*

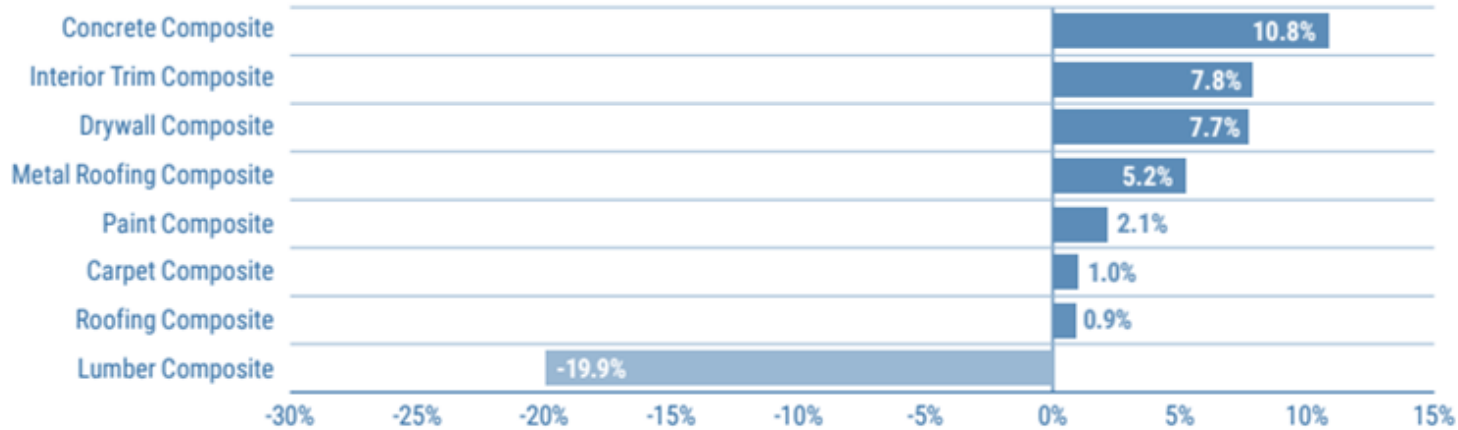
Between 2020 and 2024, 34% of all billion-dollar events have occurred.

*Last 5 years - 26 events*

# Marketplace Overview - Property

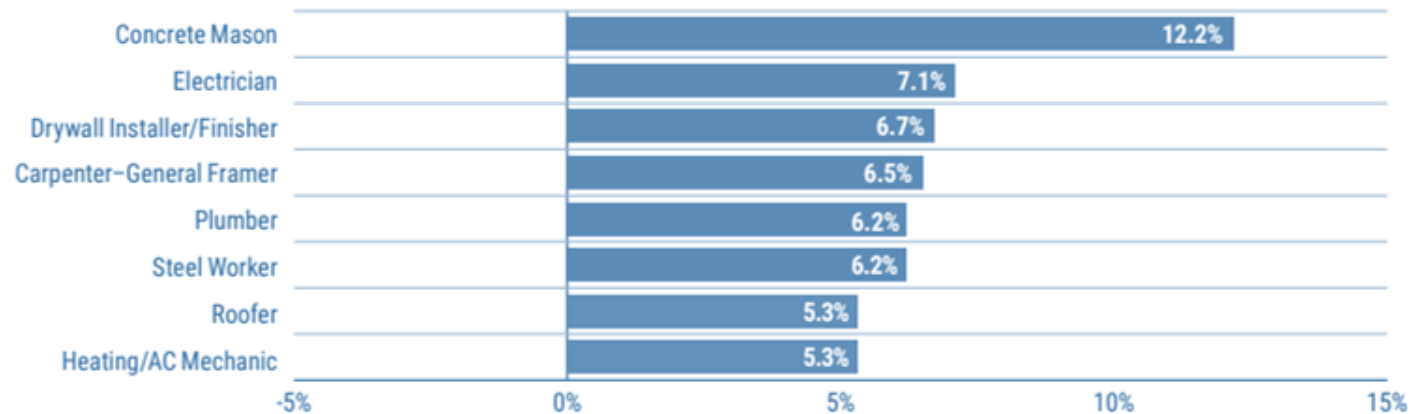
## Material Cost Analysis

Percentage change in costs



Percentage change in costs

## Labor Cost Analysis



# Marketplace Overview - Liability

Social Inflation

Figure 3: Median Nuclear Verdict, 2013 – 2022



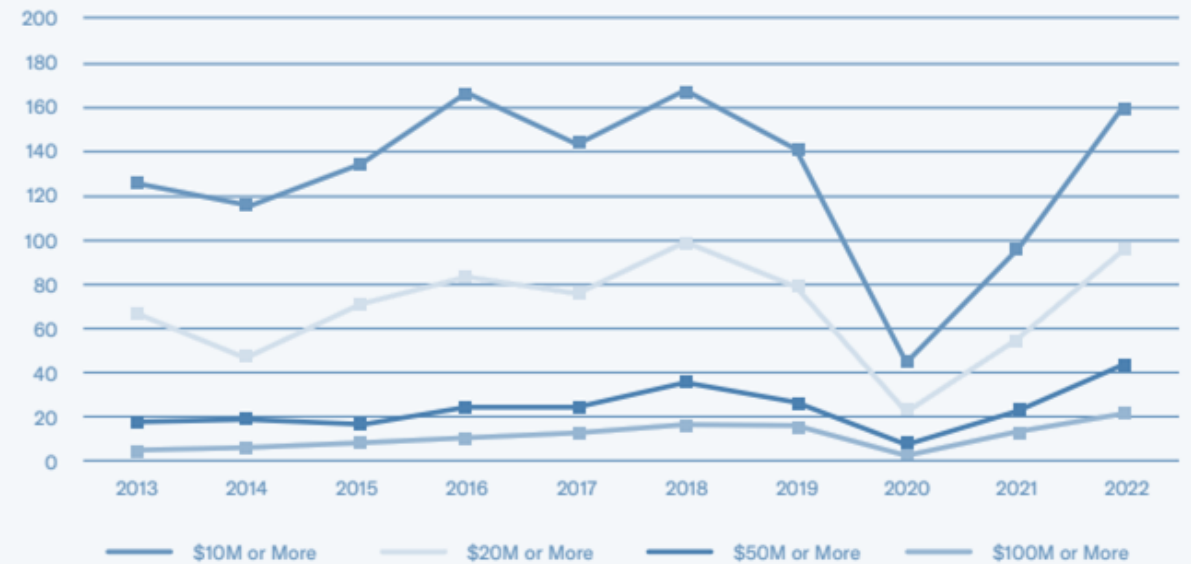
**All Nuclear Verdicts**

**+27.5% from \$19.3M in 2010 to \$24.6M in 2019**

**Auto Accident**

**+63.2% from \$15.2M in 2010 to \$24.8M in 2019**

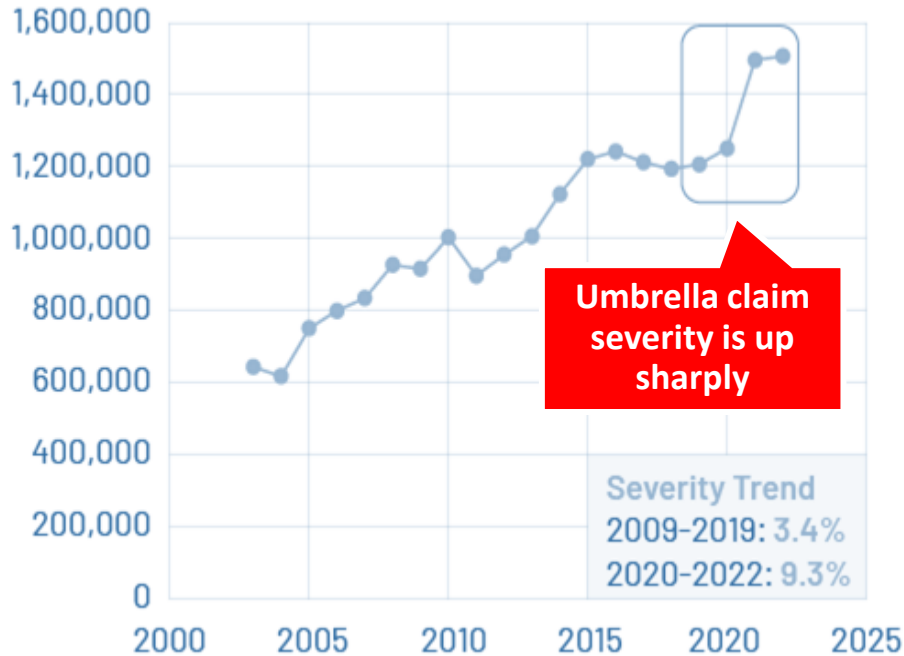
Figure 2: Number of Reported Nuclear Verdicts, 2013 – 2022



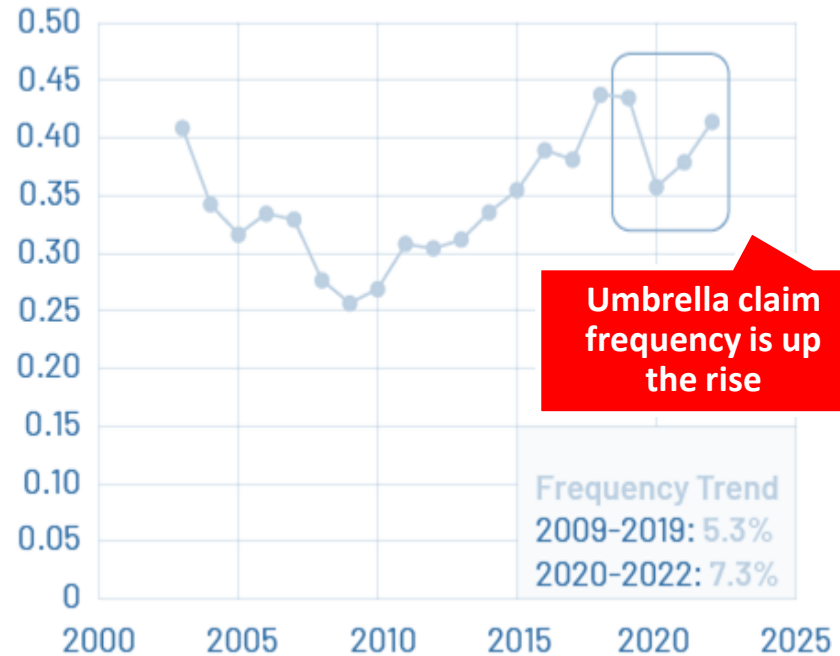
# Marketplace Overview - Liability

Social Inflation

Commercial Umbrella Severity  
(Loss & ALAE)



Commercial Umbrella Frequency  
(Claims per On-Levelled Premium)



*“A decade ago, an average single-person loss that would be contained in primary limits is now well into Umbrella limits, and the tail associated with Commercial Umbrella claims has likely been underestimated”*

*-Gen Re*

Contributing Factors

Legal system abuse

Nuclear verdicts

Sophisticated trial bar

3<sup>rd</sup> Party Litigation Funding

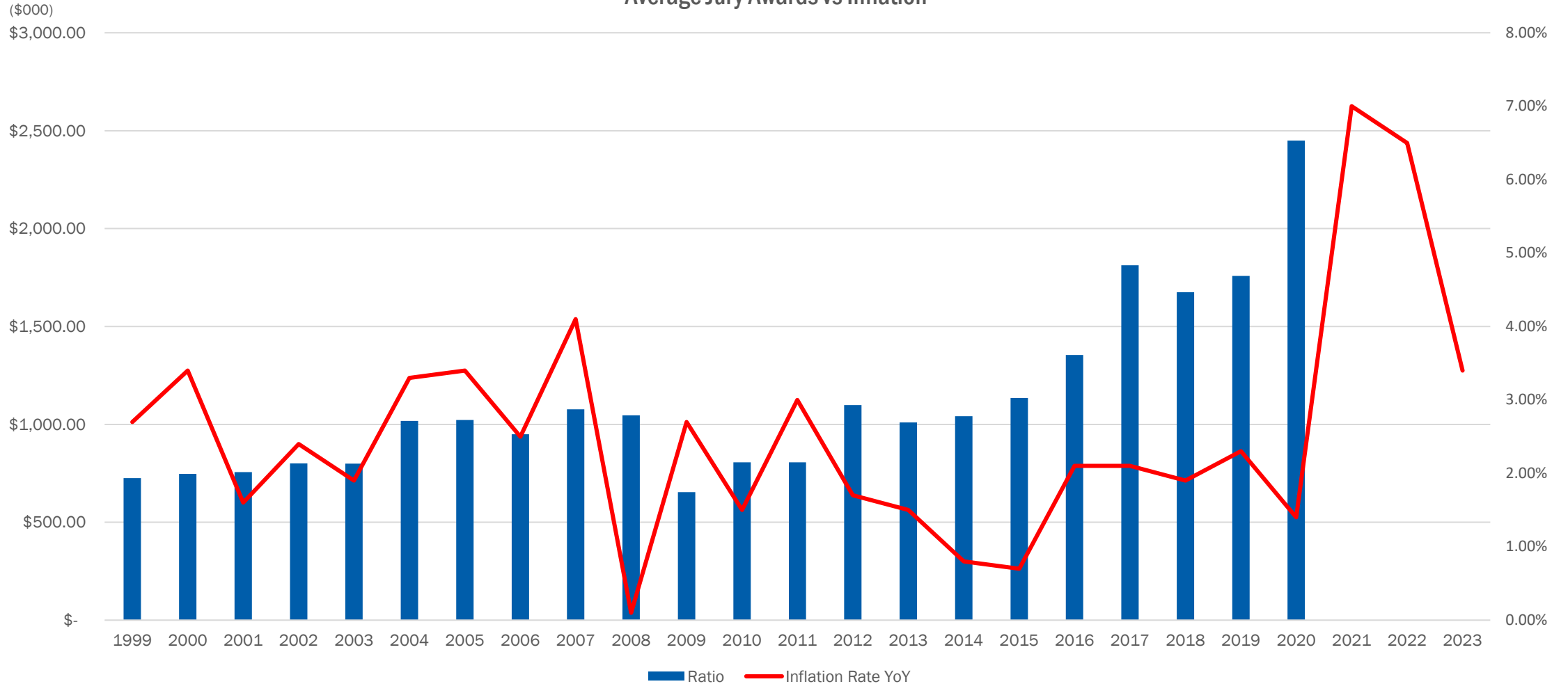
Distracted driving

Aggravated damages

# Marketplace Overview - Liability



Average Jury Awards vs Inflation

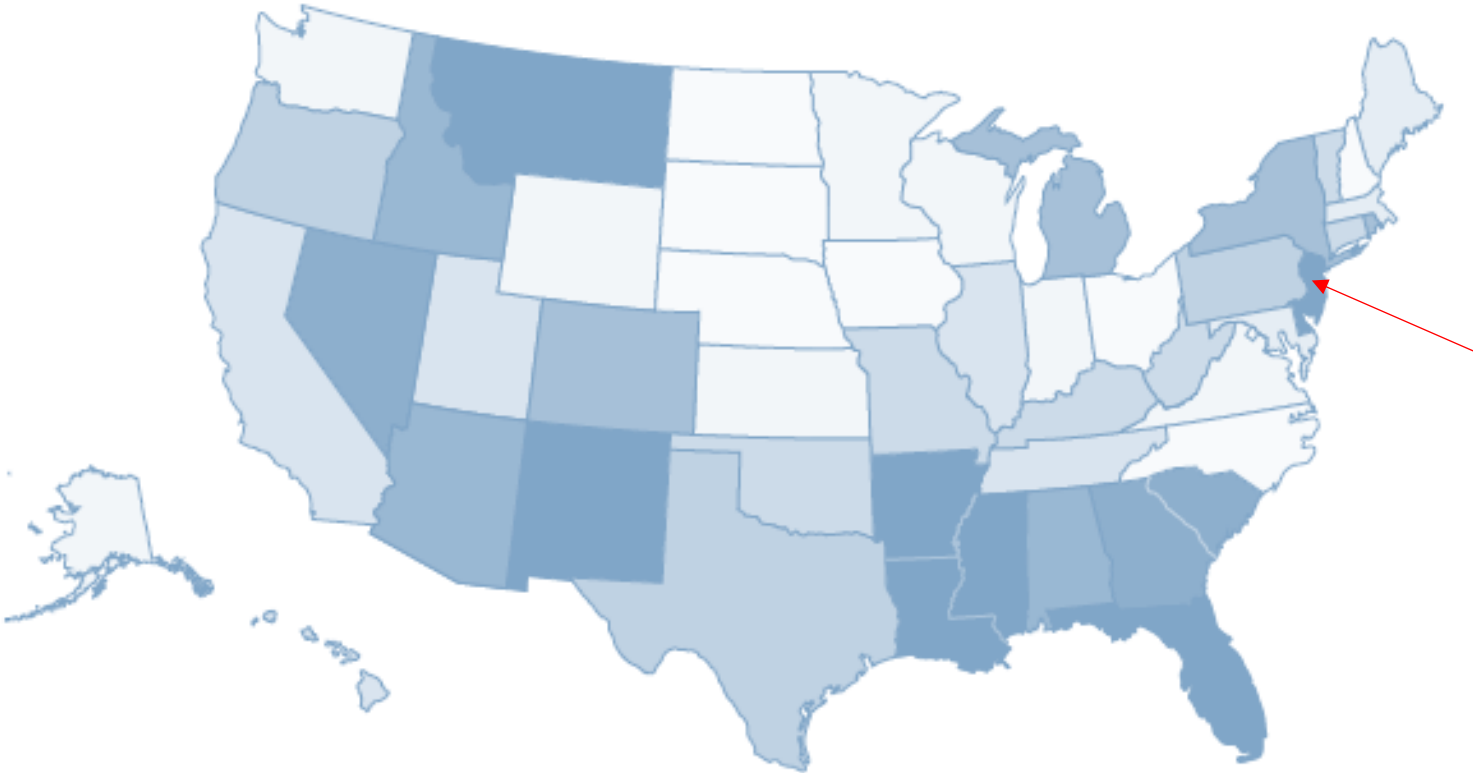


Sources: Jury Verdict Research, Thomas Reuters, Risk & Uncertainty Management Center Univ. of South Carolina

# Marketplace Overview - Liability

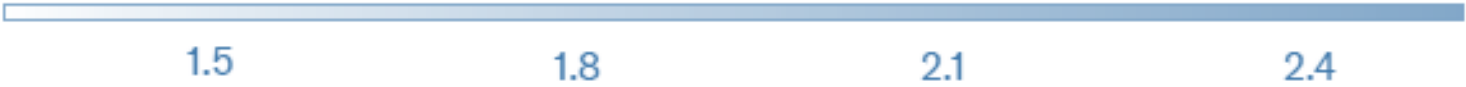
Tort Costs as Percent of State GDP, by State (2020)

Tort costs as a share of GDP stood at 2.1% for the US overall



New Jersey landed at #2 in the country in tort costs as a % of state GDP at 2.68%

Percentage of State GDP



Source: US Chamber of Commerce Institute for Legal Reform (Nov. 2022), "Tort Costs in America: An Empirical Analysis of Costs and Compensation of the U.S. Tort System" accessed at: <https://instituteforlegalreform.com/research/tort-costs-in-america-an-empirical-analysis-of-costs-and-compensation-of-the-u-s-tort-system/>. Risk and Uncertainty Management Center, Univ. of South Carolina.

# Liability

## Loss Triangle – NJ Public Entity Data

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

~55% Increase in LDF

# Liability

## Claims Development

### Claims Development Summary

- ✓ Social Inflation is starting to tail off
- ✓ SAM and Auto Liability represent majority of rise
- ✓ We are seeing multiple claims per year greater than \$1m
- ✓ 2-year period:
  - 11.3% increase in last 5-year average versus previous 5-year period average (improving)
  - 23% increase over 10 years
  - 65% increase in average incurred since 2014
- ✓ 3-year period:
  - 6.7% increase in last 5-year average versus previous 5-year period average (improving)
  - 32% increase in average incurred since 2014



# Marketplace Overview - Cyber



Global average total cost of a data breach

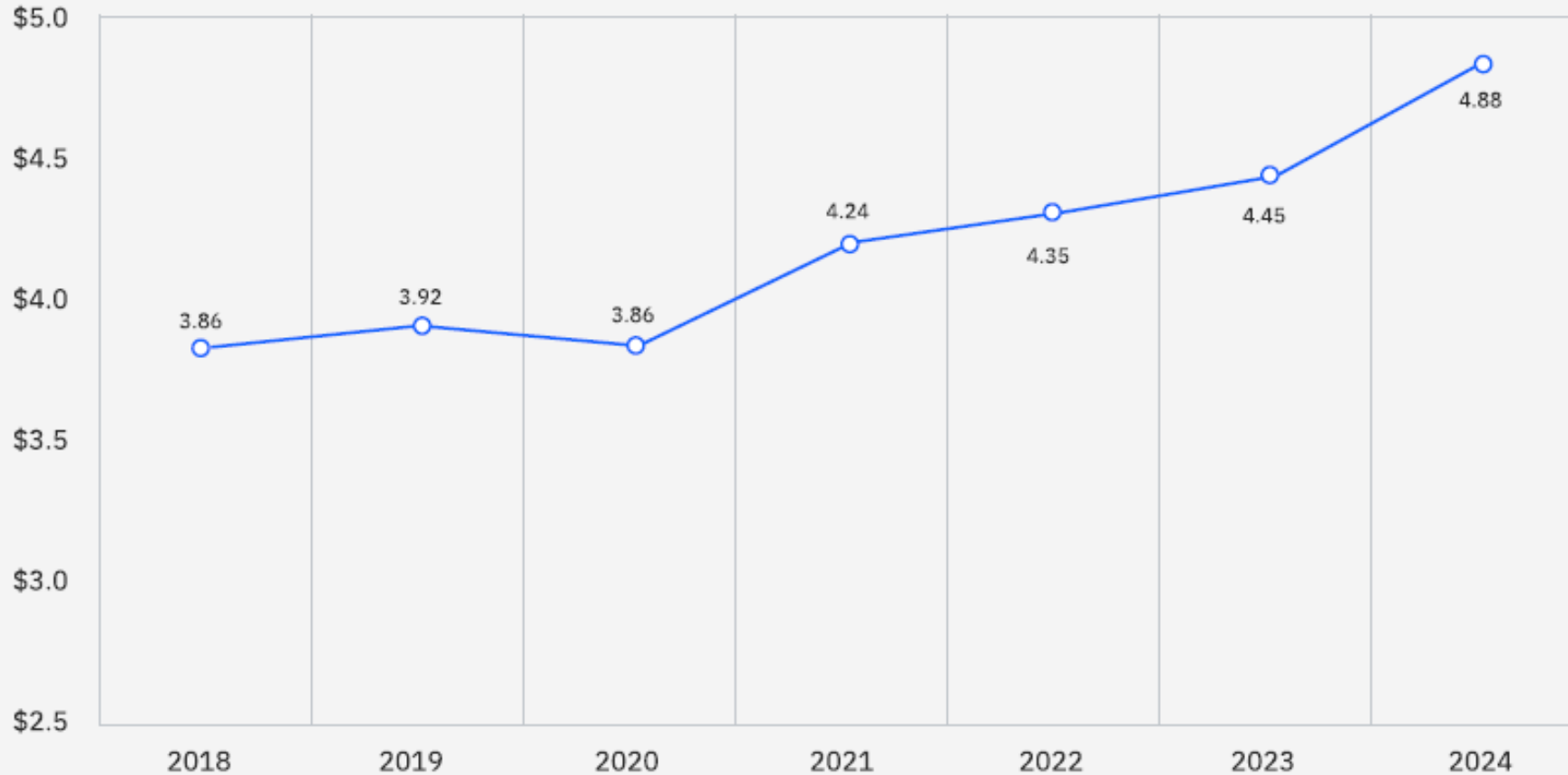


Figure 1. Measured in USD millions

Top 5 countries and regions 2024 vs 2023

#	Cost change	2024	2023
1	↓	United States \$9.36	United States \$9.48
2	↑	Middle East \$8.75	Middle East \$8.07
3	↑	Benelux \$5.90	Canada \$5.13
4	↑	Germany \$5.31	Germany \$4.67
5	↑	Italy \$4.73	Japan \$4.52

# Marketplace Overview - Cyber

Average Total Cost and Frequency by Attack Vector

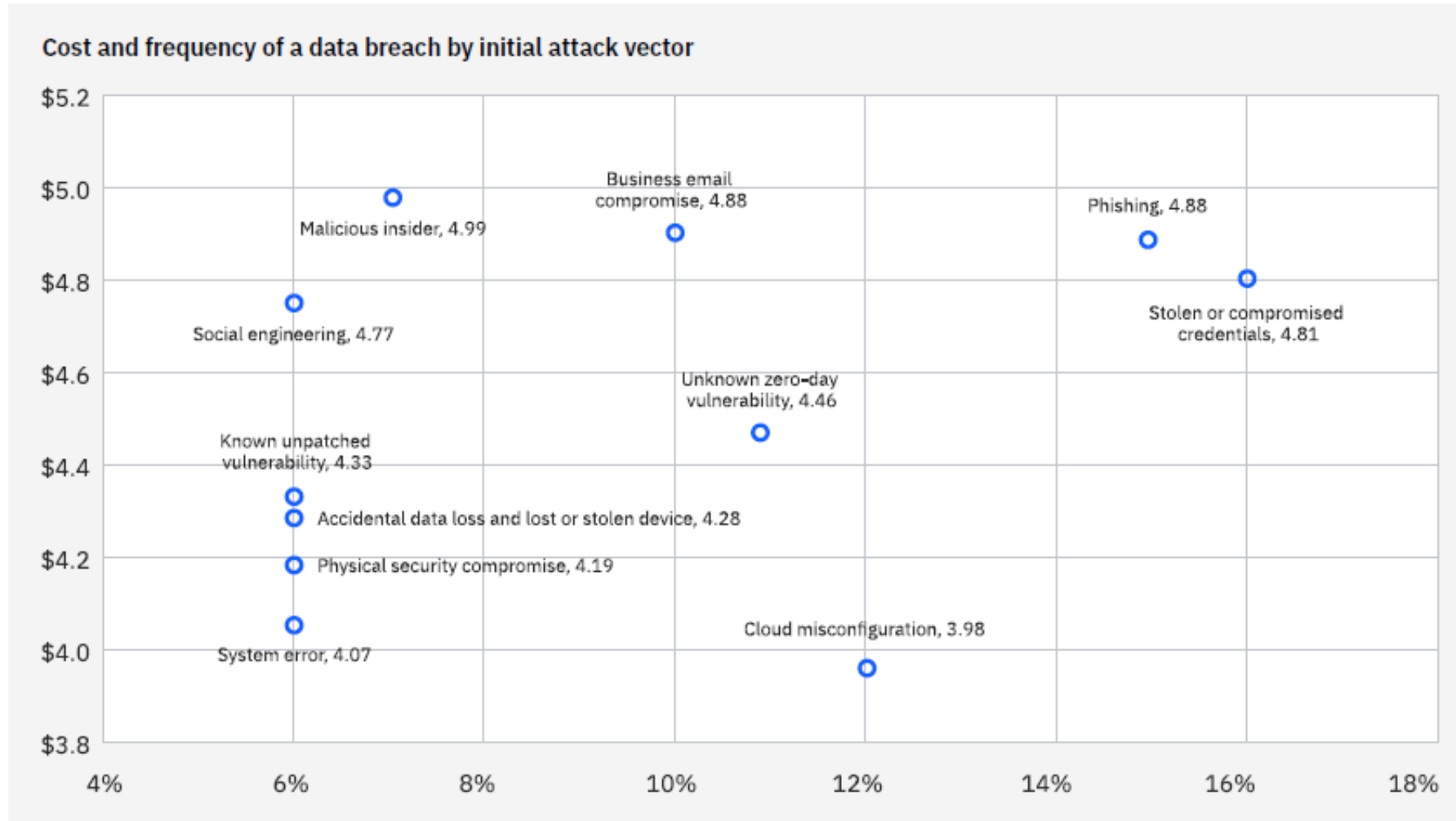


Figure 7. Measured in USD millions; percentage of all breaches

# Marketplace Overview - Cyber

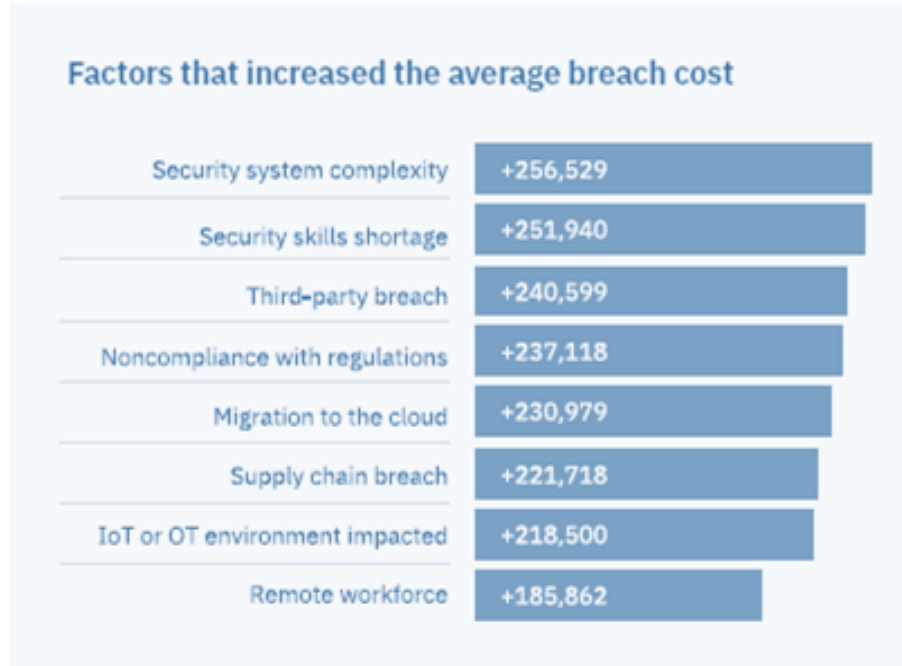


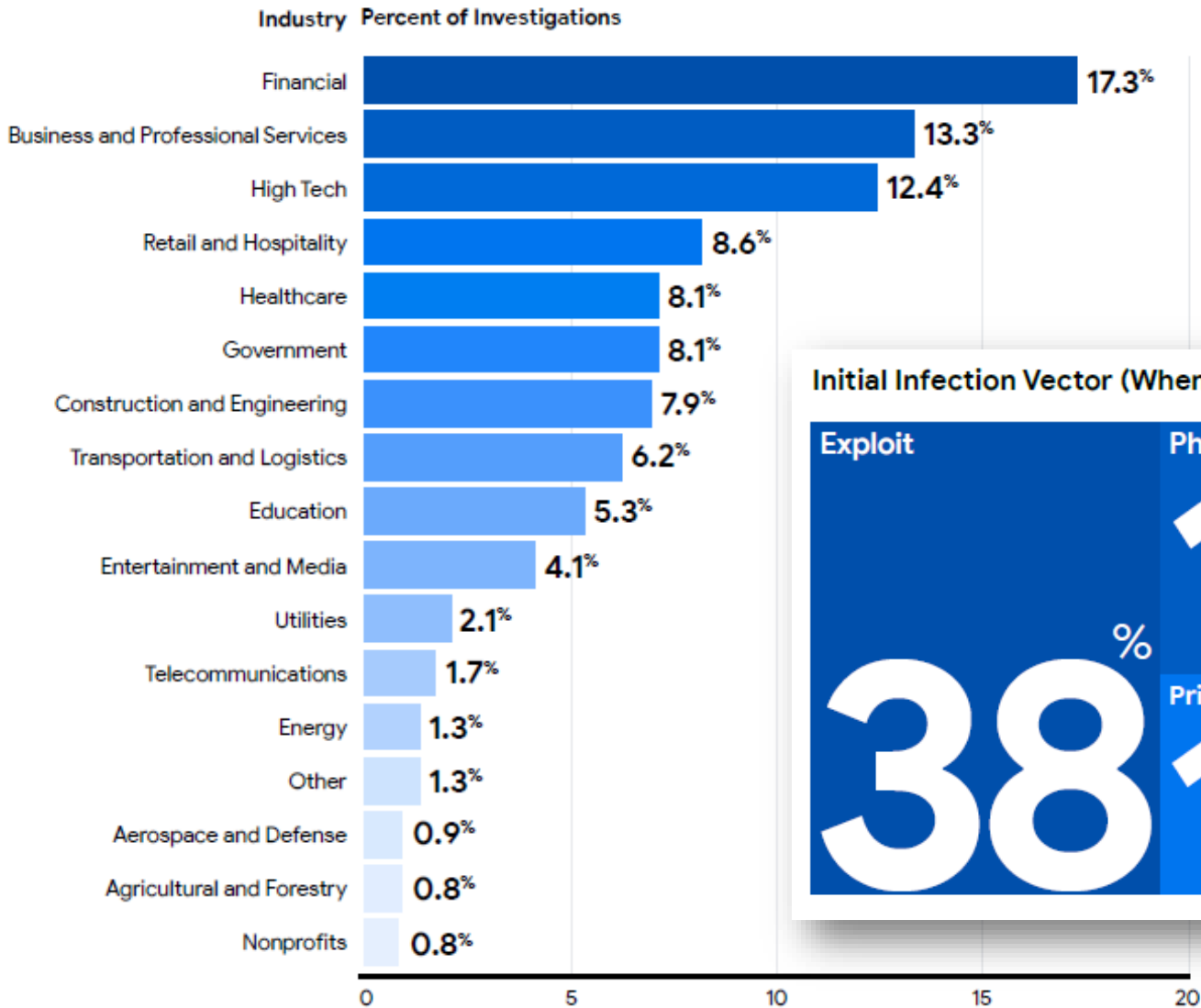
Figure 26. Cost difference from USD 4.88M breach average; measured in USD



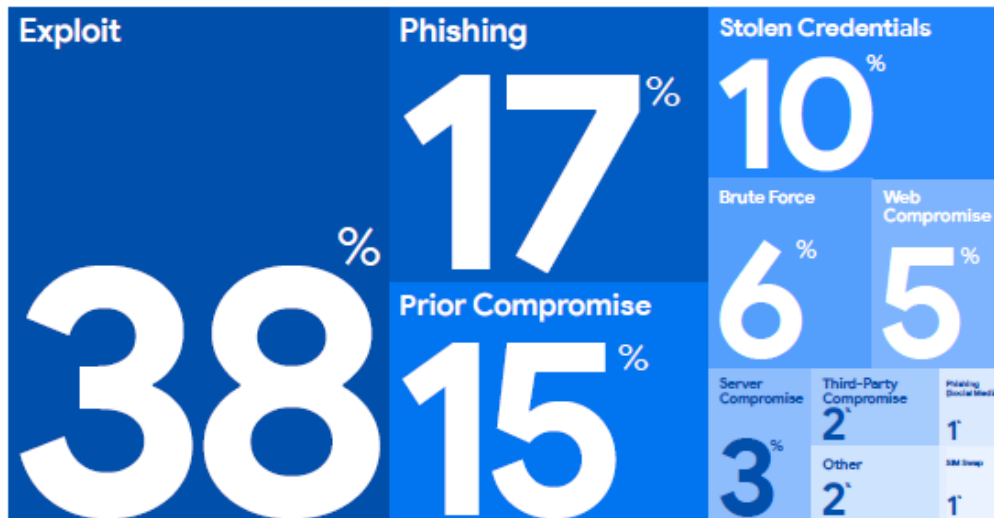
Figure 25. Cost difference from USD 4.88M breach average; measured in USD

# Marketplace Overview – Cyber

Global Industries Targeted, 2023



Initial Infection Vector (When Identified)



New Vulnerabilities with 9/10 CVSS3 Score

+6%

BGH Incidents Involving Data Leaks

+76%

Average Loader Cost

+169%

Average Crypter Cost

+250%

Average Stealer Cost

+286%

Average Ransom Demand

-27%

Identified Spam Emails

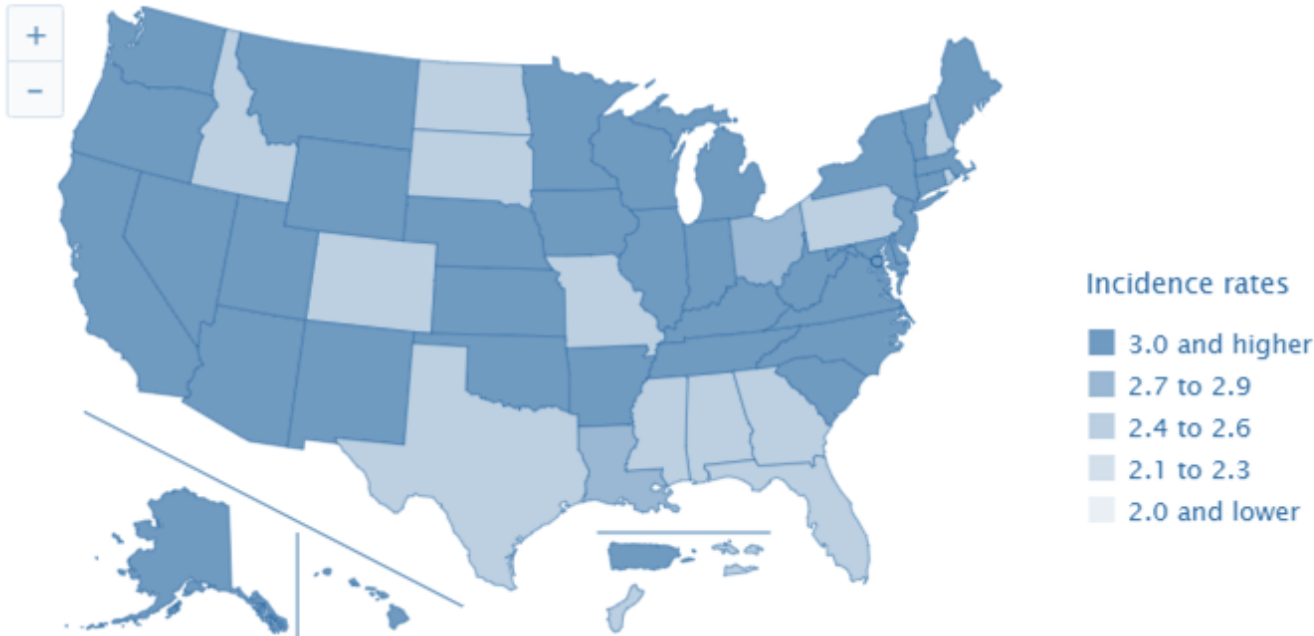
-15%

# Marketplace Overview - Workers' Compensation

Map 1. Incidence rates of nonfatal occupational injuries and illnesses by state and selected industries, 2023

U.S. rate (private industry) = 2.4

Select an industry:



State	State & Local Government Incident Rate
California	6.6
New York	5.7
Maryland	5.4
Vermont	5.3
Connecticut	5.1
New Jersey	5.0
Washington	5.0
Nevada	4.9
Oklahoma	4.7

The Garden State comes in at #1 in Workers Compensation Costs in the Country, with a \$2.44 index rate that's 175% higher than the median. It was ranked at #3 in 2018.

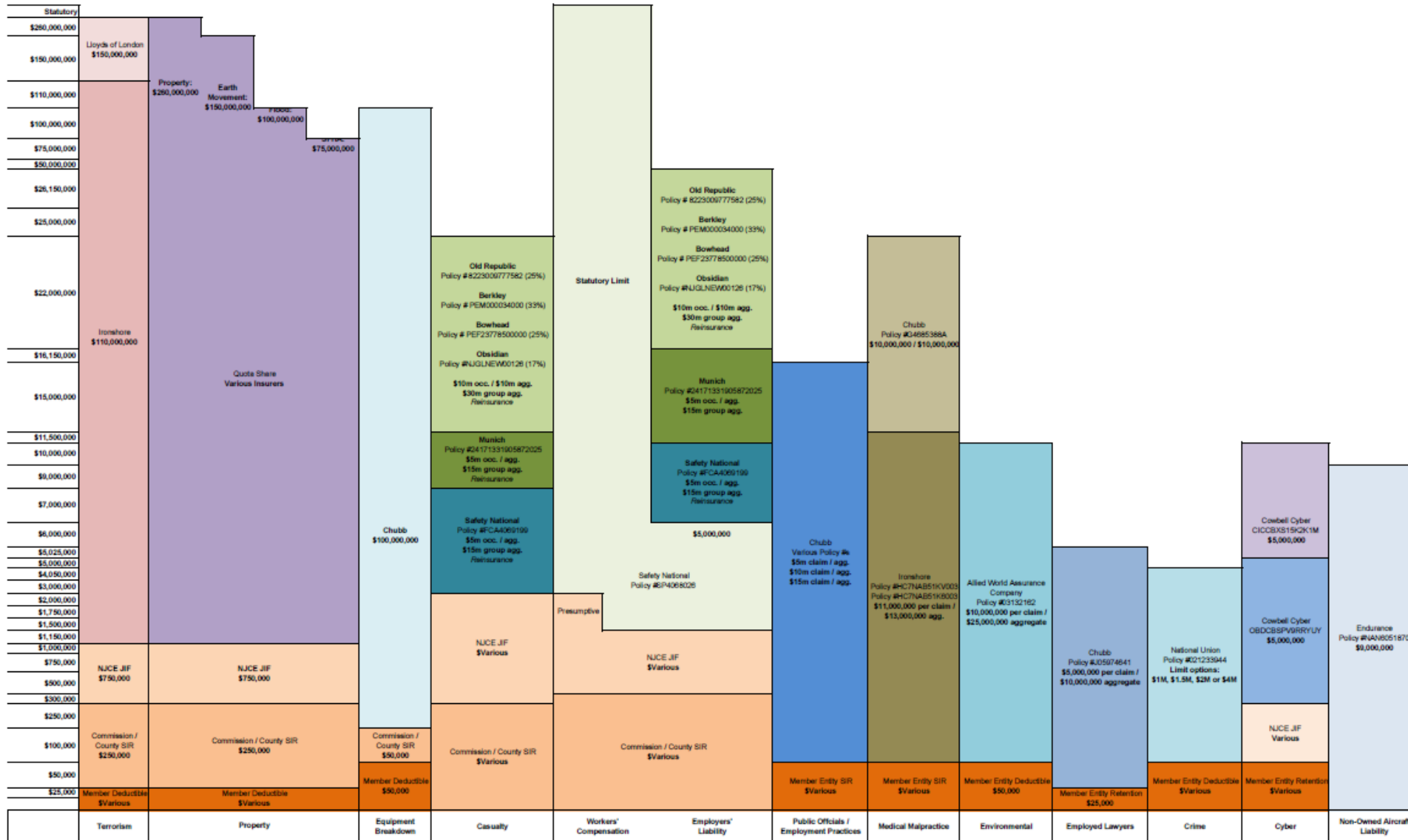


# Renewal Review

Detailed Review of Renewal Changes



# Program Schematic



# Coverage Updates

## Property

### Overview

- During marketing, we ended up being oversubscribed for a second year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to restructure the program to further enhance future stability, which primarily includes picking the right insurers.
- Overall, we achieved a 17% rate decrease versus expiring, saving millions of dollars for the NJCE.
- In our negotiations we had markets participating in the primary layer provide a Named Windstorm aggregate of \$10M which was achieved within the 17% rate decrease when previously quoted at +\$2.5M last year.
- We will be entering year two of our new relationship with Chubb on the Equipment Breakdown coverage. Chubb recognized a much larger loss history for the NJCE, most notably the sludge dryer losses in Camden. As such, Chubb proposed three options and the NJCE chose to bind the lowest deductible option as it relates to the sludge dryers \$1M / 15 ADV.

<b>Oliver Then</b> Equipment Breakdown Risk Engineer II 347-443-0427 <a href="mailto:Oliver.then@chubb.com">Oliver.then@chubb.com</a>	<b>Ibzan Fernandez</b> Senior Equipment Breakdown Risk Engineer 732-439-0357 <a href="mailto:ifernandez@chubb.com">ifernandez@chubb.com</a>
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- Terrorism remains placed separately with Hiscox



# Coverage Updates

Property  
All-Risk Structure

<p><b>\$200,000,000</b></p> <p>Carrier Share Limit: MI/SUI (N/A) 27.50% \$80,000,000</p> <p>Policy Number: EKI7006293</p> <p>Claims Contact: newloss@misuijia.com 888-878-8872</p> <p>Carrier Share Limit: STAIR (N/A) 21.88% \$25,000,000</p> <p>Policy Number: SLS111Y12384125</p> <p>Claims Contact: claims@starcop.com 848-227-8300</p>																																															
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# Coverage Updates

## Liability

### Overview - \$10m x SIR

- Program was heavily marketed due to subpar results and changing underwriting over past few years.
- Munich indicated a 30%+ rate increase on the incumbent layer of \$10m x \$1.5m; however, we had new options in hand.
- The new program for 2025 will be as follows:
  - \$5m x \$2m: Safety National
  - \$5m x \$7m: Munich
- The marketing effort and restructuring is adding much more stability to the NJCE program and generating a 29% rate decrease.
- NJCE retentions increased from \$1.5M to \$2M and the actuarial loss funding for the additional \$500K in retention supported the substantial decrease realized in excess pricing.
- Safety National will be looking to increase the NJCE retention from \$2M to \$3M next renewal which fits with the programs strategy to move this up over time.

### Overview - \$10m x \$12m

- Our marketing effort on the high excess layer allowed for new quota share participation as follows:
  - 33% of \$10M x \$12M: Berkley
  - 25% of \$10M x \$12M: Old Republic
  - 25% of \$10M x \$12M: Bowhead
  - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carrier partners we also increased the carriers funding of our safety grant from \$60K to \$90K

# Coverage Updates

## Workers' Compensation

### Overview

- We enter the final year of the three-year rate agreement with Safety National, with a 2% rate increase.

# Coverage Updates

## Public Officials & Employment Practices

- We completed a marketing effort for all members and renewing with incumbents was the best option for 2025 across the board.
- Cumberland County elected the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110, this moved the Cumberland County Utility Authority’s retentions up to \$100K POL and \$250K EPL.
- Hudson County elected to purchase POL/EPL coverage for the first time. Hudson also pursued the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110

# Coverage Updates

## Cyber

### Overview – Primary \$5m / \$5m

- Cowbell continues to be an excellent partner for the NJCE, and despite unfavorable loss history last year was able to deliver a 3% rate decrease for the renewal.

### Overview – \$5m x \$5m

- Bound with Chaucer (Cowbell) over the incumbent which includes full drop-down coverage, meaning all members' limits increase to a total of \$10m Each Claim / Aggregate. Sublimit dropdown coverage provided is as follows:
  - Cyber Crime Coverage: \$250,000 per claim / \$1,000,000 aggregate xs \$250,000 per claim / \$1,000,000 aggregate
  - Bricking costs: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
  - Criminal Reward Costs: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
  - Utility Fraud Attack Endorsement: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
  - Media Liability Endorsement: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
  - Cryptojacking: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate

### Overview – Union Cyber

- Remains standalone with Coalition
- Option presented to join the NJCE group program

# Coverage Updates

## Monmouth Tanks

### Overview

- Bound a 2-year policy period with Crum & Forster, with the added advantage of a \$250k deductible for tank removal.

# Coverage Updates

## Employed Lawyers

### Overview

- Option presented for Hudson to purchase which was not elected

# Coverage Updates

## Additional Lines – No Changes

### Overview

- Crime
- Medical Malpractice
- Non-Owned Aircraft
- Veterinary Professional
- Aviation
- Marina Operators
- Fiduciary
- Active Assailant
- Travel Accident
- Watercraft / Hull



# Coverage Updates

Member	Property	Excess Property	Casualty 10x2	Casualty X 12	WC	POL/EPL	Cyber	Med/Mal	Air	Employed Lawyers	Pollution	Crime	Active Assailant
ATLANTIC COUNTY	X	X	X	X	X	X	X	X	X	X		X	
ATLANTIC COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X			X	
ATLANTIC COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
BURLINGTON COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X	X	X		X		X
BURLINGTON COUNTY BRIDGE COMMISSION	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY INSTITUTE OF TECH					X	X	X						
BURLINGTON COUNTY SPECIAL SCHOOL DIST					X	X	X	X					
ROWAN COLLEGE AT BURLINGTON COUNTY	X	X	X	X	X	X	X		X		X	X	X
CAMDEN COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X		X		X	X	
CAMDEN COUNTY COLLEGE	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY DEPT OF POLICE SERVICES	X	X	Separate	Separate	Separate	N/A	X		X	X		X	
CAMDEN COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X		
CAMDEN COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	
CAMDEN CTY POLLUTION CTRL FINANCING AUTH	X	X	X	X	X	X	X		X		X	X	
CUMBERLAND COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
CUMBERLAND COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X		X
GLOUCESTER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
GLOUCESTER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X	X	X		X	X	X
GLOUCESTER COUNTY LIBRARY	X	X	X	X	X	X	X		X		X	X	X
GLOUCESTER COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	X
Rowan College of South Jersey	X	X	X	X	X	X	X	X	X		X	X	X
HUDSON COUNTY	X	X	X	X	X	X	X		X		X	X	
MERCER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
MERCER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X	X	
MONMOUTH COUNTY	Separate		X	X	X	X	X		X		Separate	X	
Ocean County Board of Health	X	X	X	X	X	X	X	X	X	X		X	
Ocean County Board of Social Services	X	X	X	X	X	X	X		X			X	X
OCEAN COUNTY	X	X	X	X	X	X	X		X		X	X	
Ocean County Library	X	X	X	X	X	X	X		X			X	
Ocean County Mosquito Commission	X	X	X	X	X	X	X		X		X	X	
Ocean County Utility Authority					X		X		X				
UNION COUNTY	X	X	X	X	X	X	X		X	X	X	X	

# Coverage Updates

## Additional Lines / Marketing Details

### Overview

- Cumberland County Improvement Authority was removed from all coverages as they terminated their membership in the NJCE.
- Across all lines of coverage, we approached almost every insurer in the market both domestically and internationally to ensure we provided the most comprehensive program.

Insurer	Result
<b>Active Assailant</b>	
Indian Harbor	Quoted
<b>Crime</b>	
AIG	Quoted
<b>Cyber</b>	
Cowbell	Quoted
Great American	Quoted
<b>Employed Lawyers</b>	
Chubb	Quoted
<b>Equipment Breakdown</b>	
Chubb	Quoted
<b>Excess Liability</b>	
Ambridge	Declined
Ark	Declined
Arcadia	Declined
Aspen	Declined
Argenta	Declined
Aureity	Declined
Berkley	Quoted
Bowhead	Quoted
Blenheim	Declined
Convex	Declined
Conduit	Declined
Chaucer	Declined
Faraday	Declined
First Specialty	Declined
Genesis	Declined
Great American	Declined
Hamilton	Declined
Helix	Declined
Inigo	Declined
Kinsale	Declined
Lancashire	Declined
MAP	Declined
MS RE	Declined
Munich	Quoted
Rokstone	Declined
Old Re	Quoted
Chubb	Declined
Obsidian	Quoted
Hudson	Declined
Safety National	Quoted

Insurer	Result
<b>Medical Malpractice</b>	
Chubb	Quoted
Ironshore	Quoted
<b>Monmouth Aviation</b>	
Starr	Quoted
<b>Monmouth Fiduciary</b>	
Great American	Quoted
<b>Monmouth Marina Operators</b>	
Intact	Quoted
<b>Monmouth Storage Tanks</b>	
Ironshore	Quoted
Crum & Forster	Quoted
<b>Monmouth Property</b>	
Zurich	Quoted
<b>Non-Owned Aircraft</b>	
Endurance American Insurance	Incumbent Quoted
<b>Property &amp; Terrorism</b>	
Lexington	Quoted
AGR	Quoted
AWAC	Quoted
Axis	Quoted
Canopus	Quoted
Endurance American Insurance	Quoted
Evanston	Quoted
Ironshore	Quoted
Everest	Quoted
Kinsale	Quoted
Landmark	Quoted
Mitsui	Quoted
National Fire	Quoted
Nautilus	Quoted
Princeton	Quoted
SRU	Quoted
Starr	Quoted
StarStone	Quoted
Swiss Re	Quoted
Velocity	Quoted
Westchester	Quoted
Westfield	Quoted
<b>Public Officials Liability &amp; Employment Practices Liability</b>	
Chubb	Quoted
<b>Workers Compensation</b>	
Safety National	Quoted
Chubb	Declined



# Looking Forward

Planning for 2025 and Beyond



# ■ Looking Forward

## Property

- We appreciate your continued support in getting the appraisals completed. Ensure any buildings not getting appraised and any renovations/new projects are entered in Origami with full COPE info and values.

## Casualty

- Continue the efforts from JAM in law enforcement risk control and getting police departments certified.
- Lookout for risk control updates regarding stormwater management this year.

## Cyber

- Claims trends, especially severity, continue to increase. Lookout for a big push on the Basic Security controls.
- Best practices for Artificial Intelligence will be rolled out this year.

## Inmate Medical

- Be on the lookout for additional details around this new coverage offering in the coming year.

# IV.

## Contacts



# THANK YOU

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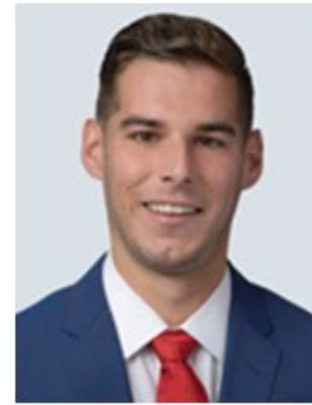
Questions? Comments?



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