

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MARCH 26, 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 *March 26, 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: March 26, 2026
10:30 A.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** February 25, 2026 Open Minutes.....**Appendix I**
February 25, 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 2-16**

- TREASURER – David McPeak**
 - Resolution **22-26** March Bills List..... **Pages 17-18**
 - Treasurer Reports **Pages 19-20**

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

- MEDICAL SAVINGS – Claims Resolution Corporation, Inc.**
 - Medical Savings Report - 2026.....**Page 21**
 - Medical Savings Report - 2025.....**Page 22**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... **Pages 23-32**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS/SARS**
 - Resolution **23-26** Closed Session**Page 33**
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- NEXT SCHEDULED MEETING: [Wednesday, April 22, 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: March 26, 2026

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Certificate of Insurance Issuance Report (Page 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 February. There were 3 certificates of insurance issued during the month of February.

Motion to approve the Certificate of Insurance Report

- New Jersey Counties Excess Joint Insurance Fund (Pages 5-8)** - The NJCE held the Reorganization Meeting on February 26, 2026. Included in the agenda on pages 5-8 is a summary report of the meeting. The NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 10:30 a.m.

- CCIC Financial Fast Track (Pages 9-11)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track Report as of **December 31, 2025**. The report indicates the Commission has a surplus of **\$33,871,434**. Line 11 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is **\$4,502,720**. The total cash amount is **\$50,633,272**.

- NJCE Property and Casualty Financial Fast Track (Pages 12-14)**– Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2025**, the NJCE has a surplus of **\$18,861,992**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$38,891,840**.

- 2026 Actuary Position** – The Fund Office issued a request for price proposals for the actuary position. We received three responses, one from our current vendor, SG Risk Actuaries Consultants, The Actuarial Advantage and Pinnacle Actuarial Resources, Inc. All responses included the required checklist information. SG Risk Actuaries Consultants’ quote was \$9,525, The Actuarial Advantage quote was \$12,240 and Pinnacle Actuarial Resources, Inc. was \$16,000.

- Motion to award a one-year contract to SG Risk Actuaries Consultants effective 5-1-26**

- ❑ **2026 Auditor Request for Price Quotes** – The Fund Office solicited quotations for the services of an Auditor for 2026. We received two responses, one from PFK O’Connor Davies, formerly Bowman & Company, and the other from HFA Certified Public Accountants + Advisors. PFK O’Connor Davies’ quote was \$16,612 and HFA Certified Public Accountant quote was \$20,000.

Motion to award a one-year contract to PFK O’Connor Davies effective 5-1-26

All of the above responses are available at the Fund Office for review.

- ❑ **2026 Assessment Payments** – As a reminder the first assessment payment was due on March 15, 2026. If you have not already done so, payments should be sent to Dave McPeak, Treasurer.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Pages 15-16)** - As mentioned last month the 16th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. Enclosed on pages 15-16 is a copy of the invitation that was emailed to members, risk managers and professionals. If anyone needs the link or has difficulties in registering, please contact the Fund Office.

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).

- ❑ **2026 New Jersey Association of Counties Conference:** The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

- ❑ **Meeting Schedule:** As a reminder our next meeting is scheduled for Wednesday, April 22, 2026 at 10:30 a.m. via zoom.

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2026 To 3/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey Department I - Camden County Municipal Utilities	of the Treasury Fiscal & Resources PO Box 626 Trenton, NJ 08625	Camden Countv MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden Countv MUA's SIR. RE: Additional Insured The Certificate Holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Insured, but only in respect to acts or operations by or on behalf of the Named Insured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. Equipment List (held at 200 Jackson Street, Camden, NJ): 1. 1995 928F cat loader SERIAL # 1KM01081 2. 1989 125 KW CAT GENERATOR SERIAL #392-256 3. 1989 125 KW CAT GENERATOR SERIAL #2941 4. 2018 CAT 950 M LOADER SERIAL # J1S01599 5. 2024 Vanguard Trailer- VIN 5V8CY40BXR415280 (CAT 1250 KW GENERATOR)	2/3/2026 #5986787	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Camden County College	1505 W. Sherman Avenue Vineland, NJ 08360	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 Evidence of insurance. All operations usual to County Governmental Entity.	2/13/2026 #6002366	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Camden County College	Attn: Shannon Patel 1505 W. Sherman Avenue Vineland, NJ 08360	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Clinical Training Program Evidence of insurance as respects the Clinical Training Programs.	2/13/2026 #6002367	GL AU EX WC OTH
Total # of Holders: 3				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
 Parsippany, NJ 07054-4412
 Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 26, 2026
Memo to: Commissioners
 Camden County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF February Report on 2026 Reorganization

2026 OCIC Representative: Commissioner Frank Sadeghi joined the NJCE JIF Board as Ocean County’s representative as of 1/1/26. Former Commissioner John “Jack” Kelly was the representative since the County’s initial membership with the Fund June 2014. Commissioner Kelly was acknowledged for his time and service to the NJCE JIF as well as serving on the Finance Sub-Committee.

2026 Reorganization: The NJCE conducted its 2026 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

2026 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Frank Sadeghi	Ocean County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O’Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2026 and adopted the resolutions noted below.

Resolution 4-26, Certifying the Election of Chairman & Secretary

Resolution 5-26, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 6-26, Designating Custodian of Fund Records

Resolution 7-26, Designating Location for Public Notice for the Fund

Resolution 8-26, Fixing 2026 & 2027 Reorganization Meeting Dates; *Amended to reflect that the April 23, 2026 meeting location would be held at the Forsgate Country Club at 10:30am.*

Resolution 9-26, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 10-26, Designating Signatures for Fund Bank Accounts

Resolution 11-26, Indemnifying NJCE Officials/Employees

Resolution 12-26, Authorize Fund Treasurer to Process Contracted Payments/Expenses

Resolution 13-26, Appointing Fund Treasurer

Resolution 14-26, Appointing Fund Attorney

Resolution 15-26, Appointing Qualified Purchasing Agent

Resolution 16-26, 2026 Plan of Risk Management – *Coverage changes from the expiring year were confirmed by the Underwriting Manager.*

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. As per the Claims Committee Charter, the Fund entered closed session to discuss property claims in excess of \$500,000.

Bowman & Company, LLP: Bowman & Company, LLP, the Fund’s Auditor and Payroll Auditor, announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. With this change, the Board of Fund Commissioners adopted a resolution authorizing the amendment of a motion made on October 23, 2025, appointing certain professionals for Fund Year 2026. This amendment revises the motion to reflect PFK O’Connor Davies as the appointed firm for auditing services.

Claims Update:

Funding for Property Claims Adjusting: A proposal was submitted to change the funding of property claims adjustment (not including Auto Physical Damage) which currently is handled from dollar one by Vanguard. The proposed change would eliminate duplication in claims with respect to financial reporting in the tracking reports. The change was initially reviewed by the Fund Chairperson, Secretary and Fund Attorney and. The Board of Fund Commissioners authorized the change in funding for property claims adjusting (not including Auto Physical Damage) to eliminate the duplication of claims records transferred from local commissions to the NJCE JIF for Fund Year 2025 and Fund Year 2026.

Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers: As authorized by the Board in June 2018, the Executive Director's office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data. The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

Claims Resolution Corporation (CRC): The Board previously authorized the contract transfer of CRC to take over AmeriHealth's TPA services effective September 1, 2024 with the data transition expected to be completed by August 2025. There were issues with data, both in the transition from vendors and in importing into the RMIS platform, and the Fund office facilitated bi-weekly meeting to address. As of early January, the issue is resolved and the Fund Office will continue to monitor and provide any updates if needed.

2026 NJCE Claims Reporting Requirements: PERMA Claims is finalizing the 2026 claims reporting requirements and will distribute to Third-Party Administrators.

Landfill Roundtable Discussion: Based on the NJCE Board of Fund Commissioner's request, Executive Director and Underwriting Manager are putting together a virtual round-table discussion with member Counties that have a landfill to brainstorm on best practices and potential legislation. An initial meeting has been scheduled for March 25th at 1pm.

Tracking Reports: Submitted for information was the Financial Fast Track as of December 31, 2025 reflecting a statutory surplus of \$18.9 million. Also submitted was the Expected Loss Ratio as of December 31, 2025.

2026 Membership Chart: Submitted for information was the NJCE JIF membership chart reflecting no changes to 2026.

2026 MEL, MRHIF & NJCE Educational Seminar: The 16th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24th and May 1st, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and an email with a registration link will be distributed.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City and the NJCE JIF will be exhibiting at the conference.

J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

2026 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Underwriting Manager Report

2026 Renewal Overview Webinar: Underwriting Manager reported briefly on successful 2026 renewal. A renewal overview webinar was held Tuesday, February 24th at 11 a.m. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org.

Safety Director Report

Safety Committee: Safety Director submitted a list of the current safety committee members. The Committee is scheduled to meet in 2026 as follows: Monday, March 9th, Monday June 8th, Monday September 14th and Monday December 14th via Zoom at 10am.

2026 Safety Grant Program: In 2025, the excess carriers Safety National and Munich RE contributed a total grant in the amount of \$90,000 and the Board of Fund Commissioners authorized a “one-time” supplement in the amount of \$33,782.12 for a total Safety Grant of \$123,782.12. Safety Director submitted a memo on the 2026 grant program noting contributions from Safety National, Munich RE, Old Republic and Metis in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500, respectively, for a total grant amount of \$130,500. Supplemental funding from NJCE may not be necessary for the 2026 grant and additional information may be provided at future meetings.

Special Presentation *Leadership Training, Accreditation Plus and Active Shooter:* J.A. Montgomery Consulting provided a summary overview of three training programs and/or initiatives recently developed for members. More information can be found at www.njce.org or by contacting the Safety Director’s office.

2026 & January 2027 NJCE JIF Meeting Schedule

The Board of Fund Commissioners adopted the following meeting dates for 2026 and 2027 Reorganization to be held at 9:30AM virtually unless otherwise noted:

10:30 AM	April 23, 2026	Forsgate Country Club	Regular Meeting
9:30 AM	June 25, 2026	Virtual	Regular Meeting
9:30 AM	September 24, 2026	Virtual	Regular Meeting
9:30 AM	October 22, 2026	Virtual	Regular Meeting
9:30 AM	November 20, 2026	Virtual	Regular Meeting
9:30 AM	February 25, 2027	Virtual	Reorganization

The NJCE JIF Claims Review Committee meets virtually on the above noted dates a half-hour before the JIF meeting starts.

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,832,650	21,991,773	224,592,290	246,584,063
2.	CLAIM EXPENSES				
	Paid Claims	464,735	8,208,571	55,351,410	63,559,981
	Case Reserves	(254,485)	(480,179)	10,329,636	9,849,456
	IBNR	926,630	2,595,121	11,755,507	14,350,628
	Excess Insurance Recoverable	0	0	(21,039)	(21,039)
	Discounted Claim Value	(246,381)	(148,518)	(1,873,911)	(2,022,429)
	TOTAL CLAIMS	890,499	10,174,995	75,541,603	85,716,599
3.	EXPENSES				
	Excess Premiums	1,082,988	12,945,902	103,970,187	116,916,089
	Administrative	151,955	1,092,790	10,739,097	11,831,887
	TOTAL EXPENSES	1,234,943	14,038,692	114,709,284	128,747,976
4.	UNDERWRITING PROFIT (1-2-3)	(292,793)	(2,221,914)	34,341,403	32,119,489
5.	INVESTMENT INCOME	130,470	1,477,804	3,118,905	4,596,709
6.	PROFIT (4 + 5)	(162,322)	(744,110)	37,460,308	36,716,197
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	108,598	108,598	2,329,562	2,438,160
9.	DIVIDEND EXPENSE	(108,598)	(108,598)	(9,189,562)	(9,298,160)
10.	SURPLUS TRANSFER	0	0	(700,000)	(700,000)
11.	INVESTMENT IN JOINT VENTURE	483,257	1,401,679	3,101,041	4,502,720
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	320,935	657,569	33,213,865	33,871,434
SURPLUS (DEFICITS) BY FUND YEAR					
2010		1,520	9,277	(453,672)	(444,395)
2011		2,286	10,223	171,428	181,650
2012		5,126	46,465	599,956	646,420
2013		7,751	64,471	2,999,925	3,064,396
2014		5,293	53,222	4,629,634	4,682,855
2015		8,674	83,345	5,654,016	5,737,361
2016		40,935	152,950	4,413,146	4,566,096
2017		(110,877)	(13,639)	5,846,911	5,833,272
2018		(48,033)	(47,759)	2,701,526	2,653,767
2019		(5,891)	(46,123)	2,074,469	2,028,346
2020		111,642	334,246	4,329,460	4,663,706
2021		162,124	751,620	521,052	1,272,672
2022		295,087	(37,490)	346,080	308,590
2023		338,601	1,319,897	(1,941,123)	(621,226)
2024		24,715	(847,702)	1,321,058	473,356
2025		(518,017)	(1,175,434)		(1,175,434)
TOTAL SURPLUS (DEFICITS)		320,935	657,569	33,213,863	33,871,432
TOTAL CASH					50,633,272

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	December 31, 2025	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	(150)	2,744,124	2,743,974
Case Reserves	0	0	1	1
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1)	(1)
TOTAL FY 2010 CLAIMS	0	(150)	2,744,124	2,743,974
FUND YEAR 2011				
Paid Claims	0	6,658	2,164,231	2,170,889
Case Reserves	0	(5,536)	43,826	38,291
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2011 CLAIMS	0	1,122	2,208,058	2,209,181
FUND YEAR 2012				
Paid Claims	0	(143)	1,813,977	1,813,835
Case Reserves	0	(524)	7,995	7,471
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	(666)	1,821,972	1,821,306
FUND YEAR 2013				
Paid Claims	0	2,551	3,884,040	3,886,590
Case Reserves	0	(2,026)	33,618	31,593
IBNR	(16)	(5,629)	5,629	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS	(16)	(5,104)	3,923,287	3,918,183
FUND YEAR 2014				
Paid Claims	0	6,358	5,391,020	5,397,378
Case Reserves	(419)	(6,120)	20,434	14,314
IBNR	0	0	9,000	9,000
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(419)	239	5,420,454	5,420,692
FUND YEAR 2015				
Paid Claims	0	0	3,447,340	3,447,340
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,447,340	3,447,340
FUND YEAR 2016				
Paid Claims	0	8,378	4,921,939	4,930,317
Case Reserves	(464)	(28,153)	221,896	193,743
IBNR	(23,005)	(2,815)	25,714	22,898
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(23,469)	(22,590)	5,169,548	5,146,958
FUND YEAR 2017				
Paid Claims	1,916	38,090	3,382,961	3,421,051
Case Reserves	(3,714)	29,792	110,856	140,648
IBNR	70,324	42,994	27,329	70,324
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	68,526	110,876	3,521,147	3,632,023

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	1,883	116,307	5,967,159	6,083,466
Case Reserves	(4,411)	(46,203)	175,498	129,296
IBNR	70	(23,239)	24,019	780
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	(2,458)	46,865	6,166,677	6,213,543
FUND YEAR 2019				
Paid Claims	4,704	191,116	6,026,958	6,218,074
Case Reserves	(22,115)	(53,272)	523,278	470,006
IBNR	22,862	(36,142)	115,421	79,279
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(4)	1,828	(1,832)	(4)
TOTAL FY 2019 CLAIMS	5,447	103,530	6,663,824	6,767,354
FUND YEAR 2020				
Paid Claims	886	477,543	2,825,134	3,302,677
Case Reserves	13,380	(296,183)	573,115	276,932
IBNR	(59,053)	(236,855)	446,617	209,763
Excess Insurance Recoverable	0	0	(21,039)	(21,039)
Discounted Claim Value	(1,646)	24,012	(32,901)	(8,889)
TOTAL FY 2020 CLAIMS	(46,433)	(31,483)	3,790,926	3,759,444
FUND YEAR 2021				
Paid Claims	17,030	2,163,741	3,381,658	5,545,399
Case Reserves	(159,921)	(2,115,454)	2,590,583	475,129
IBNR	6,110	(776,169)	1,057,377	281,207
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,817	193,634	(207,301)	(13,667)
TOTAL FY 2021 CLAIMS	(133,963)	(534,247)	6,822,316	6,288,069
FUND YEAR 2022				
Paid Claims	(62,436)	816,152	3,481,621	4,297,774
Case Reserves	(104,833)	(651,032)	2,027,133	1,376,101
IBNR	(83,779)	(247,369)	2,278,427	2,031,058
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(7,348)	155,585	(309,949)	(154,364)
TOTAL FY 2022 CLAIMS	(258,395)	73,337	7,477,232	7,550,569
FUND YEAR 2023				
Paid Claims	11,869	268,471	4,579,769	4,848,240
Case Reserves	272,863	(138,255)	1,360,568	1,222,314
IBNR	(545,140)	(1,149,531)	3,517,412	2,367,880
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(6,443)	225,861	(497,395)	(271,534)
TOTAL FY 2023 CLAIMS	(266,851)	(793,454)	8,960,354	8,166,900
FUND YEAR 2024				
Paid Claims	256,379	1,631,727	1,339,478	2,971,205
Case Reserves	(428,627)	(793,297)	2,640,835	1,847,538
IBNR	(62,919)	(343,096)	4,248,563	3,905,466
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	30,011	281,107	(824,533)	(543,426)
TOTAL FY 2024 CLAIMS	(205,155)	776,441	7,404,343	8,180,783
FUND YEAR 2025				
Paid Claims	232,503	2,481,771		2,481,771
Case Reserves	183,776	3,626,081		3,626,081
IBNR	1,601,175	5,372,973		5,372,973
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(263,769)	(1,030,545)		(1,030,545)
TOTAL FY 2025 CLAIMS	1,753,685	10,450,280	0	10,450,280
COMBINED TOTAL CLAIMS	890,499	10,174,995	75,541,603	85,716,599

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	4,069,615	43,421,544	326,407,524	369,829,068
2.	CLAIM EXPENSES				
	Paid Claims	186,087	5,922,696	23,673,763	29,596,460
	Case Reserves	672,211	(3,562,985)	15,868,519	12,305,536
	IBNR	443,849	2,220,922	17,187,288	19,408,209
	Discounted Claim Value	45,153	64,950	(4,295,909)	(4,230,960)
	Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)
	TOTAL CLAIMS	1,315,624	5,623,826	51,286,599	56,910,426
3.	EXPENSES				
	Excess Premiums	2,378,712	28,940,708	236,578,246	265,518,954
	Administrative	86,125	2,687,363	23,142,827	25,830,190
	TOTAL EXPENSES	2,464,837	31,628,071	259,721,073	291,349,144
4.	UNDERWRITING PROFIT (1-2-3)	289,154	6,169,647	15,399,852	21,569,498
5.	INVESTMENT INCOME	113,237	1,218,890	3,281,155	4,500,045
6.	PROFIT (4+5)	402,391	7,388,537	18,681,007	26,069,543
7.	Dividend	(500,000)	(500,000)	(6,707,551)	(7,207,551)
8.	SURPLUS (6-7)	(97,609)	6,888,537	11,973,456	18,861,992
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	363	4,145	70,386	74,531
	2011	996	11,805	391,132	402,937
	2012	738	15,885	486,042	501,927
	2013	2,843	32,685	1,118,179	1,150,864
	2014	(8,582)	35,488	1,923,686	1,959,174
	2015	4,084	44,338	1,313,021	1,357,359
	2016	18,533	217,491	1,508,680	1,726,171
	2017	(244,565)	90,401	2,562,938	2,653,339
	2018	(262,082)	(88,843)	2,445,415	2,356,572
	2019	(263,923)	(140,604)	2,073,713	1,933,109
	2020	(314,867)	964,326	167,484	1,131,810
	2021	190,461	307,751	(672,764)	(365,013)
	2022	35,417	(314,814)	1,243,729	928,915
	2023	197,089	1,479,960	(4,462,718)	(2,982,758)
	2024	(375,783)	(1,418,880)	1,804,532	385,652
	2025	921,670	5,647,404		5,647,404
	TOTAL SURPLUS (DEFICITS)	(97,609)	6,888,537	11,973,455	18,861,992
	TOTAL CASH				38,891,840

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	(116)	(80)	(10,622)	(10,702)
	TOTAL FY 2011 CLAIMS	(116)	(1,543)	835,426	833,883
FUND YEAR 2012					
	Paid Claims	4,082	43,055	1,785,983	1,829,038
	Case Reserves	(4,082)	(43,055)	112,437	69,382
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	984	4,273	(11,571)	(7,298)
	TOTAL FY 2012 CLAIMS	984	4,273	1,890,529	1,894,802
FUND YEAR 2013					
	Paid Claims	0	25,443	1,153,465	1,178,908
	Case Reserves	2,500	(19,646)	434,898	415,252
	IBNR	(2,500)	(5,797)	17,340	11,543
	Discounted Claim Value	311	4,205	(47,302)	(43,097)
	TOTAL FY 2013 CLAIMS	311	4,204	1,558,401	1,562,605
FUND YEAR 2014					
	Paid Claims	0	16,622	864,533	881,155
	Case Reserves	0	(1,725)	82,575	80,850
	IBNR	12,901	(1,697)	21,077	19,380
	Discounted Claim Value	(26)	678	(11,153)	(10,475)
	TOTAL FY 2014 CLAIMS	12,874	13,877	957,032	970,909
FUND YEAR 2015					
	Paid Claims	146	2,035	2,473,703	2,475,738
	Case Reserves	0	5,611	597,900	603,511
	IBNR	(1,000)	(14,211)	49,975	35,764
	Discounted Claim Value	291	2,902	(73,534)	(70,632)
	TOTAL FY 2015 CLAIMS	(562)	(3,663)	3,048,044	3,044,381
FUND YEAR 2016					
	Paid Claims	5,226	48,432	1,392,569	1,441,001
	Case Reserves	(17,002)	(206,624)	1,125,747	919,123
	IBNR	(2,530)	(16,477)	39,497	23,020
	Discounted Claim Value	1,200	19,688	(109,929)	(90,241)
	TOTAL FY 2016 CLAIMS	(13,105)	(154,981)	2,447,884	2,292,903
FUND YEAR 2017					
	Paid Claims	53,535	55,235	1,585,263	1,640,498
	Case Reserves	(606)	(260,178)	605,912	345,734
	IBNR	(1,523)	(17,822)	43,208	25,386
	Discounted Claim Value	300	13,963	(54,120)	(40,157)
	TOTAL FY 2017 CLAIMS	51,706	(208,803)	2,180,263	1,971,460
FUND YEAR 2018					
	Paid Claims	790	6,940	1,620,907	1,627,847
	Case Reserves	249,210	192,955	440,557	633,512
	IBNR	(60,642)	(110,062)	227,389	117,327
	Discounted Claim Value	(19,183)	(8,447)	(63,964)	(72,411)
	TOTAL FY 2018 CLAIMS	170,175	81,386	2,224,889	2,306,275

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2025					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
Paid Claims	67,672	389,723	1,373,046	1,762,769	
Case Reserves	(6,140)	(334,590)	1,250,583	915,993	
IBNR	(8,011)	(58,688)	196,568	137,880	
Discounted Claim Value	16,823	21,006	(120,133)	(99,127)	
TOTAL FY 2019 CLAIMS	70,344	17,451	2,700,064	2,717,515	
FUND YEAR 2020					
Paid Claims	41,905	2,240,924	(181,777)	2,059,147	
Case Reserves	51,987	(3,855,928)	4,808,620	952,692	
IBNR	249,090	(857,127)	1,461,677	604,550	
Discounted Claim Value	12,381	643,238	(836,712)	(193,474)	
Excess Recoveries	(31,676)	978,243	(1,147,062)	(168,819)	
TOTAL FY 2020 CLAIMS	323,687	(850,650)	4,104,746	3,254,096	
FUND YEAR 2021					
Paid Claims	7,762	70,082	3,333,352	3,403,434	
Case Reserves	(7,757)	(265,813)	2,146,382	1,880,569	
IBNR	(214,025)	(71,898)	1,107,209	1,035,311	
Discounted Claim Value	31,329	49,379	(425,157)	(375,778)	
TOTAL FY 2021 CLAIMS	(182,691)	(218,250)	6,161,786	5,943,537	
FUND YEAR 2022					
Paid Claims	2,996	755,590	1,517,476	2,273,066	
Case Reserves	904	722,801	993,800	1,716,601	
IBNR	(41,367)	(1,159,437)	2,943,881	1,784,444	
Discounted Claim Value	10,581	98,224	(478,087)	(379,863)	
TOTAL FY 2022 CLAIMS	(26,887)	417,178	4,977,070	5,394,248	
FUND YEAR 2023					
Paid Claims	0	107,238	5,267,964	5,375,202	
Case Reserves	38,065	(629,945)	1,324,351	694,406	
IBNR	(272,321)	(1,031,858)	5,533,584	4,501,726	
Discounted Claim Value	49,196	211,547	(906,005)	(694,458)	
TOTAL FY 2023 CLAIMS	(185,060)	(1,343,017)	11,219,894	9,876,877	
FUND YEAR 2024					
Paid Claims	4,306	1,625,962	577,421	2,203,383	
Case Reserves	(69,705)	575,049	1,839,730	2,414,779	
IBNR	404,500	(828,952)	5,539,202	4,710,250	
Discounted Claim Value	63,775	165,087	(1,147,621)	(982,534)	
TOTAL FY 2024 CLAIMS	402,876	1,537,145	6,808,732	8,345,877	
FUND YEAR 2025					
Paid Claims	(2,333)	536,878		536,878	
Case Reserves	434,837	558,103		558,103	
IBNR	381,277	6,394,948		6,394,948	
Discounted Claim Value	(122,694)	(1,160,711)		(1,160,711)	
TOTAL FY 2025 CLAIMS	691,087	6,329,218	0	6,329,218	
COMBINED TOTAL CLAIMS	1,315,624	5,623,826	51,286,600	56,910,426	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$168,819 due from the reinsurer for COVID-19 WC claims.



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES: Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME: 9:00 AM – 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 – Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - *John Geaney Esq, Capehart & Scatchard*
 - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
 - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

Session #2 – Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
 - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
 - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
 - *Representative from the NJ Department of Community Affairs (to be announced)*

AVAILABLE AT NO COST TO MEMBERS

MEET THE SPEAKERS



John H. Geaney, Esq.
Shareholder, Co-Chair
Capehart Scatchard



Keith Hummel
Vice President, Law
Enforcement Risk Control
J.A. Montgomery Consulting



James Rhodes
Vice President, HIF Fund
Governance & Executive
Director
PERMA Risk Management
Services



**Edward Cooney, MBA,
CCIC**
Partner, Managing Account
Executive
Conner Strong & Buckelew



Paul Shives
Partner, Senior Director of
Safety Services
J.A. Montgomery Consulting



**Representative
(To Be Announced)**
NJ Department of Community
Affairs

SAVE MY SPOT

QUESTIONS? Please contact Jaine Testa at jainet@permainc.com.

Having trouble viewing this email? [Click here](#) to register.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 22-26

MARCH 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>
CONNER STRONG & BUCKELEW	SAFETY NATL WC AUDIT 1/25-1/26	10,994.00
		10,994.00
HARDENBERGH INSURANCE GROUP	RMC- 3RD INST. 25 CAMDEN IMP AUTH 3/26	4,236.67
		4,236.67
	Total Payments FY 2025	15,230.67

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-03-2026	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-03-2026	8,250.00
		12,500.00
CIPRIANI & WERNER PC	LEGAL- HOLTEC FOR 01/26 INV 875360	3,010.00
CIPRIANI & WERNER PC	LEGAL- HOLTEC-FOR 01/26 INV 875359	4,060.00
		7,070.00
BROWN & CONNERY, LLP	LEGAL- L. COMBS INV 382565 FOR 01/26	4,829.00
BROWN & CONNERY, LLP	LEGAL- L. COMBS INV 381215 FOR 12/25	95.00
BROWN & CONNERY, LLP	LEGAL-M. PALCKO INV 382564 FOR 01/26	154.00
		5,078.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- PD INV 631-03-2026	12,159.44
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-03-2026	24,318.89
		36,478.33
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	5.92
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/26	18,843.42
		18,849.34
DAVID MCPEAK	TREASURER FEE 03/26	3,157.09
DAVID MCPEAK	REIMB POSTAGE 02/26-03/26	184.68
		3,341.77
SG RISK, LLC	ACTUARY-CCIC-PD INV 16082 FOR 03/26	487.08
SG RISK, LLC	ACTUARY- CCIC INV 16082 FOR 03/26	281.67
		768.75
	Total Payments FY 2026	84,086.19
	TOTAL PAYMENTS ALL FUND YEARS	99,316.86

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH	December						
CURRENT FUND YEAR	2025						
	Description:	Ins Comm General A/C	Workers Comp Claims	Liability Claims	CCPD - WC	CCPD - Liability	Citizens
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$51,432,928.89	50,442,006.75	205,464.02	379,005.01	125,507.35	247,250.07	33,695.69
Opening Interest Accrual Balance	\$0.00	0	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$130,470.15	\$128,372.85	\$546.37	\$580.60	\$318.06	\$575.00	\$77.27
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$130,470.15	\$128,372.85	\$546.37	\$580.60	\$318.06	\$575.00	\$77.27
9 Deposits - Purchases	\$457,788.09	\$243,811.82	\$92,476.37	\$6,455.41	\$67,826.85	\$47,217.64	\$0.00
10 (Withdrawals - Sales)	-\$1,387,915.60	-\$379,244.98	-\$131,291.68	-\$681,707.09	-\$133,350.26	-\$62,321.59	\$0.00
Ending Cash & Investment Balance	\$50,633,271.53	\$50,434,946.44	\$167,195.08	-\$295,666.07	\$60,302.00	\$232,721.12	\$33,772.96
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,347,866.98	\$0.00	\$185,400.56	\$709,798.32	\$263,451.18	\$189,216.92	\$0.00
(Less Deposits in Transit)	-\$1,255.48	\$0.00	\$0.00	\$0.00	-\$1,255.48	\$0.00	\$0.00
Balance per Bank	\$51,979,883.03	\$50,434,946.44	\$352,595.64	\$414,132.25	\$322,497.70	\$421,938.04	\$33,772.96

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

Current Fund Year: 2025									
Month Ending: December									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,688,452.27	14,281,813.23	(674,666.66)	32,349,026.21	42,064.43	(437,681.31)	(66,463.65)	3,250,384.40	51,432,928.92
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	435,188.11	0.00	0.00	158.32	0.00	0.00	0.00	0.00	435,346.43
Invest Pymnts	10,830.42	29,658.42	11,655.39	70,333.54	37.80	98.35	5,018.23	2,837.99	130,470.14
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	10,830.42	29,658.42	11,655.39	70,333.54	37.80	98.35	5,018.23	2,837.99	130,470.14
Other *	(417,973.80)	0.00	0.00	10,994.00	0.00	0.00	319,703.00	0.00	(87,276.80)
TOTAL	28,044.73	29,658.42	11,655.39	81,485.86	37.80	98.35	324,721.23	2,837.99	478,539.77
EXPENSES									
Claims Transfers	730,423.64	10,395.11	2,789.38	258,224.22	0.00	0.00	0.00	0.00	1,001,832.35
Expenses	0.00	0.00	0.00	0.00	0.00	11,235.00	154,033.71	0.00	165,268.71
Other *	12,232.81	420.55	0.00	17,411.72	0.00	0.00	81,031.00	0.00	111,096.08
TOTAL	742,656.45	10,815.66	2,789.38	275,635.94	0.00	11,235.00	235,064.71	0.00	1,278,197.14
END BALANCE	1,973,840.55	14,300,655.99	(665,800.65)	32,154,876.13	42,102.23	(448,817.96)	23,192.87	3,253,222.39	50,633,271.55



Claims Resolution Corporation, Inc.

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

2026

Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Savings	% of Savings	Network Utilization	Bills Received
January	\$266,598.28	\$228,934.00	\$78,520.00	\$150,414.00	65%	98%	193
February	\$491,193.67	\$428,944.17	\$180,087.83	\$248,856.34	58%	97.00%	437
March							
April							
May							
June							
July							
August							
September							
October							
November							
December							
Total	\$757,791.95	\$657,878.17	\$258,607.83	\$399,270.34	62.00%	98.00%	630



Claims Resolution Corporation, Inc.

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

2025

Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Savings	% of Savings	Network Utilization	Bills Received
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
Total	\$4,172,611.57	\$3,718,406.53	\$1,844,552.68	\$1,873,853.85	50.00%	97.00%	2705

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: March 17, 2026
DATE OF MEETING: March 26, 2026

CCIC SERVICE TEAM

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

FEBRUARY – MARCH 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 18:** Attended the CCIC Safety Committee meeting.
- **February 23:** Attended the CCUA Safety Committee meeting.
- **February 25:** Attended the CCIC meeting.
- **February 27:** Attended a client meeting.
- **March 3:** Attended the CCIC Claims Committee meeting.
- **March 13:** Conducted a loss control visit at the County Department of Public Works.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **March 18:** Plan to attend the CCIC Safety Committee meeting.
- **March 23:** Plan to attend the CCUA Safety Committee meeting.

- **March 26:** Plan to attend the CCIC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at [Safety Director Bulletins](#):

- Utility Vehicle Operation & Training - Best Practices
- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))

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. (*March through May 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).

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. (The Expo 2026 schedule will be released soon).**

() 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.

March through May 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
3/17/26	Bloodborne Pathogens	8:30 - 9:30 am
3/17/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
3/17/26	Hearing Conservation	10:00 - 11:00 am
3/18/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
3/18/26	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
3/18/26	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
3/18/26	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	11:30 - 1:00 pm
3/18/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/19/26	Shop and Tool Safety	8:30 - 9:30 am
3/19/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
3/19/26	Personal Protective Equipment	10:00 - 12:00 pm
3/20/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
3/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
3/23/26	Asbestos Awareness	8:30 - 10:30 am
3/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
3/23/26	Driving Safety Awareness	1:00 - 2:30 pm
3/25/26	Confined Space Entry	8:30 - 11:30 am
3/25/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/25/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
3/26/26	Mower Safety	8:30 - 9:30 am
3/26/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
3/26/26	Chipper Safety	10:00 - 11:00 am
3/26/26	Fall Protection Awareness	1:00 - 3:00 pm
3/27/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am

3/27/26	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/30/26	Playground Safety Inspections	8:30 - 10:30 am
3/30/26	Bloodborne Pathogens	11:00 - 12:00 pm
3/31/26	Sanitation and Recycling Safety	8:30 - 10:30 am
3/31/26	Fire Extinguisher Safety	11:00 - 12:00 pm
4/1/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
4/1/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/1/26	Bloodborne Pathogens	11:00 - 12:00 pm
4/2/26	Indoor Air Quality Designated Person Training (Zoom Meeting)	8:30 - 9:30 am
4/2/26	Driving Safety Awareness	10:00 - 11:30 am
4/2/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
4/7/26	Work Zone: Flagger	10:30 - 11:30 am
4/7/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
4/8/26	Confined Space Entry	8:30 - 11:30 am
4/8/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/9/26	Jetter/Vacuum Safety Awareness	7:30 - 9:30 am
4/9/26	Personal Protective Equipment	10:00 - 12:00 pm
4/9/26	Mower Safety	1:00 - 2:00 pm
4/10/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Work Zone Safety (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
4/13/26	Bloodborne Pathogens	7:30 - 8:30 am
4/13/26	Hazard Communication/NJ Right to Know	9:00 - 10:30 am
4/13/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/13/26	Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
4/14/26	Back Safety/Material Handling	9:00 - 10:00 am
4/14/26	Ethical Decision Making	9:00 - 11:30 am
4/14/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/14/26	Introduction to Management Skills (Zoom Meeting)	1:00 - 3:00 pm
4/15/26	Fire Safety	7:30 - 8:30 am
4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am
4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am

4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am
4/23/26	Confined Space Entry	7:30 - 10:30 am
4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	School Safety & Regulatory Awareness	8:30 - 11:30 am
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am

5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancellations 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.



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. 23-26

**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:

LITIGATION: 3446, 9793, 9829, 3579, 3571, 8759, 3551, 3577, NJC00106, NJC00106E, NJC00106M

CONTRACTS:

PERSONNEL:

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

ADOPTED: March 26, 2026

CHAIRMAN

ATTEST:

VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 25, 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	Excused
Steve Williams	Present
Anna Marie Wright	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Claims Resolution Corporation Linda Tinsley-Page Lauren Joseph Tracy Ware
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	Vanguard Claims Administration Sarah Mentzer
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Attorney	PERMA Kerin Drumheiser Shai McLeod Laura Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince, Harry Earle
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Underwriting Manager	Connor Strong & Buckelew Jonathon Taveres
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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 JANUARY 22, 2026

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JANUARY 22, 2026

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met February 18th where a variety of topics were discussed including the NJCE safety grant announcement, 2026 Expo schedule, Leadership Academy, and bulletins added to the website. Updated bulletin topics included ADA accessible websites, PEOSH reporting occupation of injuries, winter ice activities best practices, blue light for volunteer emergency responders, motor vehicle record checks for non-CDL drivers, CDL drivers record checks and annual review. Mr. Prince also said the new Snowplow Warning Light law was updated allowing green lights.

Mr. Prince reported the next Safety Committee meeting was scheduled for March 18th and the minutes and agenda would be distributed electronically.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on February 3, 2026 to review the PARS and SARS that would be presented again today during closed session.

EXECUTIVE DIRECTOR:

2026 PLAN OF RISK MANAGEMENT: Executive Director reported the Plan of Risk Management was included in the agenda. The Plan was 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 were highlighted in yellow. The changes were reviewed by Mr. Taveres during the meeting. The updates reviewed included excess liability coverage limits increasing from \$22M to \$32M and the NJCE reduced their Named Storm deductible from 5% with a \$10M cap to 2.5% to \$5M cap, all within budget. It was noted all underlying commissions are receiving active shooter coverage as of 2026.

MOTION TO APPROVE RESOLUTION 18-26 PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. Executive Director reported there were 3 certificates of insurance issued during the month of January, all of which are routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

INTELLISHUN DEVOICE: Executive Director reported the Fund office 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 to stop computers from unfriendly countries from accessing the network. Executive Director said this device provides an extra layer of security and asked the Commissioners to consider this request as they have done in the past. Executive Director said this expense will be paid out of the Miscellaneous and Expense Line of the Budget and appeared on the February Bills List.

**MOTION TO APPROVE THE ANNUAL COST OF AN INTELLISHUN DEVICE
IN THE AMOUNT OF \$7,000**

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE will now hold their Reorganization Meeting virtual-only on February 26, 2026, at 10:30 A.M. due to weather conditions. J.A. Montgomery will discuss initiatives being launched for the NJCE Program. Executive Director will also discuss potential changes in property claims funding. Executive Director said a meeting invitation was extended to Commissioners of the member Insurance Commissions.

NJCE 2026 RENEWAL OVERVIEW: Executive Director reported the NJCE Underwriting Manager and Executive Director of the NJCE held a webinar on Tuesday, February 24th. A copy of the renewal presentation was included in the agenda. Executive Director said a recording of the webinar will be posted to njce.org and if there were any questions to contact the Fund Office.

CCIC FINANCIAL FAST TRACK: Executive Director reported the December Financial Track was not available and will appear in the next agenda.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of November. Executive Director reported the month of November had an **\$812,433** increase in surplus and as of **November 30, 2025** the NJCE had 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 was **\$39,682,885**. Executive Director noted that several property claims due to adverse weather conditions will be discussed at the upcoming NJCE meeting and are likely to impact these figures.

AUDITOR & ACTUARY CONTRACTS: Executive Director reported the Actuary and Auditor’s contract will expire at the end of April. The Fund Office will request quotes for both positions. Executive Director said the responses will be available for discussion and approval at the March meeting.

2026 EXCESS INSURANCE AND ANCILLARY COVERAGE: Executive Director reported the NJCE renewal policies were available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. Mr. Taveres said everything, including the Limit Schematics, should be uploaded onto the One Drive within the next few months. Executive Director said if anyone has any difficulty in accessing the website, they should contact the Fund Office.

2026 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported that 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: Executive Director reported the 16th annual seminar is to be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. A flyer announcing the seminar was included in the agenda. Executive Director said the seminar was 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). Executive Director said the Fund office would distribute a notice to all members and risk managers, which would include a registration link for the educational seminar.

TREASURER: Mr. McPeak referred to a copy of Resolution 19-26, the January Supplement Bills List and Resolution 20-26, the February 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 19-26, JANUARY SUPPLEMENT
BILLS LIST AND RESOLUTION 20-26, FEBRUARY 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 month of January was included in the agenda and advised they received 193 bills, and the billed amount was \$266,598.28. Ms. Ware advised the paid amount was \$78,520.00 with gross savings of \$150,414.00. Ms. Ware said the percentage of savings was 65% and the network utilization was 98%. 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 January through February. He noted that all training opportunities through April 30th were listed in the report and available at njce.org. Mr. Prince reported he visited the Hall of Justice to investigate a leak and provide recommendations for employee safety and visited the driving range to provide written templates, programs, and minor recommendations. Mr. Prince also noted he would be scheduling a visit to the playgrounds.

Mr. Earle reported they were hosting a 4-day supervisory course, hosted by Gloucester Township Police where they have five Camden County Sheriff's Officers, internal affairs members, and supervisors in the class. Mr. Earle said they are planning at least one more session for the Metro Police Department for this course in 2026.

Mr. Earle reported the active shooter course will be held on March 17th at 9 A.M. for municipality leaders. It is a 2.5-hour live webinar.

Mr. Earle noted two bulletins were uploaded regarding law changes around e-bikes and the different usages of them.

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

CLOSED SESSION: Commissioner Williams read Resolution 21-26, 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 21-26 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 Williams
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>
4315	\$49,942.29	PAR		3312	\$25,597.47	PAR
4315	\$27,798.37	SAR		3544	\$7,849.32	PAR
2605	\$129,246.48	PAR		3548	\$13,400.28	PAR
3563	\$102,371.64	PAR		3431	\$14,135.97	PAR
9658	\$112,088.30	PAR		4444	\$84,201.63	PAR
9708	\$77,423.64	PAR		4444	\$41,610.45	SAR

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 March 26, 2026 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:06 A.M.

Minutes prepared by: Elisabeth Chipman