

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, DECEMBER 11, 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 *December 11, 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: December 11, 2025**  
**10:30 A.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - PLEDGE OF ALLEGIANCE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES:** October 23, 2025 Open Minutes.....**Appendix I**  
October 23, 2025 Closed Minutes ..... **sent via e-mail**
  
  - CORRESPONDENCE – NONE**
  
  - COMMITTEE REPORTS**
    - Safety Committee:** ..... **Verbal**
    - Claims Committee: *Mandatory Year-End Claims Reporting Memo*** .....**Page 2**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....**Pages 3-22**
  
  - TREASURER – David McPeak**
    - Resolution **62-25** November Bills List..... **Pages 23-24**
    - Resolution **63-25** December Bills List .....**Page 25**
    - Treasurer Reports ..... **Pages 26-27**
  
  - ATTORNEY – Laura J. Paffenroth, Esq.**..... **Verbal**
  
  - MEDICAL SAVINGS – (CRC)**
    - Medical Savings Report – 2025 .....**Page 28**
    - Medical Savings Report - 2024.....**Page 29**
  
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
    - Monthly Report..... **Pages 30-36**
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - CLOSED SESSION- PARS/SARS**
    - Resolution **64-25** Closed Session .....**Page 37**
    - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
- 
- NEXT SCHEDULED MEETING: [January 22, 2026, 10:30 A.M.](#)**
  - MEETING ADJOURNMENT**

**CAMDEN COUNTY INSURANCE COMMISSION**  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 14, 2025

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

---

As you are aware, certain policies issued to the Camden County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/25**.

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported**.

**Such claims must be reported to the insurance carrier prior to 12/31/25.** Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

**CAMDEN COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 11, 2025

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

- ❑ **2026 Property & Casualty Budget Introduction (Pages 5-6)** – Attached on page 5 for review and discussion is the 2026 proposed Property & Casualty Budget in the amount of **\$22,805,874**. Proposed Assessments appear on **page 6**.

The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26. The Fund Office will advertise the proposed 2026 Budget in the Commission’s official newspaper.

- ❑ **Motion to introduce the 2026 Property & Casualty Budget in the amount of \$22,805,874 and schedule a public hearing on January 22, 2026 at 10:30 A.M.**

- ❑ **Certificate of Insurance Issuance Reports (Pages 7-8)** – Included in the agenda on pages 7-8 are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. There were 3 certificates of insurance issued during the month of October and 1 certificate of insurance during November.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-16)** – The NJCE met on October 23, 2025. A summary report of the meeting is included in the agenda on pages 9-12. The NJCE also met on November 21, 2025. Included in the agenda on pages 13-14 is a summary report. The NJCE introduced a proposed budget in the amount of \$44,647,620. A copy of the budget and ancillary budget is on page 15 and page 16 respectively. A public hearing is scheduled for January 6, 2026 at 10:30 AM. The 2026 assessments are still under development, and the Sub-Committee will review at their next meeting.

- ❑ **CCIC Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the Financial Fast Track Report as of **August 31, 2025**. The report indicates the Commission has a surplus of **\$32,883,035**. Line 11 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is **\$4,019,463**. The total cash amount is **\$42,513,801**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 20-22)** - Included in the agenda on pages 20-22 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2025** the Fund has a surplus of **\$16,420,362**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$45,102,344**.
- ❑ **2025 NJCE Best Practices Workshop** - The NJCE Best Practices Workshop was held virtually on October 30, 2025. John Geaney, Esq. of Capehart Scatchard was the keynote speaker. The session was recorded and will be posted to the NJCE website along with a copy of presentation. We would like to thank all of the Planning Committee members, speakers, panelists, and participants for their contributions to a successful event. The workshop had over 100 attendees.
- ❑ **Meeting Dates for 2026** – Below are the proposed meeting dates for 2026. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 22, 2026. The time of the meetings will be 10:30 A.M. Since the NJCE is meeting in person at Forsgate in February we will need to change the date of our meeting.

*January 22, February TBD, March 26, April 23, May 28, June 25, July 23, September 24, October 22 and December 10*

CAMDEN COUNTY INSURANCE COMMISSION 2026 PROPOSED BUDGET					
				Total	
		ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026	Increase/Decrease	
APPROPRIATIONS				\$	%
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1	Property	633,000	652,000	19,000	3.00%
2	Liability	1,701,189	1,698,000	(3,189)	-0.19%
3	Auto	527,754	528,200	446	0.08%
4	Workers' Comp.	5,058,257	5,312,000	253,743	5.02%
5	POL/EPL	65,000	65,000	0	0.00%
6	Surplus Loss Fund Offset	0	0	0	0.00%
7	<b>Subtotal - Loss Funds</b>	<b>7,985,200</b>	<b>8,255,200</b>	<b>270,000</b>	<b>3.38%</b>
8					
9	<b>POL/EPL Deductible</b>	<b>178,000</b>	<b>178,000</b>	<b>0</b>	<b>0.00%</b>
10					
11	<b>Subtotal - Claims</b>	<b>8,163,200</b>	<b>8,433,200</b>	<b>270,000</b>	<b>3.31%</b>
12					
13	<b>Premiums</b>				
14	NJCE FUND	7,825,369	7,977,339	151,970	1.94%
15	Liability /Law Enf (\$22M xs SIR)	2,949,409	3,091,147	141,738	4.81%
16	Auto (\$21M xs SIR)	906,000	1,083,528	177,528	19.59%
17	Workers' Comp.	362,984	387,313	24,329	6.70%
18					
19	<b>SubTotal Premiums</b>	<b>12,043,762</b>	<b>12,539,327</b>	<b>495,565</b>	<b>4.11%</b>
20	<b>Total Loss Fund</b>	<b>20,206,962</b>	<b>20,972,527</b>	<b>765,565</b>	<b>3.79%</b>
21					
22	<b>II. Expenses, Fees &amp; Contingency</b>				
23					
24	Claims Adjustment	444,917	453,815	8,898	2.00%
25	Managed Care	0	0	0	0.00%
26	General Expense				
27	Exec. Director	221,687	226,121	4,434	2.00%
28	Actuary	8,209	8,373	164	2.00%
29	Auditor	16,286	16,612	326	2.00%
30	Attorney	126,453	128,982	2,529	2.00%
31	Treasurer	37,142	37,885	743	2.00%
32					
33					
34	Misc. Expense & Contingency	20,000	20,000	0	0.00%
35					
36	<b>Total Fund Exp &amp; Contingency</b>	<b>874,694</b>	<b>891,788</b>	<b>17,094</b>	<b>1.95%</b>
37	Risk Managers	12,516	13,008	492	3.93%
38					
39	<b>Total Ancilliary Coverages</b>	<b>897,599</b>	<b>928,551</b>	<b>30,952</b>	<b>3.45%</b>
40	<b>Total FUND Disbursements</b>	<b>21,991,771</b>	<b>22,805,874</b>	<b>814,103</b>	<b>3.70%</b>

Member Name	2025			2026			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Camden County	8,938,029	449,094	9,387,123	9,332,558	467,527	9,800,085	394,529	18,433	412,962	4.41%	4.10%	4.40%
Camden County College	921,330	146,673	1,068,003	961,998	154,840	1,116,838	40,668	8,167	48,835	4.41%	5.57%	4.57%
Camden County Board of Social Services	559,408	24,015	583,423	584,101	25,245	609,346	24,693	1,230	25,923	4.41%	5.12%	4.44%
Camden County Utility Authority	1,143,199	154,450	1,297,649	1,193,660	154,243	1,347,903	50,461	(207)	50,254	4.41%	-0.13%	3.87%
Camden Cty Polution Ctrl Financing Auth (CCPCFA)	268,639	28,430	297,069	280,497	28,362	308,859	11,858	(68)	11,790	4.41%	-0.24%	3.97%
Camden County Improvement Authority	187,470	21,132	208,602	195,679	21,033	216,712	8,210	(99)	8,111	4.38%	-0.47%	3.89%
			-	-	-	-						
Camden County Dept of Police Svcs	9,076,099	73,805	9,149,904	9,328,830	77,301	9,406,131	252,731	3,496	256,227	2.78%	4.74%	2.80%
<b>Grand Totals:</b>	<b>21,094,174</b>	<b>897,599</b>	<b>21,991,773</b>	<b>21,877,323</b>	<b>928,551</b>	<b>22,805,874</b>	<b>783,149</b>	<b>30,952</b>	<b>814,101</b>	<b>3.71%</b>	<b>3.45%</b>	<b>3.70%</b>

# Camden County Insurance Commission

## Certificate of Insurance Monthly Report

From 10/1/2025 To 11/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Infrastructure Bank I - County of Camden, Division Of Insurance	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Loan Agreement New Jersey Infrastructure Bank and its directors, employees and officers are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the loan agreement.	10/13/2025 #5784802	GL AU EX WC OTH
H - Gloucester City School District I - County of Camden, Division Of Insurance	1300 Market Street Gloucester City, NJ 08030	RE: Camden County Immunization Program Evidence of insurance as respects use of any/all premises for Camden County Immunization Programs during the current calendar year.	10/13/2025 #5784882	GL AU EX WC OTH
H - Rutgers, The State University of I - County of Camden, Division Of Insurance	New Jersey Events Office 211 North Fifth Street Camden, NJ 08102	RE: Use of Premises- Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises as a polling location during the current calendar year.	10/28/2025 #5794186	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

# Camden County Insurance Commission

## Certificate of Insurance Monthly Report

From 11/1/2025 To 12/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bruce Garrity  I - Camden County College	249 S. Broad Street Penns Grove, NJ 08069	Insurer D - WC & Emp Liab Policy# : SP4068026 Eff - 01/01/2025 to 01/01/2026 Limits: Statutory / \$5,000,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the artwork display in Taft Hall.	11/25/2025  #5855665	GL AU EX WC OTH
<b>Total # of Holders: 1</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:** October 23, 2025  
**Memo to:** Commissioners  
Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF October Report

---

---

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

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. As per the procedure to review property payment authority request (PARs) claims in excess of \$500,000, Closed Session was held to review one claim. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests inclusive of the property claim.

**NJCE Committees:**

**Finance Sub-Committee:** The Finance Sub-Committee met on October 17<sup>th</sup> to review the 2026 Preliminary Budget, receive an update on the excess insurance marketing, discuss preliminary 2025 dividends, and review updates on responses to the procurement of certain professional services. Attached to this report are copies of the preliminary budget and preliminary ancillary budget for information. Sub-Committee is scheduled to meet again virtually on November 14<sup>th</sup> at 1pm.

**Excess Insurance Marketing Update:** Underwriting Manager reported renewal discussions are underway and the insurance marketplace has continued to stabilize from the hard market that began in 2019, which will help with budget projections. The Executive Director explained the proposed increases for the loss funds, premiums, and expenses that comprise the budget.

**2025 Dividend Options Preliminary:** The Sub-Committee reviewed the historical distribution of dividends as well as reviewed potential dividend options in the amounts of \$250,000, \$500,000 and \$750,000 should the Sub-Committee consider recommending a dividend.

**Professional Services:** Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. Fund Office in conjunction with NJCE Fund Attorney and QPA issued requests for quotes with proposals due by October 15<sup>th</sup>; the sole responses were from the incumbent professionals for a term of January 1, 2026, through December 31, 2026. This includes position of Actuary – The Actuarial Advantage, Auditor – Bowman & Company, Payroll Auditor - Bowman & Company and Litigation Manager - Judge E. David Millard of Citta, Holzapfel & Zabarsky. The Board of Fund Commissioners accepted the recommendation of the Finance Sub-Committee and awarded the above firms contracts for the noted terms of service.

**Safety Committee:** The Safety Committee is scheduled to meet on Monday December 8<sup>th</sup> at 10:00am via Zoom.

**2025 Best Practices Workshop:** The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. with John Geaney of Capehart Scatchard as the keynote speaker,

including a number of County representatives that have volunteered to participate in the presentation. An invitation to register was distributed in early September; NJCE members and appropriate personnel are encouraged to attend.

**Financial Fast Track:** Submitted for information was the Financial Fast Track as of July 31, 2025 reflecting a statutory surplus of \$16.1 million.

**Claims Management Report:** Submitted for information was the Expected Loss Ratio as of July 31, 2025.

**Regulatory Compliance Checklist as of 10/21/2025:** Submitted for information was the checklist that tracks contracts, compliance and other Fund business.

**Membership Renewal:** The Executive Director provided the current status of membership renewals. The Counties of Mercer, Ocean, Hudson and Union are expected to renew their three-year membership with the Fund as of January 1, 2026.

**Audit Filing:** The final 2024 Year End Audit was filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspapers.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference is scheduled for November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19<sup>th</sup>. A copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City was submitted for information.

#### **Underwriting Manager Report**

Underwriting Manager said renewal discussions are underway and anticipated coverages to be placed within budget as the marketplace continues to stabilize from the hard market that began in 2019. Underwriting Manager will provide an update (if any) at the next meeting.

#### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025,

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

A report was submitted noting the billed amount, paid amount, net savings as of September 2025.

#### **New Business**

Commissioner John P. Kelly of Ocean County submitted notice that he would be retiring as Director of Ocean County as of the year-end.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Friday November 21, 2025 at 9:30AM virtually.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Proposed Retentions	PROPOSED BUDGET FY2026	Change \$	Change %
1	Property	750K x 250K *	750K x 250K *	1,281,404	72,274	6.0%
2	Liability	1250x250 **	1250x250 **	1,400,226	(45,912)	-3.2%
3	Auto	1250x250 **	1250x250 **	483,530	(18,735)	-3.7%
4	Workers' Comp.	Various	Various	3,084,258	(7,061)	-0.2%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	600K x 1.15MIL	468,632	13,061	2.9%
6	SBL/EPL			33,903	827	2.5%
7	POL/EPL			375,519	9,158	2.5%
8	Cyber			422,274		0.0%
9	Loss Fund Contingency			819,440		0.0%
9	<b>Subtotal - Claims</b>			<b>8,369,186</b>	<b>23,613</b>	<b>0.3%</b>
10	<b>Premiums</b>					
11						
12	Property			13,230,759	708,830	5.7%
13	Terrorism			106,037	7,674	7.8%
14	Equipment Breakdown Cert			495,996	36,740	8.0%
15	Liability			4,410,167	432,115	10.9%
16	Excess Liability			2,897,771	232,745	8.7%
17	Workers Comp (Stat x 1MIL)			3,408,556	231,648	7.3%
18	Premium Contingency			3,347,759	(1)	0.0%
19						
20	<b>SubTotal Premiums</b>			<b>27,897,045</b>	<b>1,649,751</b>	<b>6.3%</b>
21	<b>Total Loss Fund</b>			<b>36,266,231</b>	<b>1,673,364</b>	<b>4.8%</b>
22						
23	<b>II. Expenses, Fees &amp; Contingency</b>					
24						
25	Claims Adjustment			77,643	1,524	2.0%
26	Claims Adjustment - Property			22,330	436	2.0%
27	Safety Director			472,396	9,266	2.0%
28	General Expense					
29	Exec. Director			775,836	15,215	2.0%
30	Actuary			26,131	515	2.0%
31	Auditor			20,458	401	2.0%
32	Attorney			15,611	308	2.0%
33	Treasurer			15,609	308	2.0%
34	QPA			6,242	122	2.0%
35	Technical Writer			26,011	512	2.0%
36	Underwriting Manager			511,994	10,042	2.0%
37	Underwriting Data Consolidation			117,400	2,306	2.0%
38	Cyber Security Consultant			41,613	813	2.0%
39	Payroll Audit			24,217	475	2.0%
40	Property Appraisals/Reimbursement			104,045	2,043	2.0%
41	Safety Institute Funding			98,079	1,922	2.0%
42	Safety Grant Supplement			31,208	609	2.0%
43						
44	Misc. Expense & Contingency			89,970	1,766	2.0%
45	<b>Total Fund Exp &amp; Contingency</b>			<b>2,476,793</b>	<b>48,583</b>	<b>2.0%</b>
46	Risk Management Consultant			225,374	11,133	5.2%
47						
48	<b>Total Self Insured Program</b>			<b>38,968,398</b>	<b>1,733,080</b>	<b>4.7%</b>
49						
50	<b>Ancillary Coverages</b>			<b>6,559,584</b>	<b>377,074</b>	<b>6.1%</b>
51						
52	<b>Total Including Ancillary Coverages</b>			<b>45,527,982</b>	<b>2,110,154</b>	<b>4.86%</b>
53	* Monmouth County Property retention	500K x 500K	500K x 500K			
54	** ACIC GL/AL retention	1MILx500	1MILx500			

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2026 PROPOSED ANCILLARY ONLY BUDGET -FY2025 Ancillary Only Budget - August Estimates</b>					
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>	<b>Expiring Retentions</b>	<b>ANNUALIZED ASSESSED BUDGET FY2025</b>	<b>PROPOSED BUDGET FY2026</b>	<b>Change \$</b>	<b>Change %</b>
<b>1 Ancillary Coverages</b>					
2 POL/EPL		1,783,603	1,926,650	143,047	8.0%
3 Crime Program		200,765	196,025	(4,740)	-2.4%
4 Medical Malpractice		1,423,188	1,537,044	113,856	8.0%
5 Pollution Liability		240,592	275,511	34,919	14.5%
6 Employed Lawyers Liability		154,450	161,685	7,235	4.7%
7 Cyber Liability		1,900,614	1,938,572	37,958	2.0%
8 Aviation		98,997	108,896	9,899	10.0%
9 Marina Operators Liability		24,280	25,025	745	3.1%
10 Active Assailant		72,285	82,500	10,215	14.1%
11 Supplemental Indemnity WC		24,422	25,643	1,221	5.0%
12 Fiduciary Liab		3,511	3,686	175	5.0%
13 VET Liability		421	463	42	10.0%
14 Small Craft		8,580	5,896	(2,684)	-31.3%
15 Volunteers Sup Indemnity		2,211	1,007	(1,204)	-54.5%
16 A&H Fire Trainers		3,635	3,746	111	3.0%
17 Petty Cash Bond		165	165		0.0%
18 Hull & Protection Indemnity Primary		222,361	242,711	20,350	9.2%
19 Aviation & Heliport		22,146	24,361	2,215	100.0%
15					
<b>16 Total Ancillary Coverages</b>		<b>6,186,226</b>	<b>6,559,584</b>	<b>373,358</b>	<b>6.0%</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>				



**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:** November 21, 2025  
**Memo to:** Commissioners  
Camden County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF November Report

---

---

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

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

**Finance Sub-Committee:** The Finance Sub-Committee met on November 14<sup>th</sup> to review the 2026 Proposed Budget, 2026 assessments, dividend options and Learning Management System (LMS) fees; a copy of the committee’s agenda was submitted for information.

The Finance Sub-Committee initially reviewed a budget in the amount of \$45,352,299 representing an increase of \$1,934,473 or 4.46% over the 2025 Assessed Budget, as well as dividend options of \$250,000, \$500,000 and \$750,000. Sub-Committee recommended a dividend of \$500,000 be issued and that it be applied to the 2026 budget to reduce the overall increase. Presented for introduction was the proposed 2026 budget with the dividend applied (line item #54) resulting in a proposed budget in the amount of \$44,864,236 an increase of \$1,446,410 or 3.33%.

Based on the Finance Sub-Committee recommendations, the Board of Fund Commissioners adopted a resolution authorizing the release of a dividend in the amount of \$500,000 from 2017, 2018 & 2019 fund years; subject to State approval and agreed to introduce the 2026 budget in the amount of \$44,864,236 and to schedule a Public Hearing on Tuesday, January 6, 2026, at 10:30 AM via Zoom.

The 2026 assessments are still under development. The Sub-Committee will review at their next meeting and assessments will be distributed to the full Board prior to year-end.

Sub-Committee also reviewed a proposal from J.A. Montgomery Consulting on the administration of the Learning Management System (LMS) requesting fees for 2026 and 2027 in the amounts of \$20,600 and \$21,218. The Board of Fund Commissioners approved J.A. Montgomery’s proposal requesting administrative fees to administer the Learning Management System for 2026 and 2027.

Finance Sub-Committee is scheduled to meet again on Thursday, December 18, 2025 at 1 PM to review any potential changes to the 2026 budget, assessments and excess marketing update from the Underwriting Manager.

**February Reorganization Meeting:** The Fund Office has secured a venue – Forsgate Country Club in Monroe, NJ - to hold the February 26, 2026 Reorganization meeting. The Board of Fund Commissioners agreed to change the JIF meeting time to 10:30AM and location to the Forsgate Country Club and the Claims Review Committee

will meet at 10AM.

**Financial Fast Track:** The Financial Fast Track as of August 31, 2025 reflected a statutory surplus of \$16.4 million.

**Claims Management Report:** The Expected Loss Ratio report is under review and will be available for the next agenda.

**2025 Best Practices Workshop:** The NJCE Best Practices Workshop was held virtually on October 30, 2025 and had over 100 attendees. Special thanks to John Geaney, Esq. of Capehart Scatchard as Workers' Compensation keynote speaker, to the Planning Committee members and panelists: Ashley Buono, Esq. (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition, the professionals that served as panelists/speakers were: Harry Earle, Keith Hummel and Ed Cooney.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference was held on November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.

**NJCE Committees:**

**Safety Committee:** The Safety Committee is scheduled to meet on Monday December 8th at 10:00 AM via Zoom.

**Underwriting Manager Report**

Underwriting Manager summarized the marketing efforts noting the market has stabilized and as such expects the marketing results to fall within budgeted premium projections.

**Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025,

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, and net savings as of October 2025.

**Executive Session – Potential Claim**

The Board of Fund Commissioners entered Executive Session to discuss a potential claim; no action was needed or taken once executive session concluded.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Tuesday January 6, 2026 at 10AM via Zoom.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2026 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Proposed Retentions	PROPOSED BUDGET FY2026	Change \$	Change %	
1	Property	750K x 250K *	1,209,130	750K x 250K *	1,257,749	48,619	4.0%
2	Liability	1250x250 **	1,446,138	1250x250 **	1,520,508	74,370	5.1%
3	Auto	1250x250 **	502,265	1250x250 **	531,039	28,774	5.7%
4	Workers' Comp.	Various	3,092,545	Various	3,320,159	227,614	7.4%
5	Workers' Comp. Presumption	600K x 1.15MIL	454,345	600K x 1.15MIL	468,632	14,287	3.1%
6	SBL/EPL		33,076		33,903	827	2.5%
7	POL/EPL		366,361		375,519	9,158	2.5%
8	Cyber		422,274		422,274		0.0%
9	Loss Fund Contingency		819,440		819,440		0.0%
10	<b>Subtotal - Claims</b>		<b>8,345,573</b>		<b>8,749,223</b>	<b>403,650</b>	<b>4.8%</b>
11	<b>Premiums</b>						
12							
13	Property		12,521,929		12,617,872	95,943	0.8%
14	Terrorism		98,363		99,328	965	1.0%
15	Equipment Breakdown Cert		459,256		542,791	83,535	18.2%
16	Liability		3,978,052		4,410,164	432,112	10.9%
17	Excess Liability		2,665,026		2,897,771	232,745	8.7%
18	Workers Comp (Stat x 1MIL)		3,176,908		3,447,165	270,257	8.5%
19	Premium Contingency		3,163,300		3,163,298	(2)	0.0%
20							
21	<b>SubTotal Premiums</b>		<b>26,062,834</b>		<b>27,178,389</b>	<b>1,115,555</b>	<b>4.3%</b>
22	<b>Total Loss Fund</b>		<b>34,408,407</b>		<b>35,927,612</b>	<b>1,519,205</b>	<b>4.4%</b>
23							
24	<b>II. Expenses, Fees &amp; Contingency</b>						
25							
26	Claims Adjustment		77,001		78,895	1,894	2.5%
27	Claims Adjustment - Property		204,500		220,000	15,500	7.6%
28	Safety Director		462,809		473,549	10,740	2.3%
29	General Expense						
30	Exec. Director		760,621		778,377	17,756	2.3%
31	Actuary		25,616		26,131	515	2.0%
32	Auditor		19,664		19,664		0.0%
33	Attorney		15,000		15,000		0.0%
34	Treasurer		15,000		15,000		0.0%
35	QPA		6,000		6,000		0.0%
36	Technical Writer		25,499		25,000	(499)	-2.0%
37	Underwriting Manager		500,994		512,690	11,696	2.3%
38	Underwriting Data Consolidation		138,085		151,982	13,897	10.1%
39	Cyber Security Consultant		40,000		40,000		0.0%
40	Payroll Audit		23,727		24,202	475	2.0%
41	Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%
42	Safety Institute Funding		30,347		20,600	(9,747)	-32.1%
43	Safety Grant Supplement		30,599		31,208	609	2.0%
44							
45	Misc. Expense & Contingency		135,204		137,908	2,704	2.0%
46	<b>Total Fund Exp &amp; Contingency</b>		<b>2,612,668</b>		<b>2,680,251</b>	<b>67,583</b>	<b>2.6%</b>
47	Risk Management Consultant		214,241		228,394	14,153	6.6%
48							
49	<b>Total Self Insured Program</b>		<b>37,235,316</b>		<b>38,836,257</b>	<b>1,600,941</b>	<b>4.3%</b>
50							
51	<b>Ancillary Coverages</b>		<b>6,182,510</b>		<b>6,516,042</b>	<b>333,532</b>	<b>5.4%</b>
52							
53	<b>Total Including Ancillary Coverage</b>		<b>43,417,826</b>		<b>45,352,299</b>	<b>1,934,473</b>	<b>4.46%</b>
54	<b>Dividend</b>				<b>(488,063)</b>		
55	<b>Total Proposed Budget</b>		<b>43,417,826</b>		<b>44,864,236</b>	<b>1,446,410</b>	<b>3.33%</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>2026 PROPOSED ANCILLARY ONLY BUDGET</b>					
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>	<b>Expiring Retentions</b>	<b>ANNUALIZED ASSESSED BUDGET FY2025</b>	<b>PROPOSED BUDGET FY2026</b>	<b>Change \$</b>	<b>Change %</b>
<b>1 Ancillary Coverages</b>					
2 PDL/EPL		1,783,603	1,869,426	85,823	4.8%
3 Crime Program		200,765	201,941	1,176	0.6%
4 Medical Malpractice		1,423,188	1,629,142	205,954	14.5%
5 Pollution Liability		240,592	248,414	7,822	3.3%
6 Employed Lawyers Liability		154,450	162,923	8,473	5.5%
7 Cyber Liability		1,900,614	1,900,176	(438)	0.0%
8 Aviation		98,997	103,754	4,757	4.8%
9 Marina Operators Liability		24,280	24,959	679	2.8%
10 Active Assailant		72,285	75,000	2,715	3.8%
11 Supplemental Indemnity W/C		24,422	22,602	(1,820)	-7.5%
12 Fiduciary Liab		3,511	3,511		0.0%
13 VET Liability		421	475	54	12.8%
14 Small Craft		8,580	5,623	(2,957)	-34.5%
15 Volunteers Sup Indemnity		2,211	959	(1,252)	-56.6%
16 A&H Fire Trainers		3,635	3,746	111	3.0%
17 Petty Cash Bond		165	165		0.0%
18 Hull & Protection Indemnity Primary		183,914	200,419	16,505	9.0%
19 Aviation & Heliport		60,593	62,808	2,215	3.7%
20					
<b>21 Total Ancillary Coverages</b>		<b>6,186,226</b>	<b>6,516,042</b>	<b>329,816</b>	<b>5.3%</b>
22	<b>*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted</b>				

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		August 31, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,832,648	14,661,181	224,592,290	239,253,471
2.	CLAIM EXPENSES				
	Paid Claims	660,557	6,450,587	55,351,410	61,801,997
	Case Reserves	(569,292)	(1,982,725)	10,329,636	8,346,910
	IBNR	864,658	2,996,843	11,755,507	14,752,350
	Excess Insurance Recoverable	0	0	(21,039)	(21,039)
	Discounted Claim Value	(86,529)	86,113	(1,873,911)	(1,787,798)
	<b>TOTAL CLAIMS</b>	<b>869,395</b>	<b>7,550,818</b>	<b>75,541,603</b>	<b>83,092,421</b>
3.	EXPENSES				
	Excess Premiums	1,078,447	8,627,574	103,970,187	112,597,761
	Administrative	84,294	686,411	10,739,097	11,425,508
	<b>TOTAL EXPENSES</b>	<b>1,162,741</b>	<b>9,313,985</b>	<b>114,709,284</b>	<b>124,023,269</b>
4.	UNDERWRITING PROFIT (1-2-3)	(199,488)	(2,203,622)	34,341,403	32,137,781
5.	INVESTMENT INCOME	118,130	954,370	3,118,905	4,073,275
6.	PROFIT (4 + 5)	(81,358)	(1,249,252)	37,460,308	36,211,056
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,329,562	2,329,562
9.	DIVIDEND EXPENSE	0	0	(9,189,562)	(9,189,562)
10.	SURPLUS TRANSFER	0	0	(700,000)	(700,000)
11.	INVESTMENT IN JOINT VENTURE	58,962	918,422	3,101,041	4,019,463
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>(22,396)</b>	<b>(330,830)</b>	<b>33,213,865</b>	<b>32,883,035</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	798	6,189	(453,672)	(447,483)
	2011	984	6,578	171,428	178,005
	2012	3,939	31,495	599,956	631,451
	2013	5,138	44,896	2,999,925	3,044,821
	2014	4,845	37,535	4,629,634	4,667,169
	2015	6,742	56,491	5,654,016	5,710,507
	2016	(14,524)	92,244	4,413,146	4,505,390
	2017	(2,556)	78,455	5,846,911	5,925,365
	2018	3,712	45,754	2,701,526	2,747,280
	2019	8,061	(2,029)	2,074,469	2,072,440
	2020	11,424	147,679	4,329,460	4,477,140
	2021	13,757	208,367	521,052	729,419
	2022	12,258	(333,071)	346,080	13,008
	2023	26,508	882,938	(1,941,123)	(1,058,185)
	2024	9,846	(1,057,705)	1,321,058	263,352
	2025	(113,327)	(576,645)		(576,645)
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(22,396)</b>	<b>(330,830)</b>	<b>33,213,863</b>	<b>32,883,034</b>
<b>TOTAL CASH</b>					<b>42,513,801</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		August 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	(150)	2,744,124	2,743,974
Case Reserves	0	0	1	1
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1)	(1)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>(150)</b>	<b>2,744,124</b>	<b>2,743,974</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	5,336	2,164,231	2,169,567
Case Reserves	0	(4,214)	43,826	39,613
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>1,122</b>	<b>2,208,058</b>	<b>2,209,181</b>
<b>FUND YEAR 2012</b>				
Paid Claims	258	(143)	1,813,977	1,813,835
Case Reserves	(258)	(524)	7,995	7,471
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(666)</b>	<b>1,821,972</b>	<b>1,821,306</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	2,141	3,884,040	3,886,181
Case Reserves	0	(1,601)	33,618	32,018
IBNR	0	(5,629)	5,629	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(5,089)</b>	<b>3,923,287</b>	<b>3,918,199</b>
<b>FUND YEAR 2014</b>				
Paid Claims	151	3,633	5,391,020	5,394,653
Case Reserves	(151)	(3,553)	20,434	16,881
IBNR	0	0	9,000	9,000
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>80</b>	<b>5,420,454</b>	<b>5,420,534</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	3,447,340	3,447,340
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,447,340</b>	<b>3,447,340</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	7,012	4,921,939	4,928,951
Case Reserves	0	(5,997)	221,896	215,899
IBNR	0	(528)	25,714	25,186
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>487</b>	<b>5,169,548</b>	<b>5,170,035</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	24,582	3,382,961	3,407,543
Case Reserves	10,500	45,098	110,856	155,954
IBNR	0	(27,329)	27,329	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2017 CLAIMS</b>	<b>10,500</b>	<b>42,350</b>	<b>3,521,147</b>	<b>3,563,497</b>

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	1,384	88,609	5,967,159	6,055,769
Case Reserves	(1,384)	(71,253)	175,498	104,246
IBNR	0	(18,165)	24,019	5,854
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(809)</b>	<b>6,166,677</b>	<b>6,165,868</b>
<b>FUND YEAR 2019</b>				
Paid Claims	5,361	164,864	6,026,958	6,191,822
Case Reserves	(5,361)	(92,796)	523,278	430,482
IBNR	0	(33,915)	115,421	81,505
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,832	(1,832)	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>39,985</b>	<b>6,663,824</b>	<b>6,703,809</b>
<b>FUND YEAR 2020</b>				
Paid Claims	312,720	452,435	2,825,134	3,277,569
Case Reserves	(312,720)	(180,231)	573,115	392,884
IBNR	0	(224,546)	446,617	222,071
Excess Insurance Recoverable	0	0	(21,039)	(21,039)
Discounted Claim Value	0	21,030	(32,901)	(11,871)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>68,688</b>	<b>3,790,926</b>	<b>3,859,615</b>
<b>FUND YEAR 2021</b>				
Paid Claims	80,104	2,090,487	3,381,658	5,472,145
Case Reserves	(102,898)	(1,905,796)	2,590,583	684,787
IBNR	22,534	(418,564)	1,057,377	638,813
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	179,465	(207,301)	(27,836)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(260)</b>	<b>(54,408)</b>	<b>6,822,316</b>	<b>6,767,908</b>
<b>FUND YEAR 2022</b>				
Paid Claims	6,926	650,911	3,481,621	4,132,533
Case Reserves	(92,689)	(347,559)	2,027,133	1,679,574
IBNR	82,684	(140,935)	2,278,427	2,137,492
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	148,839	(309,949)	(161,110)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(3,080)</b>	<b>311,257</b>	<b>7,477,232</b>	<b>7,788,489</b>
<b>FUND YEAR 2023</b>				
Paid Claims	25,653	189,737	4,579,769	4,769,506
Case Reserves	(81,108)	(423,573)	1,360,568	936,995
IBNR	48,409	(458,761)	3,517,412	3,058,651
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	199,145	(497,395)	(298,250)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(7,046)</b>	<b>(493,452)</b>	<b>8,960,354</b>	<b>8,466,902</b>
<b>FUND YEAR 2024</b>				
Paid Claims	31,158	1,234,218	1,339,478	2,573,696
Case Reserves	42,075	(768,064)	2,640,835	1,872,771
IBNR	(74,220)	469,806	4,248,563	4,718,368
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	176,552	(824,533)	(647,981)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(987)</b>	<b>1,112,512</b>	<b>7,404,343</b>	<b>8,516,854</b>
<b>FUND YEAR 2025</b>				
Paid Claims	196,843	1,536,914		1,536,914
Case Reserves	(25,298)	1,777,336		1,777,336
IBNR	785,252	3,855,410		3,855,410
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(86,529)	(640,750)		(640,750)
<b>TOTAL FY 2025 CLAIMS</b>	<b>870,268</b>	<b>6,528,909</b>	<b>0</b>	<b>6,528,909</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>869,395</b>	<b>7,550,818</b>	<b>75,541,603</b>	<b>83,092,421</b>

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,550,176	28,401,403	326,407,524	354,808,927
2.	CLAIM EXPENSES				
	Paid Claims	2,105,217	5,292,407	23,673,763	28,966,171
	Case Reserves	(1,446,312)	(2,647,954)	15,868,519	13,220,568
	IBNR	122,764	(252,279)	17,187,288	16,935,008
	Discounted Claim Value	(84,565)	(54,080)	(4,295,909)	(4,349,990)
	Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
	<b>TOTAL CLAIMS</b>	<b>697,103</b>	<b>3,394,160</b>	<b>51,286,599</b>	<b>54,680,760</b>
3.	EXPENSES				
	Excess Premiums	2,424,187	19,407,047	236,578,246	255,985,293
	Administrative	274,807	1,898,998	23,142,827	25,041,825
	<b>TOTAL EXPENSES</b>	<b>2,698,993</b>	<b>21,306,045</b>	<b>259,721,073</b>	<b>281,027,118</b>
4.	UNDERWRITING PROFIT (1-2-3)	154,079	3,701,198	15,399,852	19,101,049
5.	INVESTMENT INCOME	138,775	745,710	3,281,155	4,026,865
6.	PROFIT (4+5)	292,854	4,446,907	18,681,007	23,127,913
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>292,854</b>	<b>4,446,907</b>	<b>11,973,456</b>	<b>16,420,362</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	447	2,675	70,386	73,061
	2011	1,117	8,122	391,132	399,254
	2012	2,158	11,141	486,042	497,183
	2013	3,945	21,948	1,118,179	1,140,127
	2014	5,328	30,797	1,923,686	1,954,483
	2015	4,361	32,767	1,313,021	1,345,788
	2016	(93,272)	169,935	1,508,680	1,678,615
	2017	8,801	308,391	2,562,938	2,871,329
	2018	9,981	144,879	2,445,415	2,590,294
	2019	8,197	(107,047)	2,073,713	1,966,666
	2020	12,389	678,793	167,484	846,277
	2021	9,637	228,369	(672,764)	(444,395)
	2022	10,821	(466,275)	1,243,729	777,454
	2023	14,741	1,230,107	(4,462,718)	(3,232,611)
	2024	(29,531)	(445,079)	1,804,532	1,359,453
	2025	323,735	2,597,383		2,597,383
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>292,854</b>	<b>4,446,907</b>	<b>11,973,455</b>	<b>16,420,362</b>
	<b>TOTAL CASH</b>				<b>45,102,344</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		August 31, 2025		
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(1,427)</b>	<b>835,426</b>	<b>833,999</b>
<b>FUND YEAR 2012</b>				
Paid Claims	2,721	27,732	1,785,983	1,813,715
Case Reserves	(2,721)	(27,732)	112,437	84,705
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	1,997	(11,571)	(9,574)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>1,997</b>	<b>1,890,529</b>	<b>1,892,526</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	14,206	1,153,465	1,167,671
Case Reserves	0	(10,909)	434,898	423,989
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	2,102	(47,302)	(45,200)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>2,101</b>	<b>1,558,401</b>	<b>1,560,502</b>
<b>FUND YEAR 2014</b>				
Paid Claims	1,700	3,200	864,533	867,733
Case Reserves	(1,700)	(1,704)	82,575	80,871
IBNR	0	(697)	21,077	20,380
Discounted Claim Value	0	301	(11,153)	(10,852)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,100</b>	<b>957,032</b>	<b>958,132</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	2,500	3,226	597,900	601,126
IBNR	(2,500)	(13,745)	49,975	36,230
Discounted Claim Value	0	2,377	(73,534)	(71,157)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(6,368)</b>	<b>3,048,044</b>	<b>3,041,676</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,905	31,757	1,392,569	1,424,326
Case Reserves	96,094	(178,172)	1,125,747	947,575
IBNR	1	(12,084)	39,497	27,413
Discounted Claim Value	0	29,046	(109,929)	(80,883)
<b>TOTAL FY 2016 CLAIMS</b>	<b>100,000</b>	<b>(129,454)</b>	<b>2,447,884</b>	<b>2,318,430</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	1,210	1,585,263	1,586,473
Case Reserves	0	(259,039)	605,912	346,874
IBNR	0	(10,671)	43,208	32,537
Discounted Claim Value	0	12,784	(54,120)	(41,336)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(255,715)</b>	<b>2,180,263</b>	<b>1,924,548</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		August 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	0	2,648	1,620,907	1,623,555
Case Reserves	(4)	(52,653)	440,557	387,904
IBNR	4	(44,295)	227,389	183,094
Discounted Claim Value	0	9,173	(63,964)	(54,791)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(85,127)</b>	<b>2,224,889</b>	<b>2,139,762</b>
<b>FUND YEAR 2019</b>				
Paid Claims	2,725	274,517	1,373,046	1,647,563
Case Reserves	(152,725)	(219,934)	1,250,583	1,030,649
IBNR	150,001	112,055	196,568	308,623
Discounted Claim Value	0	(9,220)	(120,133)	(129,353)
<b>TOTAL FY 2019 CLAIMS</b>	<b>1</b>	<b>157,418</b>	<b>2,700,064</b>	<b>2,857,482</b>
<b>FUND YEAR 2020</b>				
Paid Claims	1,669,535	1,997,614	(181,777)	1,815,837
Case Reserves	(1,260,907)	(2,580,301)	4,808,620	2,228,319
IBNR	(408,628)	(1,393,014)	1,461,677	68,663
Discounted Claim Value	0	315,825	(836,712)	(520,887)
Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(603,812)</b>	<b>4,104,746</b>	<b>3,500,934</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	43,957	3,333,352	3,377,309
Case Reserves	184,811	(44,857)	2,146,382	2,101,525
IBNR	(190,932)	(203,798)	1,107,209	903,411
Discounted Claim Value	0	34,284	(425,157)	(390,873)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(170,414)</b>	<b>6,161,786</b>	<b>5,991,372</b>
<b>FUND YEAR 2022</b>				
Paid Claims	328,080	811,694	1,517,476	2,329,170
Case Reserves	(258,117)	827,487	993,800	1,821,287
IBNR	(69,962)	(1,143,012)	2,943,881	1,800,869
Discounted Claim Value	0	37,997	(478,087)	(440,090)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>534,165</b>	<b>4,977,070</b>	<b>5,511,235</b>
<b>FUND YEAR 2023</b>				
Paid Claims	(33,126)	88,921	5,267,964	5,356,885
Case Reserves	(17,498)	(561,248)	1,324,351	763,103
IBNR	50,624	(792,066)	5,533,584	4,741,518
Discounted Claim Value	0	122,501	(906,005)	(783,504)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(1,141,892)</b>	<b>11,219,894</b>	<b>10,078,002</b>
<b>FUND YEAR 2024</b>				
Paid Claims	8,805	1,722,067	577,421	2,299,488
Case Reserves	62,143	(239,822)	1,839,730	1,599,908
IBNR	(70,948)	(1,129,122)	5,539,202	4,410,080
Discounted Claim Value	0	144,361	(1,147,621)	(1,003,260)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(0)</b>	<b>497,484</b>	<b>6,808,732</b>	<b>7,306,216</b>
<b>FUND YEAR 2025</b>				
Paid Claims	114,750	272,574		272,574
Case Reserves	(98,188)	697,705		697,705
IBNR	665,106	4,381,467		4,381,467
Discounted Claim Value	(84,565)	(757,642)		(757,642)
<b>TOTAL FY 2025 CLAIMS</b>	<b>597,103</b>	<b>4,594,104</b>	<b>0</b>	<b>4,594,104</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>697,103</b>	<b>3,394,160</b>	<b>51,286,600</b>	<b>54,680,760</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$90,997 due from the reinsurer for COVID-19 WC claims.				

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 62-25

November 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>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-11-2025	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-11-2025	8,250.00
		<b>12,500.00</b>
CIPRIANI & WERNER PC	PROF. SERVICES-HOLTEC FOR 09/25	3,430.00
		<b>3,430.00</b>
BROWN & CONNERY, LLP	LEGAL- L. COMBS-INV 372451&374612	18,234.00
BROWN & CONNERY, LLP	LEGAL- B. PATTI-INV 253629 FOR 12/24	513.00
BROWN & CONNERY, LLP	LEGAL-G. IMPERATO INV 343389 FOR 6/24	5,507.00
BROWN & CONNERY, LLP	LEGAL- B. PATTI- INV 343509 FOR 6/24	1,808.00
BROWN & CONNERY, LLP	LEGAL- G. IMPERATO INV 344788 FOR 07/24	2,225.73
		<b>28,287.73</b>
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES FOR PD- INV 631-11-2025	12,156.07
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-11-2025	24,312.14
		<b>36,468.21</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/25	4.44
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/25	18,473.92
		<b>18,478.36</b>
DAVID MCPEAK	TREASURER FEE 11/25	3,095.17
DAVID MCPEAK	REIMBURSE POSTAGE 10/12/25-11/7/25	340.34
		<b>3,435.51</b>
SG RISK, LLC	ACTUARY-CCIC-PD INV 15987 FOR 11/25	487.08
SG RISK, LLC	ACTUARY-CCIC INV 15987 FOR 11/25	281.67
		<b>768.75</b>
GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 7380622-11744227 10/12/25	120.68
		<b>120.68</b>
HARDENBERGH INSURANCE GROUP	RMC- 2nd INSTALL 2025 CAMDEN IMP AUTH	4,236.67
		<b>4,236.67</b>
	<b>Total Payments FY 2025</b>	<b>\$107,725.91</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$107,725.91</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. 63-25

December 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>
CIPRIANI & WERNER PC	PROF. SERVICES-HOLTEC FOR 10/25	2,590.00
CIPRIANI & WERNER PC	PROF. SERVICES-HOLTEC FOR 10/25	8,645.00
		<b>11,235.00</b>
BROWN & CONNERY, LLP	LEGAL- M PALCKO INV 376192 FOR 10/25	76.00
BROWN & CONNERY, LLP	LEGAL- M PALCKO INV 372073 FOR 08/25	4,344.00
BROWN & CONNERY, LLP	LEGAL- M PALCKO INV 374611 FOR 09/25	459.00
		<b>4,879.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/25	4.44
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/25	18,473.92
		<b>18,478.36</b>
CAMDEN COUNTY	2025 LEGAL SERVICES 12/25	126,453.00
		<b>126,453.00</b>
DAVID MCPEAK	TREASURER FEE 12/25	3,095.17
DAVID MCPEAK	REIMBURSE POSTAGE 11/14/25-12/1/25	209.43
DAVID MCPEAK	REIMB FOR 3 CLASSES 10/16/25-12/3/25	150.00
		<b>3,454.60</b>
SG RISK, LLC	ACTUARY-CCIC-PD INV 15999 FOR 12/25	487.08
SG RISK, LLC	ACTUARY-CCIC INV 15999 FOR 12/25	281.67
		<b>768.75</b>
	<b>Total Payments FY 2025</b>	<b>165,268.71</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>165,268.71</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_ Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	August						
CURRENT FUND YEAR	2025						
Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	Citizens	
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
<b>Opening Cash &amp; Investment Balance</b>	\$42,399,401.56	41,652,538.46	152,325.84	375,572.83	21,583.93	164,015.48	33,365.02
<b>Opening Interest Accrual Balance</b>	\$0.00	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$118,130.36	\$115,629.21	\$686.76	\$641.50	\$372.06	\$712.98	\$87.85
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$118,130.36	\$115,629.21	\$686.76	\$641.50	\$372.06	\$712.98	\$87.85
9 Deposits - Purchases	\$1,823,405.14	\$834,563.87	\$532,755.55	\$49,511.39	\$244,839.40	\$161,734.93	\$0.00
10 (Withdrawals - Sales)	-\$1,827,136.47	-\$1,072,086.31	-\$437,417.96	-\$49,906.33	-\$164,872.97	-\$102,852.90	\$0.00
Ending Cash & Investment Balance	\$42,513,800.59	\$41,530,645.23	\$248,350.19	\$375,819.39	\$101,922.42	\$223,610.49	\$33,452.87
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$747,985.04	\$79,751.95	\$169,766.87	\$83,993.72	\$141,997.04	\$272,475.46	\$0.00
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	\$0.00
Balance per Bank	\$43,260,530.15	\$41,610,397.18	\$418,117.06	\$459,813.11	\$242,663.98	\$496,085.95	\$33,452.87

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

<b>Current Fund Year: 2025</b>									
<b>Month Ending: August</b>									
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>CCPD</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	2,540,733.24	11,569,218.72	(1,502,666.10)	29,635,432.11	41,916.42	507,755.96	(3,492,390.59)	3,099,401.87	42,399,401.64
RECEIPTS									
Assessments	1,299.38	3,522.64	637.77	14,993.59	0.00	40,902.28	849.36	375.51	62,580.54
Refunds	20,265.61	0.00	0.00	16,402.52	0.00	0.00	0.00	0.00	36,668.13
Invest Pymnts	9,667.26	27,888.66	10,703.98	57,623.72	35.75	4,871.21	4,818.97	2,520.82	118,130.37
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	9,667.26	27,888.66	10,703.98	57,623.72	35.75	4,871.21	4,818.97	2,520.82	118,130.37
Other *	932.29	0.00	0.00	692,069.58	0.00	0.00	0.00	0.00	693,001.87
<b>TOTAL</b>	<b>32,164.54</b>	<b>31,411.30</b>	<b>11,341.75</b>	<b>781,089.41</b>	<b>35.75</b>	<b>45,773.49</b>	<b>5,668.33</b>	<b>2,896.33</b>	<b>910,380.91</b>
EXPENSES									
Claims Transfers	35,001.81	24,445.46	67,825.36	558,652.47	0.00	0.00	0.00	0.00	685,925.10
Expenses	0.00	0.00	0.00	12,500.00	0.00	0.00	70,745.04	0.00	83,245.04
Other *	(932.29)	26,418.89	0.00	1,325.13	0.00	0.00	0.00	0.00	26,811.73
<b>TOTAL</b>	<b>34,069.52</b>	<b>50,864.35</b>	<b>67,825.36</b>	<b>572,477.60</b>	<b>0.00</b>	<b>0.00</b>	<b>70,745.04</b>	<b>0.00</b>	<b>795,981.87</b>
<b>END BALANCE</b>	<b>2,538,828.27</b>	<b>11,549,765.68</b>	<b>(1,559,149.71)</b>	<b>29,844,043.92</b>	<b>41,952.17</b>	<b>553,529.45</b>	<b>(3,557,467.30)</b>	<b>3,102,298.20</b>	<b>42,513,800.68</b>



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

Claims Resolution Corporation, Inc.

**2025**

<b>Month</b>	<b>Provider Billed Amount</b>	<b>Usual Customary Rate (UCR)80th percentile</b>	<b>Paid Amount</b>	<b>Savings</b>	<b>% of Savings</b>	<b>Network Utilization</b>	<b>Bills Received</b>
January	\$292,727.90	\$221,818.02	\$87,385.38	\$134,432.64	70.00%	98.50%	313
February	\$333,412.02	\$256,840.48	\$96,376.63	\$160,463.85	70.00%	97.60%	259
March	\$244,095.09	\$201,446.24	\$96,793.07	\$104,653.17	49.00%	94.30%	180
April	\$258,702.35	\$232,929.51	\$135,314.07	\$97,615.44	48.00%	100.00%	120
May	\$752,056.58	\$708,356.39	\$399,236.11	\$309,120.28	47.00%	97.00%	282
June	\$334,661.40	\$312,833.89	\$183,322.42	\$129,511.47	42.00%	94.00%	212
July	\$628,630.00	\$594,212.00	\$317,963.00	\$276,249.00	47.00%	97.00%	300
August	\$192,053.00	\$172,640.00	\$78,077.00	\$94,563.00	55.00%	95.00%	195
September	\$340,628.00	\$298,309.00	\$137,033.00	\$161,275.00	54.06%	96.00%	308
October	\$224,698.23	\$203,298.00	\$103,158.00	\$100,141.00	49.25%	98.00%	198
November	\$308,971.00	\$286,178.00	\$109,100.00	\$177,078.00	62.00%	96.00%	167
December							
<b>Total</b>	<b>\$3,910,635.57</b>	<b>\$3,488,861.53</b>	<b>\$1,743,758.68</b>	<b>\$1,745,102.85</b>	<b>50.00%</b>	<b>96.74%</b>	<b>2534</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:** December 4, 2025  
**DATE OF MEETING:** December 11, 2025

---

### 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, 18th Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101		

### OCTOBER - DECEMBER 2025

#### RISK CONTROL ACTIVITIES

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

- **October 17:** Snow Plow training conducted for CCIC.
- **October 23:** Attended the CCIC meeting.
- **November 19:** Attended the CCIC Safety Committee meeting.
- **November 24:** Attended the CCMUA Safety Committee meeting.
- **December 2:** Attended the CCIC Claims Committee meeting.

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

- **December 11:** Plan to attend the CCIC meeting.
- **December 17:** Plan to attend the CCIC Safety Committee meeting.

## **SAFETY DIRECTOR BULLETINS**

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

- Black Bears - Best Practices
- Security Measures for Water Wastewater Facilities
- Driving Safety - Buckle Up! It Could Save Your Life!
- Shooting Range Regulations - Best Practices

## **NJCE LIVE and LEARNING ON DEMAND 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 2026 (schedule to be released).

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. (December through January 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](#)

## **NJCE LEADERSHIP ACADEMY**

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

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

- [December 1 - 22, 2025 \(Start Date: January 1, 2026\)](#)

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 (LMS)**

**Students (Users)** – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org)).

**(\*) In-Person Training:** Is 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.

**December 2025 Safety Training Schedule**  
**Click on the “Class Topic” to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
12/1/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:30 - 10:30 am
12/1/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
12/2/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
12/2/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
12/2/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/2/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
12/3/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/3/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/4/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
12/4/25	<a href="#">High Performing Teams (Zoom Meeting)**</a>	9:00 - 11:00 am
12/5/25	<a href="#">Fire Extinguisher Safety</a>	8:00 - 9:00 am
12/5/25	<a href="#">Fire Safety</a>	9:30 - 10:30 am
12/5/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/5/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/8/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
12/8/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/25	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
12/8/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 1:00 pm
12/8/25	<a href="#">Sanitation and Recycling Safety</a>	1:00 - 3:00 pm
12/9/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/9/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
12/9/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
12/10/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/25	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
12/10/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	9:30 - 12:30 pm
12/10/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/11/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/11/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/11/25	<a href="#">Leaf Collection Safety Awareness</a>	12:00 - 2:00 pm

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](#)).

**(\*) In-Person Training:** Is 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: Registration for in-person\* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.**

**(\*\*) PLEASE NOTE (Zoom Meeting): Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.**

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.**

**January 2026 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description.**

DATE	CLASS TOPIC	TIME
1/5/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/5/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
1/5/26	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
1/5/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/6/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
1/6/26	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
1/6/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
1/6/26	<a href="#">Snow Plow/Snow Removal Safety</a>	2:30 - 4:30 pm
1/7/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/7/26	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
1/7/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
1/8/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
1/8/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
1/9/26	<a href="#">Work Zone: Flagger</a>	8:30 - 9:30 am
1/9/26	<a href="#">Personal Protective Equipment</a>	10:00- 12:00 pm
1/9/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
1/12/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/12/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
1/12/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/13/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/13/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/13/26	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program (Zoom Meeting)**</a>	1:00 - 2:30 pm
1/14/26	<a href="#">Snow Removal Safety</a>	7:30 - 9:30 am
1/14/26	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am

1/14/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
1/15/26	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/20/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/21/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
1/21/26	<a href="#">Law Enforcement: Violence Prevention &amp; Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
1/22/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
1/22/26	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
1/22/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
1/22/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
1/23/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/26	<a href="#">Excavation, Trenching &amp; Shoring Awareness</a>	11:00 - 12:30 pm
1/23/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
1/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/26/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
1/27/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
1/27/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	9:00 - 11:00 am
1/27/26	<a href="#">Work Zone: Flagger</a>	2:30 - 3:30 pm
1/28/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/29/26	<a href="#">Sanitation &amp; Recycling Safety</a>	7:30 - 9:30 am
1/29/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
1/29/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
1/30/26	<a href="#">Dealing with Difficult People &amp; De-Escalation</a>	1:00 - 2:30 pm
1/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	2:30 - 5:30 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 log on 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 the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

***Please Note:*** *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.*

**RESOLUTION NO. 64-25**

**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:

**LITIGATION: 3183, 4586, 4292, 0436, 3476, 9672, 9560, 9581, 8740, 8379, 9662, 9663, 9665, 9667, 9668, 9668, 3244, 3471, 3489, 1407, 4586, 1368, 4582, 4603, 3418, 3503, 3512, & 0050**

**CONTRACTS:**

**PERSONNEL:**

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

**ADOPTED: December 11, 2025**

---

**CHAIRMAN**

**ATTEST:**

---

**VICE-CHAIRMAN**

# **APPENDIX I**

## *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – October 23, 2025  
ZOOM VIRTUAL MEETING  
10:30 A.M.**

Meeting was called to order by Chairman Angilella. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes</b>
--------------------	--

Claims Service	Claims Resolution Corporation <b>Linda Tinsley-Page</b> <b>Denise Dorsey</b> <b>Lauren Joseph</b> <b>Monica Miller</b> <b>Paulette Kelly</b>
----------------	---

	Vanguard Claims Administration <b>Sarah Mentzer</b>
--	--

	PERMA <b>Kerin Drumheiser</b> <b>Shai McLeod</b>
--	--

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

Attorney

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

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

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

**ALSO, PRESENT:**

Elaine Flacco, Camden County College  
Edward Hill, Esq., Camden County Board of Social Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2025**

*Chairman Angilella noted the closed minutes were sent via e-mail.*

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2025**

Motion	Commissioner Wright
Second:	Commissioner Williams
Roll Call Vote:	2 Ayes, 0 Nays, 1 Abstention

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on September 17 and this month’s meeting had to be rescheduled. Mr. Prince advised the next meeting was scheduled for November 19 where we plan on addressing a written program review for the year and the most commonly cited PEOSH citations we are seeing around the State. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Drumheiser advised the Claims Committee met earlier in the month to review the PARS and SARS that would be presented again today during closed session. Ms. Drumheiser concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR:** Executive Director thanked Chairman Angilella and hoped everyone was well. Executive Director said he had just a few action items today.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of insurance report from the NJCE listing the certificates issued for the month of September. Executive Director advised there were 5 certificate of insurances issued during the month. 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:	3 Ayes, 0 Nays

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/01/25. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator, and the Treasurer. Executive Director said the annual premium was \$1,452 and the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director noted the cost of this coverage would be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY  
COVERAGE IN THE AMOUNT OF \$1,452**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE met prior to our meeting. Executive Director noted the Finance Sub-Committee met on October 17 to look at the preliminary budget and the indication right now is that it is at a 4.86% increase, which is a very good number. Executive Director said he thought last year we were up about 6 or 7% so hopefully this will not change. Executive Director advised Professional Service contracts were awarded for the Actuary, Auditor, Payroll Auditor and Litigation Manager. Executive Director noted that all the incumbents were re-appointed.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2025; there was a surplus of \$32,686,242. Executive Director referred to line 11 of the report, “Investment in Joint Venture” and indicated \$3,741,312 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$42,399,402.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the NJCE July Financial Fast Track was included in the agenda. Executive Director said as of July 31, 2025 the NJCE had a surplus of \$16,127,508. Executive Director noted the total cash amount was \$41,077,577. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director asked if anyone had questions about Financial Fast Tracks.

**2026 CCIC BUDGET:** Executive Director advised we would introduce the 2026 Budget at the December 11, 2025 meeting a schedule a public Hearing and adoption in January.

**2026 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES:** Executive Director reported the 2026 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director noted the NJCE Underwriting Manager’s Team would review any certificates which need to be re-issued for the 2026 renewal.

**2025 BEST PRACTICES WORKSHOP:** Executive Director advised we previously announced that the NJCE Best Practices Workshop would be held virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. Executive Director asked Ms. Drumheiser to provide the details. Ms. Drumheiser reported John Geaney, Esq. of Capehart Scatchard would be the keynote speaker. Ms. Drumheiser said a reminder e-mail invitation was distributed on October 20, 2025. Ms. Drumheiser noted it was not too late to register and was looking forward to seeing everyone during the workshop.

**2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE:** Executive Director reported the 110th Annual Conference was scheduled for November 18–20 at the Atlantic City Convention Center in Atlantic City. Executive Director advised there were some educational opportunities for those attending. Executive Director referred to the information included in the agenda on the MEL events and the Annual Professionals Reception. Executive Director said he hoped to see everyone there.

**NOVEMBER MEETING:** Executive Director reported the Commission was not scheduled to meet in November. Executive Director advised the next meeting was scheduled for Thursday, December 11, 2025 at 10:30 a.m.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak referred to a copy of Resolution 60-25, October Bills List which was included in the agenda. Mr. McPeak noted the Treasurer Reports were also included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer, if not requested a motion to approve the Bills List.

**MOTION TO APPROVE RESOLUTION 60-25, OCTOBER BILLS LIST**

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

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

**CLAIMS SERVICE - CRC:** Ms. Joseph reported the Medical Savings Report for the month of September was included in the agenda and advised they received 308 bills, and the billed amount was \$340,628. Ms. Joseph advised the paid amount was \$137,033 with gross savings of \$161,275. Ms. Joseph said the percentage of savings was 54.06% and the network utilization was 96%. Ms. Joseph concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for September through October. Mr. Prince noted all of the training opportunities through December 11 were listed. Mr. Prince advised we also discussed training opportunities at our Safety Committee Meetings and tried to advocate for any department-specific training that employees may wish to participate in. Mr. Prince noted the training was added to the NJCE website for review and registration. Mr. Prince reported all of our video briefings and other resources such as our written programs and Safety Directors' Bulletins were posted to the website as well. Lastly, Mr. Prince referred to a copy of the flyer included in the agenda for the final Expo of the year. Mr. Prince said this was a live training opportunity and the topics were included in the flyer. Mr. Prince advised that 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	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

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

**MOTION TO CLOSE THE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman Angilella read Resolution 61-25, 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 61-25 FOR CLOSED SESSION**

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

The breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

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

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
4519	\$ 53,230.55	PAR	3419	\$ 89,044.00	PAR
4519	\$ 13,544.70	SAR	3441	\$ 104,406.00	PAR
3167	\$ 14,686.55	SAR	3440	<u>\$ 387,268.00</u>	PAR
3142	\$ 50,140.69	PAR	3421	\$ 48,570.72	PAR
3142	\$ 10,000.00	SAR	3416	\$ 65,772.00	PAR
1281	\$ 206,213.67	PAR	3464	\$ 10,653.50	PAR
1281	\$ 50,996.00	SAR	3435	\$ 14,721.59	PAR
9565	\$ 128,770.00	PAR	3470	\$ 12,140.15	PAR
9386	\$ 121,624.00	PAR	57	\$ 30,265.00	PAR
4621	\$ 236,358.00	PAR			

**MOTION TO APPROVE THE PARS/SARS AS NOTED**

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

Chairman Angilella said the next meeting was scheduled for December 11, 2025 at 10:30 AM.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:17 a.m.**

Minutes prepared by: Cathy Dodd, Assisting Secretary