

**CAMDEN COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
WEDNESDAY, FEBRUARY 25, 2026  
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 25, 2026* 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 25, 2026**  
**10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - PLEDGE OF ALLEGIANCE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES:** January 22, 2026 Open Minutes.....Appendix I  
January 22, 2026 Closed Minutes ..... sent via e-mail
  
  - CORRESPONDENCE – NONE**
  
  - COMMITTEE REPORTS**
    - Safety Committee:** ..... Verbal
    - Claims Committee:** ..... Verbal
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Pages 2-8
  
  - TREASURER – David McPeak**
    - Resolution **19-26** January Supplement Bills List.....Page 9
    - Resolution **20-26** February Bills List..... Pages 10-11
  
  - ATTORNEY – Laura J. Paffenroth, Esq.**..... Verbal
  
  - CLAIMS SERVICE –CRC**
    - Medical Savings Report - 2026 .....Page 12
    - Medical Savings Report - 2025 .....Page 13
  
  - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
    - Monthly Report..... Pages 14-23
  
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - CLOSED SESSION- PARS/SARS**
    - Resolution **21-26** Closed Session .....Page 24
    - 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 26, 2026, 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: February 25, 2026

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**2026 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 18-26 Plan of Risk Management**

**Certificate of Insurance Issuance Report (Page 4)** – Included in the agenda on page 4 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were 3 certificates of insurance issued during the month of January.

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

**Intellishun Device** – We received a request from the County to cover the annual cost of an Intellishun Device in the amount of \$7,000. The main function of the device is stop computers from unfriendly countries from accessing the network. This device provides an extra layer of security. We are asking the Commissioners to consider this request as we have done in the past. This expense will be paid out of the Miscellaneous and Expense Line of the Budget and appears on the February Bills List.

**Motion to approve the annual cost of an Intellishun Device in the amount of \$7,000**

**New Jersey Counties Excess Joint Insurance Fund** - The NJCE will hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m. J.A. Montgomery will discuss initiatives being launched for the NJCE Program. Executive Director will also discuss potential changes in property claims funding. A virtual option may be available if you cannot attend in person. Also, a meeting invitation has been extended to Commissioners of the member Insurance Commissions.

**NJCE 2026 Renewal Overview** – The NJCE Underwriting Manager and Executive Director of the NJCE held a webinar on Tuesday, February 24<sup>th</sup>. A copy of the renewal presentation is included in Appendix III of the agenda. A recording of the webinar will be posted to njce.org. If you have any questions, please contact the Fund Office.

- ❑ **CCIC Financial Fast Track** – The December Financial Track is not available and will appear in the next agenda.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 5-7)** – Included in the agenda on pages 5-7 is a copy of the NJCE Financial Fast Track Report for the month of November. As of **November 30, 2025** the NJCE has a surplus of **\$18,959,601**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$39,682,885**.
- ❑ **Auditor & Actuary Contracts** – The Actuary and Auditor’s contract will expire the end of April. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the March meeting.
- ❑ **2026 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.
- ❑ **2026 Property & Casualty Assessments** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. The first installment is due on March 31, 2026. Future assessments will be due on May 15, 2026 and September 15, 2026.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Page 8)** - Enclosed on page 8 please find a flyer announcing the 16<sup>th</sup> annual seminar to be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday, May 1<sup>st</sup> from 9AM to 12PM. The seminar **is pending approval** for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. Please save the date.

# Camden County Insurance Commission

From 1/1/2026 To 2/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey DCF  I - County of Camden, Division Of Insurance	50 E State Street, Floor 3 PO Box 717 Trenton, NJ 08625	RE: SFY2026 CAC Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects SFY2026 CAC Grant.	1/5/2026  #5924568	GL AU EX WC OTH
H - State of New Jersey, Division of  I - County of Camden, Division Of Insurance	Family Development PO Box 717 Trenton, NJ 08625	RE: Grant Evidence of insurance as respect to the annual grant renewal.	1/7/2026  #5925655	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc.  I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Trailer #05108 HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/21/2026  #5967761	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>3,850,175</b>	<b>39,351,929</b>	<b>326,407,524</b>	<b>365,759,453</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	(318,878)	5,736,609	23,673,763	29,410,373
	Case Reserves	(390,419)	(4,235,197)	15,868,519	11,633,324
	IBNR	645,793	1,777,074	17,187,288	18,964,361
	Discounted Claim Value	(74,911)	19,797	(4,295,909)	(4,276,113)
	Excess Recoveries	721,449	1,009,919	(1,147,062)	(137,143)
	<b>TOTAL CLAIMS</b>	<b>583,034</b>	<b>4,308,202</b>	<b>51,286,599</b>	<b>55,594,802</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	2,334,872	26,561,996	236,578,246	263,140,242
	Administrative	231,867	2,601,238	23,142,827	25,744,065
	<b>TOTAL EXPENSES</b>	<b>2,566,739</b>	<b>29,163,234</b>	<b>259,721,073</b>	<b>288,884,307</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>700,403</b>	<b>5,880,492</b>	<b>15,399,852</b>	<b>21,280,343</b>
5.	<b>INVESTMENT INCOME</b>	<b>112,030</b>	<b>1,105,654</b>	<b>3,281,155</b>	<b>4,386,809</b>
6.	<b>PROFIT (4+5)</b>	<b>812,433</b>	<b>6,986,146</b>	<b>18,681,007</b>	<b>25,667,152</b>
7.	<b>Dividend</b>	<b>0</b>	<b>0</b>	<b>(6,707,551)</b>	<b>(6,707,551)</b>
8.	<b>SURPLUS (6-7)</b>	<b>812,433</b>	<b>6,986,146</b>	<b>11,973,456</b>	<b>18,959,601</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	354	3,782	70,386	74,168
	2011	859	10,809	391,132	401,941
	2012	1,686	15,146	486,042	501,188
	2013	3,082	29,842	1,118,179	1,148,021
	2014	4,215	44,071	1,923,686	1,967,757
	2015	3,437	40,254	1,313,021	1,353,275
	2016	5,302	198,958	1,508,680	1,707,638
	2017	6,966	334,966	2,562,938	2,897,904
	2018	7,898	173,240	2,445,415	2,618,655
	2019	6,278	123,319	2,073,713	2,197,032
	2020	9,554	1,279,193	167,484	1,446,677
	2021	7,592	117,290	(672,764)	(555,474)
	2022	8,323	(350,231)	1,243,729	893,498
	2023	11,736	1,282,871	(4,462,718)	(3,179,847)
	2024	12,318	(1,043,097)	1,804,532	761,435
	2025	722,832	4,725,734		4,725,734
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>812,433</b>	<b>6,986,146</b>	<b>11,973,455</b>	<b>18,959,601</b>
	<b>TOTAL CASH</b>				<b>39,682,885</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 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	38,973	1,785,983	1,824,956	
Case Reserves	(2,721)	(38,973)	112,437	73,464	
IBNR	0	0	3,680	3,680	
Discounted Claim Value	0	3,289	(11,571)	(8,282)	
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>3,289</b>	<b>1,890,529</b>	<b>1,893,818</b>	
<b>FUND YEAR 2013</b>					
Paid Claims	87	25,443	1,153,465	1,178,908	
Case Reserves	(87)	(22,146)	434,898	412,752	
IBNR	0	(3,297)	17,340	14,043	
Discounted Claim Value	0	3,893	(47,302)	(43,409)	
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>3,893</b>	<b>1,558,401</b>	<b>1,562,294</b>	
<b>FUND YEAR 2014</b>					
Paid Claims	13,401	16,622	864,533	881,155	
Case Reserves	(10,000)	(1,725)	82,575	80,850	
IBNR	(3,401)	(14,598)	21,077	6,479	
Discounted Claim Value	0	704	(11,153)	(10,449)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,003</b>	<b>957,032</b>	<b>958,035</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	115	1,889	2,473,703	2,475,592	
Case Reserves	(115)	5,611	597,900	603,511	
IBNR	0	(13,211)	49,975	36,764	
Discounted Claim Value	0	2,610	(73,534)	(70,924)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(3,101)</b>	<b>3,048,044</b>	<b>3,044,943</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	3,484	43,206	1,392,569	1,435,775	
Case Reserves	(3,485)	(189,623)	1,125,747	936,124	
IBNR	1	(13,947)	39,497	25,550	
Discounted Claim Value	0	18,487	(109,929)	(91,442)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(141,876)</b>	<b>2,447,884</b>	<b>2,306,008</b>	
<b>FUND YEAR 2017</b>					
Paid Claims	(44)	1,700	1,585,263	1,586,963	
Case Reserves	0	(259,572)	605,912	346,340	
IBNR	44	(16,299)	43,208	26,909	
Discounted Claim Value	0	13,663	(54,120)	(40,457)	
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(260,509)</b>	<b>2,180,263</b>	<b>1,919,754</b>	
<b>FUND YEAR 2018</b>					
Paid Claims	1,550	6,150	1,620,907	1,627,057	
Case Reserves	(1,550)	(56,255)	440,557	384,302	
IBNR	0	(49,420)	227,389	177,969	
Discounted Claim Value	0	10,735	(63,964)	(53,229)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(88,789)</b>	<b>2,224,889</b>	<b>2,136,100</b>	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2025					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2019</b>					
Paid Claims	6,932	322,051	1,373,046	1,695,097	
Case Reserves	(6,932)	(328,450)	1,250,583	922,133	
IBNR	0	(50,677)	196,568	145,891	
Discounted Claim Value	0	4,183	(120,133)	(115,950)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(52,893)</b>	<b>2,700,064</b>	<b>2,647,171</b>	
<b>FUND YEAR 2020</b>					
Paid Claims	(375,401)	2,199,018	(181,777)	2,017,241	
Case Reserves	(187,603)	(3,907,915)	4,808,620	900,705	
IBNR	(158,445)	(1,106,217)	1,461,677	355,460	
Discounted Claim Value	0	630,857	(836,712)	(205,855)	
Excess Recoveries	721,449	1,009,919	(1,147,062)	(137,143)	
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(1,174,337)</b>	<b>4,104,746</b>	<b>2,930,409</b>	
<b>FUND YEAR 2021</b>					
Paid Claims	6,121	62,320	3,333,352	3,395,672	
Case Reserves	2,344	(258,056)	2,146,382	1,888,326	
IBNR	(8,465)	142,127	1,107,209	1,249,336	
Discounted Claim Value	0	18,050	(425,157)	(407,107)	
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(35,558)</b>	<b>6,161,786</b>	<b>6,126,228</b>	
<b>FUND YEAR 2022</b>					
Paid Claims	618	752,595	1,517,476	2,270,071	
Case Reserves	(613)	721,896	993,800	1,715,696	
IBNR	(5)	(1,118,069)	2,943,881	1,825,812	
Discounted Claim Value	0	87,644	(478,087)	(390,443)	
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>444,065</b>	<b>4,977,070</b>	<b>5,421,135</b>	
<b>FUND YEAR 2023</b>					
Paid Claims	767	107,238	5,267,964	5,375,202	
Case Reserves	(107,133)	(668,009)	1,324,351	656,342	
IBNR	106,366	(759,537)	5,533,584	4,774,047	
Discounted Claim Value	0	162,351	(906,005)	(743,654)	
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>(1,157,957)</b>	<b>11,219,894</b>	<b>10,061,937</b>	
<b>FUND YEAR 2024</b>					
Paid Claims	(194,287)	1,621,656	577,421	2,199,077	
Case Reserves	(27,529)	644,754	1,839,730	2,484,484	
IBNR	221,817	(1,233,453)	5,539,202	4,305,749	
Discounted Claim Value	0	101,312	(1,147,621)	(1,046,309)	
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>1,134,270</b>	<b>6,808,732</b>	<b>7,943,002</b>	
<b>FUND YEAR 2025</b>					
Paid Claims	215,058	539,210		539,210	
Case Reserves	(44,995)	123,266		123,266	
IBNR	487,881	6,013,671		6,013,671	
Discounted Claim Value	(74,911)	(1,038,017)		(1,038,017)	
<b>TOTAL FY 2025 CLAIMS</b>	<b>583,034</b>	<b>5,638,130</b>	<b>0</b>	<b>5,638,130</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>583,034</b>	<b>4,308,202</b>	<b>51,286,600</b>	<b>55,594,802</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.



# 16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM

FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

## Available Online at No Cost to Members

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

This online 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)

### SPONSORED BY



**MEL**



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

### FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

### TO REGISTER

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

## THE POWER OF COLLABORATION

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

**CAMDEN COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 19-26

JANUARY SUPPLEMENT 2026

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 2026**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	NJCE- 1ST INSTALL 2026 01/26	5,140,799.63 5,140,799.63
	Total Payments FY 2026	5,140,799.63
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>5,140,799.63</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. 20-26**

**FEBRUARY 2026**

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>
PERMA RISK MANAGEMENT SERVICES	2025 AATRIX 1099 FILING 02/26	47.89
		<b>47.89</b>
CAMDEN COUNTY	CK 2617 DEPOSIT ERROR IN 11/25	193,750.00
		<b>193,750.00</b>
	<b>Total Payments FY 2025</b>	<b>193,797.89</b>

**FUND YEAR 2026**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-02-2026	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-02-2026	8,250.00
		<b>12,500.00</b>
ARETE ADVISORS LLC	PROF. FEES 04/24-01/25	37,025.00
		<b>37,025.00</b>
CIPRIANI & WERNER PC	LEGAL- HOLTEC 11/25-12/25 INV 868539	4,620.00
CIPRIANI & WERNER PC	LEGAL- HOLTEC FOR 12/25 INV 868537	1,540.00
		<b>6,160.00</b>
BROWN & CONNERY, LLP	LEGAL- B. PATTI INV 366092 FOR 06/25	76.00
		<b>76.00</b>
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC-PD INV 631-02-2026	12,159.44
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-02-2026	24,318.89
		<b>36,478.33</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/26	7.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/26	18,843.42
		<b>18,850.82</b>
DAVID MCPEAK	TREASURER FEE 02/26	3,157.09
DAVID MCPEAK	REIMB POSTAGE 01/26-02/26	93.24
		<b>3,250.33</b>
SG RISK, LLC	ACTUARY-CCIC-PD INV 16068 FOR 02/26	487.08
SG RISK, LLC	ACTUARY-CCIC INV 16068 FOR 02/26	281.67
		<b>768.75</b>
INSCYT, LLC dba RISK ANALYTICS	2026 ANNUAL SUPPORT INV 1585 2/26	7,000.00
		<b>7,000.00</b>

USA TODAY MEDIA CORP  
USA TODAY MEDIA CORP  
USA TODAY MEDIA CORP  
USA TODAY MEDIA CORP

A#1122466 INV 7527812-12033694 1/30/26  
A#1122466 INV 7527812-12033656 1/30/26  
A#1122466 INV 7527812-11976073 1/09/26  
A# 1122468 INV 7528577-120033372 1/30/26

45.34  
66.26  
15.60  
26.52  
**153.72**

**Total Payments FY 2026** **122,262.95**  
**TOTAL PAYMENTS ALL FUND YEARS** **316,060.84**

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_ Treasurer



Claims Resolution Corporation, Inc.

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

**2026**

<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	\$266,598.28	\$228,934.00	\$78,520.00	\$150,414.00	65%	98%	193
February							
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
<b>Total</b>	<b>\$266,598.28</b>	<b>\$228,934.00</b>	<b>\$78,520.00</b>	<b>\$150,414.00</b>	<b>65.00%</b>	<b>98.00%</b>	<b>193</b>



Claims Resolution Corporation, Inc.

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

**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	\$261,976.00	\$229,545.00	\$100,794.00	\$128,751.00	56.00%	93.00%	171
<b>Total</b>	<b>\$4,172,611.57</b>	<b>\$3,718,406.53</b>	<b>\$1,844,552.68</b>	<b>\$1,873,853.85</b>	<b>50.00%</b>	<b>97.00%</b>	<b>2705</b>

# SAFETY DIRECTOR REPORT

## CAMDEN COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 18, 2026  
**DATE OF MEETING:** February 25, 2026

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### CCIC SERVICE TEAM

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

### JANUARY - FEBRUARY 2026

### RISK CONTROL ACTIVITIES

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

- **January 21:** Attended the CCIC Safety Committee meeting.
- **January 22:** Attended the CCIC meeting.
- **February 3:** Attended the CCIC Claims Committee meeting.
- **February 13:** Conducted a loss control visit of the County Hall of Justice.

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

- **February 18:** Plan to attend the CCIC Safety Committee meeting.
- **February 23:** Plan to attend the CCUA Safety Committee meeting.
- **February 25:** Plan to attend the CCIC meeting.
- **February 27:** Plan to attend a client 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 [Safety Director Bulletins](#):

- High Visibility Apparel Guidance - Best Practices
- Snow & Ice Removal - Best Practices
- Winter Ice Activities - Best Practices
- Snowplow Warning Light Law Updated
- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology

## ***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.

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 through April Live Training Schedule 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:

- *June 1 - 22, 2026 (Start Date: July 1, 2026)*
- *December 1 - 22, 2026 (Start Date - January 1, 2027)*

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 (real-time) are on the [NJCE LIVE](#) 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.*

**(\*\* Zoom Meeting Training:** **Please Note:** *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.

**February through April 2026 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
2/18/26	<a href="#">Heavy Equipment Safety</a>	8:00 - 10:00 am
2/18/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
2/18/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/18/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/19/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/19/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
2/19/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
2/20/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/23/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:00 - 9:30 am
2/23/26	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
2/12/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm
2/23/26	<a href="#">Public Employers: What You Need to Know (Zoom Meeting)**</a>	9:00 - 10:30 am
2/24/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/24/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
2/24/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/25/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
2/25/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/26/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
2/27/26	<a href="#">Asbestos Awareness</a>	10:00 - 12:00 pm
3/2/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/2/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors</a>	9:00 - 11:00 am

3/2/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/2/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/3/26	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
3/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
3/3/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
3/4/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/4/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/4/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/5/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
3/6/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/6/26	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
3/6/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	11:30 - 1:00 pm
3/6/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/9/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/9/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
3/10/26	<a href="#">Work Zone: Flagger</a>	7:30 - 8:30 am
3/10/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
3/12/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
3/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/13/26	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/13/26	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/13/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
3/16/26	<a href="#">The Power of Collaboration Parts (Camden)*</a>	9:00 - 12:00 pm
3/17/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/17/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
3/17/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
3/18/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	10:00 - 12:00 pm
3/18/26	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
3/18/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:30 - 1:00 pm
3/18/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/19/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
3/19/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
3/19/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
3/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
3/20/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/23/26	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
3/23/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/23/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/25/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
3/26/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/26/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
3/26/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/26/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/27/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
3/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am

3/30/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
3/30/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/31/26	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
3/31/26	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
4/1/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/1/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/1/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/2/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)</a>	8:30 - 9:30 am
4/2/26	<a href="#">Driving Safety Awareness</a>	10:00 - 11:30 am
4/2/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
4/7/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
4/7/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
4/8/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/8/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/9/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	7:30 - 9:30 am
4/9/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
4/9/26	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/10/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Middlesex)</a>	8:30 - 12:30 pm
4/10/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)</a>	8:30 - 11:30 am
4/13/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/13/26	<a href="#">Hazard Communication/NJ Right to Know</a>	9:00 - 10:30 am
4/13/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/13/26	<a href="#">Active Shooter &amp; Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
4/14/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/14/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/14/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/14/26	<a href="#">Introduction to Management Skills (Zoom Meeting)</a>	1:00 - 3:00 pm
4/15/26	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/15/26	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/15/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/16/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/16/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/16/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Morris)</a>	8:30 - 12:30 pm
4/16/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)</a>	8:30 - 11:30 am
4/17/26	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/17/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
4/17/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/17/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/20/26	<a href="#">Shop and Tool Safety</a>	9:00 - 10:00 am
4/20/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/20/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
4/21/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/21/26	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/21/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm

4/22/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/22/26	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/23/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
4/23/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
4/24/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
4/24/26	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/27/26	<a href="#">Fall Protection Awareness</a>	8:00 - 10:00 am
4/27/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
4/27/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
4/28/26	<a href="#">Heavy Equipment Safety</a>	8:30 - 10:30 am
4/28/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/29/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
4/29/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
4/30/26	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm

### ZOOM SAFETY TRAINING GUIDELINES

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

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

#### Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and 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.*

[NJCE Expo Flyer 2026.pdf](#)



# 2026 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)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations<sup>^</sup>)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 <sup>th</sup>	Middlesex Co. Fire Academy <sup>^</sup>	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 <sup>th</sup>	Morris County Public Safety Training Academy <sup>^</sup>	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 <sup>th</sup>	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 <sup>th</sup>	Atlantic Cape Community College <sup>^</sup>	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 <sup>th</sup> <sup>*</sup>	Burlington Co. Emergency Training Center <sup>^</sup>	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 <sup>th</sup>	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 <sup>nd</sup> <sup>*</sup>	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 <sup>th</sup> <sup>*</sup>	Rowan College of South Jersey <sup>^</sup>	Gloucester	1400 Tanyard Rd., Sewell, NJ

<sup>\*</sup> Tentative

<sup>^</sup> Practical Leadership Offered

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 LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

*Please see attached for the course descriptions and CEU & TCH information.*

Questions: Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)



# 2026 MSI-NJCE EXPO

## 2026 EXPO COURSE DESCRIPTIONS

### Excavation, Trenching & Shoring

**4 Hours** - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

### Work Zone Safety

**4 Hours** - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

### Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

**4 Hours** - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

**Practical Leadership - 21 Irrefutable Laws**

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

**RESOLUTION NO 21-26**

**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: 4315, 4444, 2605, 3563, 9658, 9708, 3312, 3544, 3548, 3431**

**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 25, 2026**

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**CHAIRMAN**

**ATTEST:**

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**VICE-CHAIRMAN**

# **APPENDIX I**

## *Minutes*

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – JANUARY 22, 2026  
ZOOM VIRTUAL MEETING  
10:30 A.M.**

Meeting was called to order by Commissioner Williams in lieu of Chairman Angilella. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Ross G. Angilella	Absent
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	Claims Resolution Corporation <b>Linda Tinsley-Page</b> <b>Paulette Kelly</b> <b>Colleen Mortellite</b>
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	Vanguard Claims Administration <b>Sarah Mentzer</b>
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Attorney	PERMA <b>Kerin Drumheiser</b> <b>Shai McLeod</b> <b>Laura Paffenroth, Esq.</b>
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Treasurer	<b>David McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince, Harry Earle</b>
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
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**ALSO, PRESENT:**

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

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 11, 2025**

*Commissioner Williams noted the closed minutes were sent via e-mail.*

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF DECEMBER 11, 2025**

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

**CORRESPONDENCE:** None

Executive Director advised this was the Reorganization Meeting of the Camden County Insurance Commission where we nominate and elect a Chairperson and Vice Chairperson. Executive Director opened the nominations for a Chairperson.

Commissioner Wright nominated Mr. Angilella for Chairperson.

**MOTION TO APPOINT ROSS ANGILELLA AS CHAIRPERSON**

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

Executive Director then asked for a nomination for Vice Chairperson.

Commissioner Wright nominated Steve Williams for Vice Chairperson.

The Executive Director asked if there were any other nominations.

**MOTION TO APPOINT STEVE WILLIAMS AS VICE CHAIRPERSON**

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

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met January 21<sup>st</sup> where training opportunities and some new programs including Active Shooter and Hostile events presentations were discussed. Mr. Prince said there were Safety Director's Bulletins distributed for non-CDL and CDL operators, and reporting illnesses and injuries. Mr. Prince stated the 300A log summary should be posted February 1, 2026. Written programs, lockout tagout, confined space, and emergency action plans were discussed and advised on where to locate these resources on the NJCE website. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Drumheiser advised the Claims Committee met on January 6, 2026 to review the PARS and SARS that would be presented again today during closed session.

Ms. Drumheiser said the 2026 Claims Committee meeting schedule was included in the agenda.

**EXECUTIVE DIRECTOR:**

**REORGANIZATION RESOLUTIONS:** Executive Director reported, annually the CCIC is required to reorganize per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which were included in the agenda.

- Resolution 1-26 Certifying the Election of Chairperson and Vice-Chairperson
- Resolution 2-26 Appoint Agent for Service of Process for the Commission for the Term of One Year
- Resolution 3-26 Designating Custodian of Commission Records
- Resolution 4-26 Designating Official Newspaper for the Commission
- Resolution 5-26 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 6-26 Designating Commission Treasurer
- Resolution 7-26 Designating Commission Attorney
- Resolution 8-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 9-26 Indemnifying Camden County Insurance Fund Commission Official/Employees
- Resolution 10-26 Authorizing Commission Treasurer to Process Contracted Payments and Expenses

**MOTION TO APPROVE REORGANIZATION RESOLUTION NUMBERS 1-26 THROUGH 10-26**

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

**2026 PROPERTY & CASUALTY BUDGET:** Executive Director reported at the December 11, 2025 meeting, the 2026 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. Executive Director noted this meeting would be the Public Hearing for the budget.

Executive Director reported the proposed budget had been reduced by \$267,550 as the successful marketing efforts for the NJCE’s 2026 renewal came in lower than expected. The revised budget in the amount of \$22,538,324 was included in the agenda; along with a copy of the assessments. The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26.

**MOTION TO OPEN PUBLIC HEARING ON THE 2026 BUDGET**

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

**DISCUSSION OF BUDGET AND ASSESSMENTS**

Executive Director reported the loss funds set by the actuary were the same as introduced at 3.38%. The NJCE premium was lowered and the budget also included our portion of the NJCE dividend which was \$108,000. Contractual increases remained the same and ancillary coverages decreased. Executive Director reported the overall budget was reduced from 3.70% to 2.49%.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE FUND’S 2026 BUDGET AS PRESENTED & CERTIFY THE 2026 ASSESSMENTS**

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

**EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS):** Executive Director reported on the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2026 for the Camden County Police Department which were included in the agenda. Attached in the agenda was Resolution 12-26 and Resolution 13-26 awarding the Purchase of Excess Insurances for the Department. The resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 12-26 AWARDDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT FOR 12-31-25 TO 12-31-26 AND RESOLUTION 13-26 AWARDDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT FOR 1-1-26 TO 1-1-27**

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

**MEEETING DATES FOR 2026:** Executive Director reported Resolution 14-26, Fixing Public Meeting Dates for Year 2026, was included in the agenda. Executive Director brought attention to the February meeting date, changing to the fourth Wednesday, February 25<sup>th</sup> due to the NJCE meeting on the Commission’s regular meeting date. There will be no meetings in August and November.

**MOTION TO ADOPT RESOLUTION 14-26, FIXING PUBLIC MEETING DATES FOR YEAR 2026**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 11 certificates of insurance issued during the month of December and all looked routine. 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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE held a special meeting on January 6<sup>th</sup> to formally adopt their 2026 Budget in the amount of \$43,528,710. This amount represented a reduction of \$1,335,526 from the introduced budget. Included in the agenda was a written summary of the meeting along with copies of the budgets and

assessments. Executive Director reported the NJCE will hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m.

**NJCE 2026 RENEWAL OVERVIEW WEBINAR:** Executive Director reported the Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24<sup>th</sup> at 11 a.m.; a link to register will be distributed.

**CCIC FINANCIAL FAST TRACK:** Executive Director reviewed a copy of the Financial Fast Track Report as of **November 30, 2025**. The report indicates the Commission had a surplus of **\$33,550,499**. 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 was **\$4,019,463**. The total cash amount was **\$51,432,929**.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST:** Executive Director reviewed a copy of the NJCE Financial Fast Track Report for the month of October, which he stated was a very good month. The NJCE saw **\$391,484** in surplus for the month of October. As of **October 31, 2025** there was a statutory surplus of **\$18,147,168**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount was **\$41,497,475**.

**FEBRUARY CCIC MEETING:** Executive Director reported since the NJCE will be holding its Reorganization Meeting in person on Thursday, February 26, 2026, we would be changing the date of our meeting to Wednesday, February 25, 2026 at 10:30 a.m. This meeting will be conducted via zoom.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak referred to a copy of Resolution 15-26, the January 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 15-26, JANUARY BILLS LIST**

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

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

**CLAIMS SERVICE - CRC:** Ms. Ware reported the Medical Savings Report for the year of 2025 was included in the agenda and advised they received 2,705 bills, and the billed amount was \$4,172,611.57. Ms. Ware advised the paid amount was \$1,844,552.68 with gross savings of \$1,873,853.85. Ms. Ware said the percentage of savings was 50% and the network utilization was 97%. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported that the Safety Directors Report, included in the agenda, summarized all Safety and Risk Control activities from December through January. He noted that all training opportunities through March 31st were listed in the report and available at njce.org. Mr. Prince also emphasized that most regulatory compliance trainings are offered multiple times annually and address areas frequently cited by PEOSH for noncompliance.

Mr. Prince announced that the 2026 Safety Grant was included in the agenda, highlighting a significant increase in funding. He thanked the underwriting team and NJCE Commissioners for their advocacy. The grant amount rose by \$40,500 from last year, totaling \$130,500 for 2026. Details on carrier contributions were provided in the report.

Mr. Earle reported they are planning the schedule for the frontline 4-day supervisor course, mid-level 3-day course, and a new course after-action report.

Mr. Prince noted that a workers' compensation update for the Metro is scheduled for January 27th. 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 THE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Commissioner Williams read Resolution 16-26, 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 16-26 FOR CLOSED SESSION**

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

The breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

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

Commissioner Williams 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>
4293	\$30,325.50	SAR		3510	\$14,613.60	PAR
9455	\$112,770.00	PAR		3525	\$10,227.76	PAR
3527	\$65,374.25	PAR		3528	\$8,105.71	PAR
9637	\$36,318.00	PAR		3542	\$9,103.20	PAR
3314	\$117,254.69	PAR		3547	\$37,094.94	PAR
3421	\$81,925.86	PAR		3560	\$7,790.66	PAR
9468	\$68,962.00	PAR				

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

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

Commissioner Williams said the next meeting was scheduled for February 25, 2026 at 10:30 AM.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:05 A.M.**

Minutes prepared by: Elisabeth Chipman

# **APPENDIX II**

*2026 PLAN OF RISK MANAGEMENT*

## RESOLUTION NO 18-26

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

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2026 the 2026 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
    - Active Assailant
- 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.
- \$32,000,000 each / \$32,000,000 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: Statutory Minimum
- 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
      - Sexual Abuse/Molestation: \$100,000
    - 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): \$0
- 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 - \$5,000 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 - \$100,000 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 1.5% x 1%, subject to a \$5M 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 - \$2,000,000
- 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 - \$2,500
- 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
  - Camden County Pollution Control Financing Authority: \$25,000
  - Camden County Dept. of Police: \$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

l.) **Active Assailant**

- **Per Occurrence/Aggregate: \$5,000,000**
- **Deductible: \$25,000**
- **Waiting Period: 12 Hours**

**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 – **Statutory Minimum**
  - 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 EPL only
    - 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: 2.5% \$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, Palomar, Upland 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 it's contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

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

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

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

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

- a.) Not applicable at this time.

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

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

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

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

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

Adopted by the Governing Body this 25 day of February, 2026.  
Camden County Insurance Commission

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

Attest:

\_\_\_\_\_  
Secretary

# **APPENDIX III**

## *2026 NJCE RENEWAL OVERVIEW*

CONNER  
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BUCKLEW

# 2026



NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

## Renewal Overview



## Renewal Overview

Over the past half decade, the insurance market has undergone a dramatic evolution – redefining underwriting standards, coverage options, capacity, and contract terms. These changes have been accompanied by notable shifts in both the flow and concentration of capital, reshaping the industry’s very foundation.

Today, as the market approaches a new equilibrium – one that sits well above historical norms – we’re witnessing a surge in account-specific underwriting and a marked increase in available capacity and carrier appetite.

For the NJCE, this environment, combined with our exceptional performance and your robust risk management, translates into tangible benefits: **better rates, expanded capacity, and more favorable terms.**

On the following pages, you’ll discover how our targeted marketing efforts and strategic program structuring have fortified the NJCE’s position – resulting in a stronger overall program and a remarkable 2% decrease in excess renewal rates, equating to approximately **\$1.3 million in savings.**



# Renewal Review

Detailed Review of Renewal Changes



# Coverage Updates

## Property

### Overview

- Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Oversubscribed for a 3rd year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to continue strategically structuring the program to further enhance future stability, which primarily includes picking the right insurers and enhancing coverage as follows.
  - NWS deductible: 2.5% with a \$5M cap from 5% with a \$10M cap
  - Errors or Omissions: Increase from \$10M to \$50M
  - Miscellaneous Unnamed Locations: Increase from \$10M to \$50M
  - Newly Acquired Property: Increase from \$25M to \$50M
  - New Construction and Additions: Increase from \$25M to \$50M
  - Time Element
    - Extra Expense: Increase from \$10m to \$25m
    - Ingress & Egress: Increase from 30 days / \$5m / 5 mile to 90 days / \$25m / 5 miles
  - Electronic Data & Media: Increase from \$5m to \$25m
  - Professional Fees: Increase from \$1.25m to \$5m
  - Transit: Increase from \$1m to \$5m
  - Qualifying Periods: Reduce from 48 Hours to 24 Hours

# Coverage Updates

## Liability

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview - \$10M x \$2M SIR

- Renewals in the primary \$10M are in line with expectations seeing rate increases given the challenges in the liability space and loss history
  - \$5m x \$2m: Safety National
  - \$5m x \$7m: Munich
- Safety National will increase the NJCE retention from \$2M to \$3M for 2027 which fits with the NJCE's strategy to retain more over time.
- Safety National requires full details on all Dams to be insured for liability
  - Copy of the most recent inspection reports for all dams with a condition assessment of "poor," along with confirmation all recommendations are being performed to improve the condition to "fair" or better (within 90 days of binding).

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

- We were oversubscribed to 200%+ in this layer which helped keep pricing virtually flat year over year
  - 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 carriers, we also increased the safety grant from \$90K to \$123K (36%).

### Overview - \$10M x \$22M - NEW

- We competitively priced an additional \$10M in liability limits for the program which are included in the revised budget
  - 17% of \$10M x \$22M: Berkley
  - 50% of \$10M x \$22M: Palomar
  - 17% of \$10M x \$12M: Obsidian
  - 16% of \$10M x \$12M: Bowhead

# Coverage Updates

## Workers' Compensation

### Overview

- Marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Safety National provided a flat renewal and remains the most competitive in the market
- Additional options were provided to increase the fund retention, but not enough premium credit was given to take a higher attachment

# Coverage Updates

## Cyber

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – Primary \$5M

- Cowbell continues to be an excellent partner for the NJCE, delivering a 25% decrease with enhancements as follows
  - Cyber Crime Coverage: increase to \$500,000 per claim / \$1,000,000 aggregate from \$250,000 per claim / \$1,000,000 aggregate
  - Bricking costs: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Media Liability Endorsement: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
  - Waiting Period (Business Interruption, Contingent Business Interruption, System Failure, Contingent System Failure) reduced to 8 hours from 12 hours

### Overview – \$5M x \$5M

- Chaucer (Cowbell) followed the decreases in rate seen in the primary will increasing cyber crime drop-down coverage as follows:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$500,000 per claim / \$1,000,000 aggregate

### Overview – \$5M x \$10M - NEW

- AIG provided additional limit options to the overall program which will further enhance the following coverages:
  - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$1,000,000 per claim / \$2,000,000 aggregate

### Overview – Union Cyber

- Standalone with Coalition
- Option presented to join the NJCE group program

# Coverage Updates

## Active Assailant

### Overview

- Included option for all members to participate in coverage going forward

### ✓ Key Coverages

- Crisis Response and Mitigation Services
- Additional Security Measures
- Counselling Costs
- Public Relations and Crisis Communications
- Job Retaining Costs
- Burial and or Cremation Costs
- Emergency Childcare Costs
- Recruitment Costs
- Legal Liability and Defense Provisions
- Non-Physical Damage Business Interruption

# Coverage Updates

## Pollution

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

### Overview – NJCE

- Year one of a three-year renewal with incumbent AWAC with the following enhancements
  - AWAC provided terms to include \$5,000,000 Defense Outside the Limits of Liability. This is an improvement over the expiring program, which provided \$1,000,000 Defense Outside the Limits.
  - AWAC provided terms to include Sewage Back-up at a \$5,000,000 sublimit. This is an improvement over the expiring program, which provided Sewage Back-up at a \$1,000,000 sub-limit.
  - AWAC provided terms without a sub-limit applying to Microbial Matter. This is an improvement over the expiring program, which sub-limited Mold to \$2,000,000.
  - AWAC provided terms to include full pre-existing coverage for Microbial Matter (removed retroactive date). This is an improvement over the expiring program, which included a Microbial Matter retroactive date of 1/1/2016.

### Overview – Monmouth

- Year one of three-year renewal with incumbent Ascot.

### Odor

- Underwriting Manager continues to explore avenues for coverage as it relates to Odor coverage for the landfills and wastewater facilities in our program.
- Options were not available from any insurers quoting the entire NJCE program, including the incumbent.

# Coverage Updates

## Public Officials & Employment Practices

- Chubb continued with market leading renewal offers for incumbent members
- Pending quotation for Cumberland to move from Chubb to Liability Program

# Coverage Updates

## Crime

- Third Party Coverage increased from \$50K to \$100K

# Coverage Updates

## Medical Malpractice

- Option for Union County Emergency Medical Services to join the NJCE program

# Coverage Updates

## Additional Lines – No Changes

### Overview

- Aviation
- Employed Lawyers
- Equipment Breakdown
- Fiduciary
- Marina Operators
- Non-Owned Aircraft
- Travel Accident
- Veterinary Professional
- Watercraft / Hull

# IV.

## Contacts



# THANK YOU

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Questions? Comments?



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