

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 22, 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 *January 22, 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: January 22, 2026
10:30 A.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 11, 2025 Open Minutes.....Appendix I
December 11, 2025 Closed Minutes sent via e-mail
- CORRESPONDENCE – NONE**

2026 REORGANIZATION

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

- ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**
Executive Director ask for Nominations
 - COMMITTEE REPORTS**
 - Safety Committee:**Page 2
 - Claims Committee:**Page 3
 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report.....Pages 4-42
 - TREASURER – David McPeak**
Resolution 15-26 January Bills List..... Pages 43-44
Treasurer Reports Pages 45-46
 - ATTORNEY – Laura J. Paffenroth, Esq.**..... Verbal
 - CLAIMS SERVICE – (CRC)**
Medical Savings Report - 2025.....Page 47
Medical Savings Report - 2024.....Page 48
 - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report..... Pages 49-57
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - CLOSED SESSION- PARS/SARS**
Resolution 16-26 Closed SessionPage 58
Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
-
- NEXT SCHEDULED MEETING: [Wednesday, February 25, 2026, 10:30 A.M.](#)**
 - MEETING ADJOURNMENT**



2026 Meeting Schedule

Camden County Insurance Commission

3rd Wednesday

CCIC Safety Committee

Wednesday 01/21/26

Wednesday 02/18/26

Wednesday 03/18/26

Wednesday 04/15/26

Wednesday 05/20/26

Wednesday 06/17/26

Wednesday 07/15/26

Wednesday 08/19/26

Wednesday 09/16/26

Wednesday 10/21/26

Wednesday 11/18/26

Wednesday 12/16/26

Camden County Insurance Commission
Claims Committee/Strategy
2026 Meeting Schedule

All Claims Committee meetings will be held virtually via Zoom
1st Tuesday of each month at 2:00 p.m.

January 6, 2026

February 3, 2026

March 3, 2026

April 7, 2026

May 5, 2026

June 2, 2026

July 7, 2026

August 4, 2026

September 1, 2026

October 6, 2026

November 4, 2026 (Wednesday)

December 1, 2026

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 22, 2026

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Reorganization Resolutions (Pages 7-20)** – As we do annually the CCIC is required to reorganize per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 7-20.

Resolution 1-26 Certifying the Election of Chairperson and Vice-Chairperson	Page 7
Resolution 2-26 Appoint Agent for Service of Process for the Commission for the Term of One Year	Page 8
Resolution 3-26 Designating Custodian of Commission Records	Page 9
Resolution 4-26 Designating Official Newspaper for the Commission	Page 10
Resolution 5-26 Designating Authorized Depositories for Fund Assets and.....	Pages 11-15
Establishing Cash Management Plan	
Resolution 6-26 Designating Commission Treasurer	Page 16
Resolution 7-26 Designating Commission Attorney	Page 17
Resolution 8-26 Designating Authorized Signatures for Commission.....	Page 18
Bank Accounts	
Resolution 9-26 Indemnifying Camden County Insurance Fund Commission.....	Page 19
Official/Employees	
Resolution 10-26 Authorizing Commission Treasurer to Process Contracted Payments	Page 20
and Expenses	

- Motion to approve Reorganization Resolutions Number 1-26 through 10-26**

- 2026 Property & Casualty Budget (Pages 21-23)** – 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. The Public Hearing for the budget will be held at this meeting.

The proposed budget has 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 is included in the agenda on **Page 21**; a copy of the assessments are on **Page 22**. The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26.

- Motion to open the Public Hearing on the 2026 Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 40-42)** - Included in the agenda on pages 40-42 is a copy of the NJCE Financial Fast Track Report for the month of October. As of **October 31, 2025** there is 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 is **\$41,497,475**.

- ❑ **February CCIC Meeting** – Since the NJCE will be holding its Reorganization Meeting in person on Thursday, February 26, 2026, we are changing the date of our meeting to Wednesday, February 25, 2026 at 10:30 a.m. This meeting will be conducted via zoom.

RESOLUTION NO. 1-26

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

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

ROSS G. ANGILELLA Chairperson

STEVEN WILLIAMS Vice-Chairperson

ANNA MARIE WRIGHT Commissioner

BE IT FURTHER RESOLVED, the Chairperson and Vice-Chairperson shall serve for a one-year term through 2027 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED: 1-22-26

BY: _____
 CHAIRPERSON

ATTEST:

 VICE-CHAIRPERSON

RESOLUTION NO. 2-26

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

BE IT RESOLVED by the Camden County Insurance Fund Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the Commission, at its office located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054, effective upon adoption of the within resolution for the term of one year through re-organization 2027 or until its successor has been appointed and qualified.

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 3-26

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

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

BE IT FURTHER RESOLVED that the Custodian of Commission Records shall serve for a one-year term effective upon adoption of the within resolution through 2027 reorganization of the Commission and until their successors shall be elected and qualified.

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 4-26

**CAMDEN COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION AND APPROVING
THE PUBLICATION OF LEGAL NOTICES ON THE COMMISSION
WEBSITE FOR 2026**

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

BE IT FURTHER RESOLVED the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2027 re-organization of the Commission.

BE IT FURTHER RESOLVED that effective March 1, 2026, the Camden County Insurance Commission will publish all legal notices on its webpage designated for official notices - www.ccic-nj.org. and said webpage will include a hyperlink to the Secretary of State's legal notices webpage.

BE IT FURTHER RESOLVED meeting notices shall appear not less than forty-eight (48) hours in advance of the meeting and be displayed on the website for no less than one (1) week. Thereafter notices shall be moved to an archive and be maintained for at least one (1) year.

BE IT FURTHER RESOLVED for the entire calendar year of 2026, the Commission shall publish twice per month on an online news publication, a notice that its legal notices can now be found on the Commission website and shall include a hyperlink to the same.

BE IT FURTHER RESOLVED in the case of special meetings or emergency meetings, the Secretary or Assistant Secretary of the Commission shall give notice of said meetings according to the above procedure.

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 5-26

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

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

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE FUND COMMISSION
2026 CASH MANAGEMENT AND INVESTMENT POLICY

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

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

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

2.) **Permissible Investments**

Investments shall be limited to the following:

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

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

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

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

3.) **Authorized Depositories**

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change

asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

RESOLUTION NO. 6-26

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

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 1, the Commission does hereby appoint David McPeak, 22 Glenview Avenue, Berlin, NJ 08009, as Commission Treasurer for the term commencing upon adoption of the within resolution through 2027 Commission Re-organization; and

BE IT FURTHER RESOLVED that David McPeak shall receive compensation in the amount of \$37,885.00 for the term serving as Treasurer to the Commission.

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 7-26

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

BE IT RESOLVED that pursuant to the Camden County Insurance Fund Commission, Rules and Regulation, Article III, ORGANIZATION, Commission Professionals, provision 4, the Commission does hereby appoint Laura J. Paffenroth, Assistant County Counsel for the County of Camden, as Commission Attorney for the term commencing upon adoption of the within resolution through 2027 Commission Reorganization; and

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 8-26

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

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

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

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 9-26

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

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

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

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

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

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2026 through 2027 Commission Re-organization, and to all acts performed in all prior years thereto; and

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 10-26

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

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

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

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

BE IT RESOLVED by the Board of Commissioners of the CAMDEN COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2026 through 2027 Commission Reorganization.

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

ADOPTED: 1-22-26

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION					
2026 Proposed Budget					
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
APPROPRIATIONS		BUDGET FY2025	BUDGET FY2026	\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	633,000	652,000	19,000	3.00%
2	Liability	1,701,189	1,698,000	(3,189)	-0.19%
3	Auto	527,754	528,200	446	0.08%
4	Workers' Comp.	5,058,257	5,312,000	253,743	5.02%
5	POL/EPL	65,000	65,000	0	0.00%
6	Surplus Loss Fund Offset	0	0	0	0.00%
7	Subtotal - Loss Funds	7,985,200	8,255,200	270,000	3.38%
8					
9	POL/EPL Deductible	178,000	178,000	0	0.00%
10					
11	Subtotal - Claims	8,163,200	8,433,200	270,000	3.31%
12					
13	Premiums				
14	NJCE FUND	7,825,369	7,744,626	(80,743)	-1.03%
15	Liability / Law Enf (\$22M xs SIR)	2,949,409	3,091,147	141,738	4.81%
16	Auto (\$21M xs SIR)	906,000	1,083,528	177,528	19.59%
17	Workers' Comp.	362,984	387,313	24,329	6.70%
18					
19	SubTotal Premiums	12,043,762	12,306,614	262,852	2.18%
20	Total Loss Fund	20,206,962	20,739,814	532,852	2.64%
21					
22	II. Expenses, Fees & Contingency				
23					
24	Claims Adjustment	444,917	453,815	8,898	2.00%
25	Managed Care	0	0	0	0.00%
26	General Expense				
27	Exec. Director	221,687	226,121	4,434	2.00%
28	Actuary	8,209	8,373	164	2.00%
29	Auditor	16,286	16,612	326	2.00%
30	Attorney	126,453	128,982	2,529	2.00%
31	Treasurer	37,142	37,885	743	2.00%
32					
33					
34	Misc. Expense & Contingency	20,000	20,000	0	0.00%
35					
36	Total Fund Exp & Contingency	874,694	891,788	17,094	1.95%
37	Risk Managers	12,516	12,357	(159)	-1.27%
38					
39	Total Ancilliary Coverages	897,599	894,365	(3,234)	-0.36%
40	Total FUND Disbursements	21,991,771	22,538,324	546,553	2.49%
41	DIVIDEND CREDIT		0	0	0.00%
42	Total FUND Disbursements with Div	21,991,771	22,538,324	546,553	2.49%

PROPOSED ASSESSMENTS

Member Name	2025			2026			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Camden County	8,938,027	449,094	9,387,121	9,159,302	463,826	9,623,128	221,275	14,732	236,007	2.48%	3.28%	2.51%
Camden County College	921,330	146,673	1,068,003	944,139	141,928	1,086,067	22,809	(4,745)	18,064	2.48%	-3.24%	1.69%
Camden County Board of Social Services	559,408	24,015	583,423	573,257	25,026	598,283	13,849	1,011	14,860	2.48%	4.21%	2.55%
Camden County Utility Authority	1,143,199	154,450	1,297,649	1,171,500	160,050	1,331,550	28,301	5,600	33,901	2.48%	3.63%	2.61%
Camden Cty Polution Ctrl Financing Auth (CCPCFA)	268,639	28,430	297,069	275,289	26,278	301,567	6,650	(2,152)	4,498	2.48%	-7.57%	1.51%
Camden County Improvement Authority	187,470	21,132	208,602	191,642	14,312	205,954	4,172	(6,820)	(2,648)	2.23%	-32.27%	-1.27%
Camden County Dept of Police Svcs	9,076,099	73,805	9,149,904	9,328,830	62,945	9,391,775	252,731	(10,860)	241,871	2.78%	-14.71%	2.64%
Grand Totals:	21,094,172	897,599	21,991,771	21,643,959	894,365	22,538,324	549,787	(3,234)	546,553	2.61%	-0.36%	2.49%

RESOLUTION NO. 11-26

RESOLUTION AUTHORIZING AND ADOPTING THE 2026 PROPERTY AND CASUALTY BUDGET FOR THE CAMDEN COUNTY INSURANCE COMMISSION AND CERTIFYING MEMBER ASSESSMENTS

WHEREAS, the CAMDEN COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$22,538,324** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the CAMDEN COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

ADOPTED:

CHAIRMAN

ATTEST:

VICE CHAIRMAN

**CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES**

TO: Board of Commissioners, Camden County Insurance Commission
FROM: Bradford Stokes, Commission Executive Director
RE: Camden County Police Department Excess Insurance
DATE: January 1, 2026

This is to request your approval of a resolution authorizing contracts to be issued as follows:

Coverage	Insurance Carrier	Term Premium
Automobile Liability (\$4M x \$2M SIR)	Genesis Insurance Company	\$696,750.00
Automobile Liability (\$5M x \$6M)	Munich Re	\$386,527.97
Law Enforcement Liability & General Liability (\$5M x \$2M SIR)	Lexington Insurance Company	\$743,194.00
Excess Law Enforcement Liability & General Liability (\$5M x \$7M)	Kinsale Insurance Company	\$471,518.00
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$12M)	Old Republic Insurance Company	\$1,204,575.00
Excess Automobile Liability (\$5M x \$16M) & Excess Law Enforcement Liability & General Liability (\$5M x \$17M)	Gemini Insurance Company (Berkley)	\$670,260.00
Excess Workers' Compensation & Employers Liability	Safety National Casualty Corporation	\$387,313.00
GRAND TOTAL:		\$4,560,137.97

TERM: 01/01/2026 – 01/01/2027

PURPOSE: Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the Fund

These contracts are requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 01/01/2026.

2. Nature of Contract

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation insurance.

Lexington Insurance Company, Munich Reinsurance America, INC., Kinsale Insurance Company, Old Republic Union Insurance Company, Gemini Insurance Company, General Star Indemnity and Safety National Casualty Corporation have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Coverages for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Bradford Stokes,
Commission Executive Director

Date: January 1, 2026

To: Fund Commissioners
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Insurance Program for Camden County Police Department

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Law Enforcement Liability, General Liability, Automobile Liability and Workers' Compensation Insurance for the 01/01/2026 – 01/01/2027 policy period. Lexington Insurance Company, Munich Reinsurance America, INC., Kinsale Insurance Company, Old Republic Union Insurance Company, Gemini Insurance Company, General Star Indemnity and Safety National Casualty Corporation provided the only viable conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2026 – 01/01/2027 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

RESOLUTION NO. 12-26

**CAMDEN COUNTY INSURANCE COMMISSION
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN
COUNTY DEPARTMENT OF POLICE SERVICES**

WHEREAS, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Commission has deemed it necessary and appropriate to obtain certain insurance coverages for the Camden County Department of Police Services; and

WHEREAS, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") in accordance with N.J.A.C.5:34-2.1 et seq. on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

BE IT RESOLVED, that the following insurance contracts to be awarded for the period of December 31, 2025 through December 31, 2026:

Purpose	Name of Firm	Term	Method of Purchase
Cyber	Palomar Excess & Surplus Insurance Company	12/31/25-12/31/26	Through the NJCE
Excess Cyber	Chaucer Insurance Company	12/31/25-12/31/26	Through the NJCE
Excess Cyber	AIG Specialty Insurance Company	12/31/25-12/31/26	Through the NJCE

BE IT FURTHER RESOLVED that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

BE IT FURTHER RESOLVED that the policy or policies providing the specific terms of such coverage and the certification are on file in the Fund’s office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

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

ADOPTED: January 22, 2026

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 13-26

**CAMDEN COUNTY INSURANCE COMMISSION
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN
COUNTY DEPARTMENT OF POLICE SERVICES**

WHEREAS, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Commission has deemed it necessary and appropriate to obtain certain insurance coverages for the Camden County Department of Police Services; and

WHEREAS, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") in accordance with N.J.A.C.5:34-2.1 et seq. on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

BE IT RESOLVED, that the following insurance contracts be awarded for the period January 1, 2026 through January 1, 2027:

Purpose	Name of Firm	Term	Method of Purchase
EPL	Ace American Insurance Company	1/1/26 - 1/1/27	Through the NJCE
Property	Various Carriers	1/1/26 - 1/1/27	Through the NJCE
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/26 - 1/1/27	Through the NJCE
Non-Owned Aircraft	Endurance American Insurance Company	1/1/26 - 1/1/27	Through the NJCE
Employed Lawyers	Chubb Insurance Company of New Jersey	1/1/26 - 1/1/27	Through the NJCE
Automobile Liability (\$4M x \$2M SIR)	Genesis Insurance Company	1/1/26 - 1/1/27	Direct
Automobile Liability (\$5M x \$6M)	Munich Re	1/1/26 - 1/1/27	Direct
Law Enforcement Liability & General Liability (\$5M x \$2M SIR)	Lexington Insurance Company	1/1/26 - 1/1/27	Direct
Excess Law Enforcement Liability & General Liability (\$5M x \$7M)	Kinsale Insurance Company	1/1/26 to 1/1/27	Direct
Excess Automobile Liability (\$5M x \$11M) & Excess Law Enforcement Liability & General Liability (\$5M x \$12M)	Old Republic Insurance Company	1/1/26 - 1/1/27	Direct
Excess Automobile Liability (\$5M x \$16M) & Excess Law Enforcement Liability & General Liability (\$5M x \$17M)	Gemini Insurance Company (Berkley)	1/1/26 - 1/1/27	Direct
Excess Workers' Compensation & Employers Liability	Safety National Casualty Corporation	1/1/26 - 1/1/27	Direct

BE IT FURTHER RESOLVED that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

BE IT FURTHER RESOLVED that the policy or policies providing the specific terms of such coverage and the certification are on file in the Fund’s office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

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

ADOPTED: January 22, 2026

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

RESOLUTION NO. 14-26

**CAMDEN COUNTY INSURANCE FUND COMMISSION
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2026**

WHEREAS, the CAMDEN COUNTY INSURANCE COMMISSION (hereinafter “CCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the CCIC has deemed it necessary and appropriate to formally establish meeting procedures for the 2026 Fund Year; and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Camden County Insurance Commission that the CCIC shall hold public meetings during the year 2026 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:30 AM	January 22, 2026	Zoom	Re-Organizational Meeting
10:30 AM	February 25, 2026	“	Regular Meeting
10:30 AM	March 26, 2026	“	Regular Meeting
10:30 AM	April 23, 2026	“	Regular Meeting
10:30 AM	May 28, 2026	”	Regular Meeting
10:30 AM	June 25, 2026	“	Regular Meeting
10:30 AM	July 23, 2026	“	Regular Meeting
10:30 AM	September 24, 2026	“	Regular Meeting
10:30 AM	October 22, 2026	“	Regular Meeting
10:30 AM	December 10, 2026	“	Regular Meeting

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the official newspapers of the Commission and post a copy of this resolution in the Office of the Camden County Clerk.

ADOPTED: January 22, 2026

CHAIRMAN

ATTEST:

VICE-CHAIRMAN

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2025 To 1/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - County of Camden, Division Of Insurance	401 East State Street Trenton, NJ 08625	RE: CEHA2026-00030 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to CEHA2026-00030.	12/3/2025 #5880841	GL AU EX WC OTH
H - Monokian Dentistry I - Camden County College		Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Use of Facilities- Clinical Education The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all facilities for clinical education during the current calendar year. Current locations include: Monokian Dentistry 300 N. Haddon Avenue Haddonfield NJ 08033 Monokian Dentistry 151 W. Greentree Road, Suite A Marlton, NJ 08053	12/3/2025 #5880844	GL AU EX WC OTH
H - CareOne I - Camden County College		Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Use of Premises- Clinical Education All operations usual to County Governmental Entity. Evidence of insurance as respects the use of the following premises for clinical education sites: CareOne- 895 Westfield Road, Moorestown NJ 08057 CareOne- 870 East Route 70, Marlton, NJ 08053	12/8/2025 #5884814	GL AU EX WC OTH
H - CareOne I - Camden County College	895 Westfield Road Moorestown, NJ 08057	Insurer D - WC & Emp Liability Policy #: SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 RE: Clinical Education Evidence of insurance. All operations usual to County Governmental Entity.	12/8/2025 #5884811	GL AU EX WC OTH
H - State of New Jersey, Department I - County of Camden, Division Of Insurance	of Environmental Protection 428 East State Street 428 Ease State Street PO Box 420 Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.	12/10/2025 #5887285	GL AU EX WC OTH
H - Evidence of Insurance I - Camden County College		Insurer D - WC & Emp Liab Policy # : SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy	12/10/2025 #5887072	GL AU EX WC OTH

Camden County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2025 To 1/1/2026

		#: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 Evidence of Insurance.		
H - TD Bank, N.A. I - Camden County College	12000 Horizon Way Mt. Laurel, NJ 08054	Insurer D - WC & Emp Liab Policy # : SP4068026 Eff - 01/01/2026 to 01/01/2027 Limits: Statutory / \$5,000,000 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: Gala Event at Adventure Aquarium Evidence of insurance as respects the Gala event at Adventure Aquarium. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	12/10/2025 #5887073	GL AU EX WC OTH
H - State of New Jersey, Department I - County of Camden, Division Of Insurance	of Environmental Protection Office of Mosquito Control Coordination Mail Code 501-03 PO Box 420, Trenton, NJ 08625	RE: State Equipment Use Agreement The State of New Jersey, its officers, and employees are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the State Equipment Use Agreement.	12/15/2025 #5893029	GL AU EX WC OTH
H - BNY Mellon I - Camden County Municipal Utilities	385 Rifle Camp Road West Paterson, NJ 07424	Evidence of Insurance	12/15/2025 #5893377	GL AU EX WC OTH
H - BNY, Corporate Trust I - Camden County Municipal Utilities	1 Pershing Plaza, 4th Floor AIM # 07D-0400 Jersey City, NJ 07399	RE: Access Agreement for Major Sewer Repair Project The Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Access Agreement for major sewer repair project. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	12/18/2025 #5897564	GL AU EX WC OTH
H - BNY, Corporate Trust I - Camden County Municipal Utilities	1 Pershing Plaza, 4th Floor AIM # 07D-0400 Jersey City, NJ 07399	Evidence of Insurance	12/18/2025 #5897565	GL AU EX WC OTH
Total # of Holders: 11				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: January 6, 2026
Memo to: Board of Fund Commissioners
Camden County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January Report

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Finance Sub-Committee met on December 18th following the budget introduction on November 21st:

1. For updates on the excess renewal marketing,
2. Review program enhancements,
3. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/26, and
4. Based on the marketing results to make a recommendation to the Board on a final 2026 budget for adoption.

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

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

Property: Reduction in the Named Windstorm deductible and cap from 5% and \$10M cap to 2.5% and \$5M cap in the property program.

Excess Liability Structure: Increase in excess liability limits from \$10M x \$12M to \$10M x \$22M. The layer will be on a quota share basis with four carriers.

Cyber: Increased limits from AIG increasing the program limits from \$5M x \$5M to \$5M x \$10M for total limits of \$15M. The additional limit also comes with enhancements such as Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate excess \$1,000,000 per claim / \$2,000,000 aggregate.

Active Assailant Coverage: Addition of Active Assailant Coverage for all members and member entities of the Fund as applicable, which resulted in an additional premium of \$80,000 (\$155,000 less \$75,000).

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the changes as presented, authorized the Underwriting Manager to bind coverage for 2026 and adopted a resolution authorizing the purchase of excess and ancillary coverages.

2026 Budget: Based on the comprehensive marketing results, the Finance Sub-Committee

reviewed and recommended an amended 2026 budget for adoption that included enhanced coverage and various sublimit improvements. The amended 2026 budget reflects a total of \$43,528,710 or a 0.26% increase over the 2025 annualized assessed budget. Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2026 Budget totaling \$43,528,710 and certified the assessments.

2026 Renewal Overview Webinar: The Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11am; a link to register will be distributed.

2026 Reorganization February Meeting: The Fund is scheduled to meet again in-person on Thursday, February 26, 2026, at 10:30am at the Forsgate Country Club in Monroe, NJ to conduct the 2026 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 AMENDED INTRODUCED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced Budget FY2026	Change \$	Change %
1	Property	750K x 250K *	750K x 250K *	1,132,749	(76,381)	-6.3%
2	Liability	1750x250 **	1750x250 **	1,520,508	74,370	5.1%
3	Auto	1750x250 **	1750x250 **	531,039	28,774	5.7%
4	Workers' Comp.	Various	Various	3,320,159	227,614	7.4%
5	Workers' Comp. Presumption	600K x 1.15MIL	600K x 1.15MIL	468,632	14,287	3.1%
6	SBL/EPL			33,903	827	2.5%
7	POL/EPL			436,084	69,723	19.0%
8	Cyber			422,274		0.0%
9	Loss Fund Contingency			819,440		0.0%
10	Subtotal - Claims			8,684,788	339,215	4.1%
11	Premiums					
12						
13	Property			10,909,507	(1,612,422)	-12.9%
14	Terrorism			93,350	(5,013)	-5.1%
15	Equipment Breakdown Cert			519,534	60,278	13.1%
16	Liability	7MIL x 2MIL	7MIL x 2MIL	4,448,147	470,095	11.8%
17	Excess Liability	10MIL x 10MIL	20MIL x 10MIL	3,948,833	1,283,807	48.2%
18	Workers Comp (Stat x 1MIL)			3,447,165	270,257	8.5%
19	Premium Contingency			3,000,000	(163,300)	-5.2%
20						
21	SubTotal Premiums			26,366,536	303,702	1.2%
22	Total Loss Fund			35,051,324	642,917	1.9%
23						
24	II. Expenses, Fees & Contingency					
25						
26	Claims Adjustment			78,895	1,894	2.5%
27	Claims Adjustment - Property			220,000	15,500	7.6%
28	Safety Director			473,549	10,740	2.3%
29	General Expense					
30	Exec. Director			778,377	17,756	2.3%
31	Actuary			26,131	515	2.0%
32	Auditor			19,664		0.0%
33	Attorney			15,000		0.0%
34	Treasurer			15,000		0.0%
35	QPA			6,000		0.0%
36	Technical Writer			25,499	(499)	-2.0%
37	Underwriting Manager			512,690	11,696	2.3%
38	Underwriting Data Consolidation			151,982	13,897	10.1%
39	Cyber Security Consultant			40,000		0.0%
40	Payroll Audit			24,202	475	2.0%
41	Property Appraisals/Reimbursement			104,045	2,043	2.0%
42	Safety Institute Funding			20,600	(9,747)	-32.1%
43	Safety Grant Supplement			31,208	609	2.0%
44						
45	Misc. Expense & Contingency			137,908	2,704	2.0%
46	Total Fund Exp & Contingency			2,680,251	67,583	2.6%
47	Risk Management Consultant			220,062	5,821	2.7%
48						
49	Total Self Insured Program			37,951,637	716,321	1.9%
50						
51	Ancillary Coverages			6,065,136	(117,374)	-1.9%
52						
53	Total Including Ancillary Coverages			44,016,772	598,946	1.38%
54	Dividend			(488,063)		
55	Total Proposed Budget			43,528,710	110,884	0.26%
56	* Monmouth County Property retention	500K x 500K	500K x 500K			
57	** ACIC GL/AL retention	1.5MILx500	1.5MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2026 AMENDED INTRODUCED ANCILLARY ONLY BUDGET							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced BUDGET FY2026	Change \$	Change %	
1 Ancillary Coverages							
2	POL/EPL	1,783,603		1,728,700	(54,903)	-3.1%	
3	Crime Program	200,765		201,941	1,176	0.6%	
4	Medical Malpractice	1,423,188		1,612,120	188,932	13.3%	
5	Pollution Liability	240,592		247,367	6,775	2.8%	
6	Employed Lawyers Liability	154,450		153,630	(820)	-0.5%	
7	Cyber Liability	5MIL x 5MIL	1,900,614	10MIL x 5MIL	1,531,662	(368,952)	-19.4%
8	Aviation		98,997		95,097	(3,900)	-3.9%
9	Marina Operators Liability		24,280		24,959	679	2.8%
10	Active Assailant		72,285		155,000	82,715	114.4%
11	Supplemental Indemnity WC		24,422		22,602	(1,820)	-7.5%
12	Fiduciary Liab		3,511		3,511		0.0%
13	VET Liability		421		475	54	12.8%
14	Small Craft		8,580		5,623	(2,957)	-34.5%
15	Volunteers Sup Indemnity		2,211		959	(1,252)	-56.6%
16	A&H Fire Trainers		3,635		3,746	111	3.0%
17	Petty Cash Bond		165		165		0.0%
18	Hull & Protection Indemnity Primary		183,914		199,772	15,858	8.6%
19	Aviation & Heliport		60,593		62,808	2,215	3.7%
20	Ancillary Admin		-		15,000	15,000	100.0%
21							
22	Total Ancillary Coverages		6,186,226		6,065,136	(121,090)	-2.0%
*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted							
23							

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2026 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	468,851	1,087,243	1,778,377	373,762	1,171,251	591,189	547,263	914,963	871,768	880,121	8,684,788
Premiums	2,114,860	3,018,756	5,501,111	1,138,945	2,605,919	2,599,767	1,916,698	2,545,677	2,908,196	2,016,607	26,366,536
Expenses, Fee & Contingency	199,581	311,278	571,631	118,831	244,291	256,684	116,149	294,685	304,543	262,578	2,680,251
Total Self-Insured Program	2,783,292	4,417,277	7,851,119	1,631,538	4,021,461	3,667,702	2,580,110	3,755,325	4,084,507	3,159,306	37,951,637
Total Ancillary Coverages	888,273	350,850	894,365	240,687	1,409,015	533,707	222,336	513,341	477,814	534,748	6,065,136
Total Fund Disbursements	3,671,565	4,768,127	8,745,484	1,872,225	5,430,476	4,201,409	2,802,445	4,268,666	4,562,321	3,694,054	44,016,772

CAMDEN COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		November 30, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,832,648	20,159,123	224,592,290	244,751,413
2.	CLAIM EXPENSES				
	Paid Claims	364,149	7,743,837	55,351,410	63,095,247
	Case Reserves	(22,980)	(225,695)	10,329,636	10,103,941
	IBNR	441,413	1,668,491	11,755,507	13,423,998
	Excess Insurance Recoverable	0	0	(21,039)	(21,039)
	Discounted Claim Value	(62,547)	97,863	(1,873,911)	(1,776,047)
	TOTAL CLAIMS	720,036	9,284,496	75,541,603	84,826,100
3.	EXPENSES				
	Excess Premiums	1,078,447	11,862,914	103,970,187	115,833,101
	Administrative	84,357	940,835	10,739,097	11,679,931
	TOTAL EXPENSES	1,162,804	12,803,749	114,709,284	127,513,033
4.	UNDERWRITING PROFIT (1-2-3)	(50,192)	(1,929,122)	34,341,403	32,412,281
5.	INVESTMENT INCOME	128,108	1,347,334	3,118,905	4,466,239
6.	PROFIT (4 + 5)	77,916	(581,788)	37,460,308	36,878,520
7.	CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8.	DIVIDEND INCOME	0	0	2,329,562	2,329,562
9.	DIVIDEND EXPENSE	0	0	(9,189,562)	(9,189,562)
10.	SURPLUS TRANSFER	0	0	(700,000)	(700,000)
11.	INVESTMENT IN JOINT VENTURE	0	918,422	3,101,041	4,019,463
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	77,916	336,634	33,213,865	33,550,499
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	514	7,758	(453,672)	(445,914)
	2011	445	7,937	171,428	179,365
	2012	3,225	41,339	599,956	641,294
	2013	3,867	56,720	2,999,925	3,056,645
	2014	3,005	47,929	4,629,634	4,677,562
	2015	5,945	74,671	5,654,016	5,728,687
	2016	6,133	112,015	4,413,146	4,525,160
	2017	6,134	97,239	5,846,911	5,944,149
	2018	1,517	274	2,701,526	2,701,800
	2019	6,493	(40,232)	2,074,469	2,034,237
	2020	6,850	222,604	4,329,460	4,552,064
	2021	11,452	589,496	521,052	1,110,547
	2022	6,250	(332,577)	346,080	13,503
	2023	21,149	981,296	(1,941,123)	(959,827)
	2024	18,991	(872,417)	1,321,058	448,640
	2025	(24,055)	(657,417)		(657,417)
	TOTAL SURPLUS (DEFICITS)	77,916	336,634	33,213,863	33,550,497
	TOTAL CASH				51,432,929

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 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	425	2,551	3,884,040	3,886,590
Case Reserves	(425)	(2,026)	33,618	31,593
IBNR	0	(5,613)	5,629	15
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS	0	(5,089)	3,923,287	3,918,199
FUND YEAR 2014				
Paid Claims	578	6,358	5,391,020	5,397,378
Case Reserves	0	(5,700)	20,434	14,733
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	578	658	5,420,454	5,421,112
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	464	8,378	4,921,939	4,930,317
Case Reserves	0	(27,689)	221,896	194,207
IBNR	0	20,190	25,714	45,904
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	464	879	5,169,548	5,170,427
FUND YEAR 2017				
Paid Claims	9,471	36,173	3,382,961	3,419,135
Case Reserves	(9,471)	33,506	110,856	144,362
IBNR	0	(27,329)	27,329	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	42,350	3,521,147	3,563,497

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	20,764	114,424	5,967,159	6,081,583
Case Reserves	(20,764)	(41,792)	175,498	133,707
IBNR	0	(23,309)	24,019	710
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	0	49,323	6,166,677	6,216,000
FUND YEAR 2019				
Paid Claims	15,751	186,412	6,026,958	6,213,370
Case Reserves	(26,407)	(31,157)	523,278	492,121
IBNR	10,656	(59,004)	115,421	56,417
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,832	(1,832)	0
TOTAL FY 2019 CLAIMS	0	98,083	6,663,824	6,761,908
FUND YEAR 2020				
Paid Claims	2,421	476,657	2,825,134	3,301,791
Case Reserves	(3,421)	(309,563)	573,115	263,552
IBNR	1,000	(177,802)	446,617	268,816
Excess Insurance Recoverable	0	0	(21,039)	(21,039)
Discounted Claim Value	0	25,658	(32,901)	(7,244)
TOTAL FY 2020 CLAIMS	0	14,950	3,790,926	3,805,877
FUND YEAR 2021				
Paid Claims	17,382	2,146,711	3,381,658	5,528,369
Case Reserves	(18,666)	(1,955,533)	2,590,583	635,050
IBNR	1,284	(782,280)	1,057,377	275,097
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	190,817	(207,301)	(16,484)
TOTAL FY 2021 CLAIMS	0	(400,285)	6,822,316	6,422,031
FUND YEAR 2022				
Paid Claims	33,665	878,588	3,481,621	4,360,209
Case Reserves	3,594	(546,199)	2,027,133	1,480,933
IBNR	(37,260)	(163,590)	2,278,427	2,114,837
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	162,933	(309,949)	(147,016)
TOTAL FY 2022 CLAIMS	0	331,731	7,477,232	7,808,963
FUND YEAR 2023				
Paid Claims	16,697	256,602	4,579,769	4,836,371
Case Reserves	307	(411,117)	1,360,568	949,451
IBNR	(17,004)	(604,392)	3,517,412	2,913,020
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	232,304	(497,395)	(265,091)
TOTAL FY 2023 CLAIMS	0	(526,603)	8,960,354	8,433,751
FUND YEAR 2024				
Paid Claims	55,973	1,375,348	1,339,478	2,714,827
Case Reserves	(91,209)	(364,670)	2,640,835	2,276,165
IBNR	35,237	(280,178)	4,248,563	3,968,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	251,096	(824,533)	(573,437)
TOTAL FY 2024 CLAIMS	(0)	981,596	7,404,343	8,385,939
FUND YEAR 2025				
Paid Claims	190,558	2,249,268		2,249,268
Case Reserves	143,482	3,442,305		3,442,305
IBNR	447,500	3,771,798		3,771,798
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(62,547)	(766,776)		(766,776)
TOTAL FY 2025 CLAIMS	718,994	8,696,595	0	8,696,595
COMBINED TOTAL CLAIMS	720,036	9,284,496	75,541,603	84,826,100

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	October 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,550,175	35,501,753	326,407,524	361,909,277
2.	CLAIM EXPENSES				
	Paid Claims	543,642	6,055,487	23,673,763	29,729,251
	Case Reserves	457,113	(3,844,778)	15,868,519	12,023,743
	IBNR	(47,857)	1,131,281	17,187,288	18,318,568
	Discounted Claim Value	(120,319)	94,708	(4,295,909)	(4,201,202)
	Excess Recoveries	(211,819)	288,470	(1,147,062)	(858,592)
	TOTAL CLAIMS	620,760	3,725,168	51,286,599	55,011,768
3.	EXPENSES				
	Excess Premiums	2,421,378	24,227,124	236,578,246	260,805,370
	Administrative	233,368	2,369,371	23,142,827	25,512,198
	TOTAL EXPENSES	2,654,746	26,596,495	259,721,073	286,317,568
4.	UNDERWRITING PROFIT (1-2-3)	274,670	5,180,090	15,399,852	20,579,941
5.	INVESTMENT INCOME	116,814	993,623	3,281,155	4,274,778
6.	PROFIT (4+5)	391,484	6,173,713	18,681,007	24,854,719
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	391,484	6,173,713	11,973,456	18,147,168
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	362	3,428	70,386	73,814
	2011	880	9,949	391,132	401,081
	2012	1,734	13,461	486,042	499,503
	2013	3,167	26,759	1,118,179	1,144,938
	2014	4,316	39,856	1,923,686	1,963,542
	2015	3,522	36,816	1,313,021	1,349,837
	2016	5,437	193,656	1,508,680	1,702,336
	2017	7,134	328,000	2,562,938	2,890,938
	2018	8,088	165,341	2,445,415	2,610,756
	2019	6,629	117,041	2,073,713	2,190,754
	2020	9,786	1,269,639	167,484	1,437,123
	2021	7,787	109,698	(672,764)	(563,066)
	2022	8,522	(358,554)	1,243,729	885,175
	2023	12,021	1,271,134	(4,462,718)	(3,191,584)
	2024	12,703	(1,055,416)	1,804,532	749,116
	2025	299,396	4,002,903		4,002,903
	TOTAL SURPLUS (DEFICITS)	391,484	6,173,713	11,973,455	18,147,168
	TOTAL CASH				41,497,475

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF October 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	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	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS	0	(1,427)	835,426	833,999
FUND YEAR 2012				
Paid Claims	3,792	36,252	1,785,983	1,822,235
Case Reserves	(3,792)	(36,252)	112,437	76,185
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	3,289	(11,571)	(8,282)
TOTAL FY 2012 CLAIMS	0	3,289	1,890,529	1,893,818
FUND YEAR 2013				
Paid Claims	2,911	25,356	1,153,465	1,178,821
Case Reserves	(2,911)	(22,059)	434,898	412,839
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	3,893	(47,302)	(43,409)
TOTAL FY 2013 CLAIMS	0	3,893	1,558,401	1,562,294
FUND YEAR 2014				
Paid Claims	0	3,221	864,533	867,754
Case Reserves	10,000	8,275	82,575	90,850
IBNR	(10,000)	(11,197)	21,077	9,880
Discounted Claim Value	0	704	(11,153)	(10,449)
TOTAL FY 2014 CLAIMS	0	1,003	957,032	958,035
FUND YEAR 2015				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	0	5,726	597,900	603,626
IBNR	0	(13,211)	49,975	36,764
Discounted Claim Value	0	2,610	(73,534)	(70,924)
TOTAL FY 2015 CLAIMS	0	(3,101)	3,048,044	3,044,943
FUND YEAR 2016				
Paid Claims	3,484	39,722	1,392,569	1,432,291
Case Reserves	(5,984)	(186,138)	1,125,747	939,609
IBNR	2,500	(13,948)	39,497	25,549
Discounted Claim Value	0	18,487	(109,929)	(91,442)
TOTAL FY 2016 CLAIMS	0	(141,876)	2,447,884	2,306,008
FUND YEAR 2017				
Paid Claims	0	1,744	1,585,263	1,587,007
Case Reserves	0	(259,572)	605,912	346,340
IBNR	0	(16,343)	43,208	26,865
Discounted Claim Value	0	13,663	(54,120)	(40,457)
TOTAL FY 2017 CLAIMS	0	(260,509)	2,180,263	1,919,754
FUND YEAR 2018				
Paid Claims	0	4,600	1,620,907	1,625,507
Case Reserves	0	(54,705)	440,557	385,852
IBNR	0	(49,420)	227,389	177,969
Discounted Claim Value	0	10,735	(63,964)	(53,229)
TOTAL FY 2018 CLAIMS	0	(88,789)	2,224,889	2,136,100

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
	Paid Claims	95,100	315,120	1,373,046	1,688,166
	Case Reserves	(95,100)	(321,518)	1,250,583	929,065
	IBNR	0	(50,677)	196,568	145,891
	Discounted Claim Value	0	4,183	(120,133)	(115,950)
	TOTAL FY 2019 CLAIMS	0	(52,893)	2,700,064	2,647,171
FUND YEAR 2020					
	Paid Claims	298,966	2,574,419	(181,777)	2,392,642
	Case Reserves	280,887	(3,720,312)	4,808,620	1,088,308
	IBNR	(368,033)	(947,772)	1,461,677	513,905
	Discounted Claim Value	0	630,857	(836,712)	(205,855)
	Excess Recoveries	(211,819)	288,470	(1,147,062)	(858,592)
	TOTAL FY 2020 CLAIMS	0	(1,174,337)	4,104,746	2,930,409
FUND YEAR 2021					
	Paid Claims	6,121	56,199	3,333,352	3,389,551
	Case Reserves	(210,320)	(260,400)	2,146,382	1,885,982
	IBNR	204,199	150,592	1,107,209	1,257,801
	Discounted Claim Value	0	18,050	(425,157)	(407,107)
	TOTAL FY 2021 CLAIMS	0	(35,558)	6,161,786	6,126,228
FUND YEAR 2022					
	Paid Claims	106	751,977	1,517,476	2,269,453
	Case Reserves	(5,106)	722,509	993,800	1,716,309
	IBNR	5,000	(1,118,064)	2,943,881	1,825,817
	Discounted Claim Value	0	87,644	(478,087)	(390,443)
	TOTAL FY 2022 CLAIMS	0	444,065	4,977,070	5,421,135
FUND YEAR 2023					
	Paid Claims	31,050	106,471	5,267,964	5,374,435
	Case Reserves	572	(560,876)	1,324,351	763,475
	IBNR	(31,623)	(865,903)	5,533,584	4,667,681
	Discounted Claim Value	0	162,351	(906,005)	(743,654)
	TOTAL FY 2023 CLAIMS	0	(1,157,957)	11,219,894	10,061,937
FUND YEAR 2024					
	Paid Claims	72,378	1,815,943	577,421	2,393,364
	Case Reserves	688,122	672,283	1,839,730	2,512,013
	IBNR	(760,500)	(1,455,269)	5,539,202	4,083,933
	Discounted Claim Value	0	101,312	(1,147,621)	(1,046,309)
	TOTAL FY 2024 CLAIMS	0	1,134,270	6,808,732	7,943,002
FUND YEAR 2025					
	Paid Claims	29,734	324,152		324,152
	Case Reserves	(199,255)	168,261		168,261
	IBNR	910,600	5,525,790		5,525,790
	Discounted Claim Value	(120,319)	(963,106)		(963,106)
	TOTAL FY 2025 CLAIMS	620,760	5,055,097	0	5,055,097
COMBINED TOTAL CLAIMS		620,760	3,725,168	51,286,600	55,011,768

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 \$785,740 due from the reinsurer for COVID-19 WC claims.

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 15-26

January 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>
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-12-2025	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-12-2025	8,250.00
		12,500.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES FOR PD- INV 631-12-2025	10,039.80
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-12-2025	20,079.61
		30,119.41
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	2.96
		2.96
DAVID MCPEAK	REIMBURSE POSTAGE 12/25	168.80
		168.80
SPARK CREATIVE GROUP LLC	WEB HOST/DOMAIN MGMT THROUGH 05/25	425.00
SPARK CREATIVE GROUP LLC	UPDATE SITE 8/25 & 11/25	250.00
		675.00
GANNETT NEW YORK-NJ LOCALIQ	A# 1122466 INV 7480683 11946552 12/29/25	31.98
		31.98
	Total Payments FY 2025	43,498.15

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	EX LIAB. OLD REPUBLIC INS PD 01/26	1,204,825.00
CONNER STRONG & BUCKELEW	EX. LIAB. - KINSALE INS. CO. PD- 1/26	472,018.00
CONNER STRONG & BUCKELEW	LAW ENF & GEN LIAB LEXINGTON INS 1/26	743,794.00
CONNER STRONG & BUCKELEW	XS LAW LIAB & AUTO-PD GEMINI 01/26	670,510.00
		3,091,147.00
CONNER STRONG & BUCKELEW	EX. AUTO LIAB PRINCETON EX & SURP 1/25	386,527.97
CONNER STRONG & BUCKELEW	AUTO LIAB. GENERAL STAR INS PD 01/26	697,000.00
		1,083,527.97
CONNER STRONG & BUCKELEW	WC - SAFETY NAT. CAS. CORP. PD 1/26	387,313.00
		387,313.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-01-2026	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-01-2026	8,250.00
		12,500.00

CIPRIANI & WERNER PC	SUBROGATION- HOLTEC FOR 11/25	1,190.00 1,190.00
JAMS INC	LEGAL SERVICES - SUBROGATION 8/19/24	2,342.00 2,342.00
BROWN & CONNERY, LLP BROWN & CONNERY, LLP BROWN & CONNERY, LLP	LEGAL- L. COMBS INV 378248 FOR 11/25 LEGAL- L. COMBS INV 376193 FOR 10/25 LEGAL- M. PALCKO INV 378247 FOR 11/25	1,184.00 348.00 7,270.00 8,802.00
CASIANO TRANSCRIPTION	LEGAL SERVICES - CALIO 12/1/25	618.84 618.84
CLAIMS RESOLUTION CORPORATION, INC CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES FOR PD- INV 631-01-2026 ADMIN FEES WC- INV 631-01-2026	12,159.44 24,318.89 36,478.33
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/26	18,843.42 18,843.42
DAVID MCPEAK	TREASURER FEE 01/26	3,157.09 3,157.09
SG RISK, LLC SG RISK, LLC	ACTUARY-CCIC-PD INV 16010 FOR 01/26 ACTUARY-CCIC INV 16010 FOR 01/26	487.08 281.67 768.75
SPARK CREATIVE GROUP LLC	WEB HOST/DOMAIN MGMT THROUGH 5/26	425.00 425.00
	Total Payments FY 2026	4,647,113.40
	TOTAL PAYMENTS ALL FUND YEARS	4,690,611.55

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	November						
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	\$51,789,808.81	50,771,568.49	245,504.25	379,511.85	139,980.21	219,623.30	33,620.71
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-
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	\$128,107.64	\$126,065.65	\$529.13	\$568.17	\$319.83	\$549.88	\$74.98
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	\$128,107.64	\$126,065.65	\$529.13	\$568.17	\$319.83	\$549.88	\$74.98
9 Deposits - Purchases	\$350,634.48	\$1,366.50	\$170,677.84	\$6,816.34	\$114,683.90	\$57,089.90	\$0.00
10 (Withdrawals - Sales)	-\$835,622.04	-\$456,993.89	-\$211,247.20	-\$7,891.35	-\$129,476.59	-\$30,013.01	\$0.00
Ending 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
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$536,166.91	\$768.75	\$216,947.39	\$41,178.41	\$130,100.96	\$147,171.40	\$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	\$51,967,840.32	\$50,442,775.50	\$422,411.41	\$420,183.42	\$254,352.83	\$394,421.47	\$33,695.69

Current Fund Year: 2025									
Month Ending: November									
	Property	Liability	Auto	Worker's Comp	CCPD	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	2,689,298.38	14,266,100.47	(672,616.56)	32,631,255.69	42,027.74	(434,346.79)	20,460.50	3,247,629.42	51,789,808.85
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	46.00	0.00	1,320.50	0.00	0.00	0.00	0.00	1,366.50
Invest Pymnts	10,513.76	28,842.74	11,318.41	69,673.81	36.69	95.48	4,871.76	2,754.98	128,107.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	10,513.76	28,842.74	11,318.41	69,673.81	36.69	95.48	4,871.76	2,754.98	128,107.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,513.76	28,888.74	11,318.41	70,994.31	36.69	95.48	4,871.76	2,754.98	129,474.13
EXPENSES									
Claims Transfers	11,359.87	9,829.92	13,368.51	330,957.60	0.00	0.00	0.00	0.00	365,515.90
Expenses	0.00	0.00	0.00	12,500.00	0.00	3,430.00	91,795.91	0.00	107,725.91
Other *	0.00	3,346.06	0.00	9,766.19	0.00	0.00	0.00	0.00	13,112.25
TOTAL	11,359.87	13,175.98	13,368.51	353,223.79	0.00	3,430.00	91,795.91	0.00	486,354.06
END 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



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



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

2024

Month	Provider Billed Amount	Usual Customary Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	\$322,260.00	\$296,758.00	\$140,424.00	\$181,836.00	56.42%	\$12,500.00	\$169,336.00	97.00%
February	\$285,699.00	\$212,243.00	\$105,539.00	\$180,160.00	63.00%	\$12,500.00	\$167,660.00	97.00%
March	\$240,623.00	\$189,612.00	\$75,503.00	\$165,120.00	69.00%	\$12,500.00	\$152,620.00	95.00%
April	\$193,505.00	\$168,273.00	\$87,788.00	\$105,717.00	55.00%	\$12,500.00	\$93,217.00	96.00%
May	\$394,384.00	\$347,428.00	\$152,706.00	\$241,678.00	61.30%	\$12,500.00	\$229,178.00	98.00%
June	\$217,466.00	\$189,764.00	\$91,565.00	\$125,901.00	58.00%	\$12,500.00	\$113,401.00	98.30%
July	\$230,014.00	\$223,883.00	\$108,715.00	\$121,299.00	53.00%	\$12,500.00	\$108,799.00	97.00%
August	\$309,256.00	\$242,461.00	\$111,061.00	\$198,195.00	65.00%	\$12,500.00	\$185,695.00	98.20%
September	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$12,500.00	\$0.00	0.00%
October	\$402,597.64	\$343,170.68	\$136,229.12	\$266,368.52	66.00%	\$12,500.00	\$253,868.52	97.00%
November	\$217,362.15	\$190,788.80	\$97,889.42	\$119,472.73	55.00%	\$12,500.00	\$106,972.73	98.00%
December	\$237,208.74	\$208,699.78	\$108,784.26	\$128,424.48	55.00%	\$12,500.00	\$103,424.28	98.00%
Total	\$3,050,375.53	\$2,613,081.26	\$1,216,203.80	\$1,834,171.73	60.00%	\$150,000.00	\$1,684,171.53	97.00%

SAFETY DIRECTOR REPORT

CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 16, 2026
DATE OF MEETING: January 22, 2026

CCIC SERVICE TEAM

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

DECEMBER 2025 – JANUARY 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 11:** Attended the CCIC meeting.
- **December 17:** Attended the CCIC Safety Committee meeting.
- **December 30:** Conducted a loss control visit at the County Prosecutor’s Office.
- **January 4:** Attended the CCIC Claims Committee meeting.
- **January 5:** Attended a Safety Committee meeting at the County Health Department.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 21:** Plan to attend the CCIC Safety Committee meeting.
- **January 22:** Plan to attend the CCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- CDL- Maintaining Entry Level Driver Training (ELDT) - Training Provider Status
- Crane Inspections - Best Practices
- CDL Drivers Annual Record Checks, Program Review - Best Practices
- NJCE LIVE: Training Announcement - Active Shooter and Hostile Events

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2026 (schedule to be released).

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(January through March 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 are on the njce.org/safety/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.

January through March 2026 Safety Training Schedule
Click on the “Class Topic” to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
1/20/26	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
1/21/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 – 12:00 pm
1/21/26	Bloodborne Pathogens	1:00 – 2:00 pm
1/21/26	Law Enforcement: Violence Prevention & Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/23/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
1/23/26	Excavation, Trenching & Shoring Awareness	11:00 - 12:30 pm
1/23/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/26/26	Confined Space Entry	8:30 - 11:30 am
1/26/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/27/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	9:00 - 11:00 am
1/27/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
1/27/26	Work Zone: Flagger	2:30 - 3:30 pm
1/28/26	Personal Protective Equipment	8:30 - 10:30 am
1/28/26	Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
1/28/26	Fire Safety	11:00 - 12:00 pm
1/28/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/26	Sanitation & Recycling Safety	7:30 - 9:30 am
1/29/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
1/29/26	Bloodborne Pathogens	1:00 - 2:00 pm
1/30/26	Dealing with Difficult People & De-Escalation	1:00 - 2:30 pm
1/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	2:30 - 5:30 pm
2/2/26	Snow Removal Safety	8:30 - 10:30 am

2/2/26	Shop & Tool Safety	11:00 - 12:00 pm
2/2/26	Hearing Conservation	2:30 - 3:30 pm
2/3/26	Fall Protection Awareness	8:30 - 10:30 am
2/3/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/4/26	Bloodborne Pathogens	7:30 - 8:30 am
2/4/26	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
2/4/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/5/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
2/5/26	Fire Safety	11:00 - 12:00 pm
2/5/26	Fire Extinguisher Safety	1:00 - 2:00 pm
2/6/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
2/6/26	Work Zone: Flagger	10:30 - 11:30 am
2/6/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
2/9/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/10/26	Confined Space Entry	7:30 - 10:30 am
2/10/26	Ethical Decision Making	9:00 - 11:30 am
2/10/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/11/26	Driving Safety Awareness	8:30 - 10:00 am
2/11/26	Chipper Safety	10:30 - 11:30 am
2/11/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
2/11/26	Hearing Conservation	1:00 - 2:00 pm
2/12/26	Personal Protective Equipment	8:30 - 10:30 am
2/12/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
2/12/26	Bloodborne Pathogens	11:00 - 12:00 pm
2/18/26	Heavy Equipment Safety	8:00 - 10:00 am
2/18/26	Fire Extinguisher Safety	10:30 - 11:30 am
2/18/26	Chainsaw Safety	1:00 - 2:00 pm
2/18/26	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
2/19/26	Fire Safety	8:30 - 9:30 am
2/19/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
2/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
2/19/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
2/20/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
2/20/26	Bloodborne Pathogens	1:00 - 2:00 pm
2/23/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
2/23/26	Playground Safety Inspections	10:00 - 12:00 pm
2/23/26	Public Employers: What You Need to Know (Zoom Meeting)**	9:00 - 10:30 am
2/24/26	Snow Removal Safety	8:30 - 10:30 am
2/24/26	Work Zone: Flagger	11:00 - 12:00 pm
2/24/26	Personal Protective Equipment	1:00 - 3:00 pm
2/25/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
2/25/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/26/26	Confined Space Entry	8:30 - 11:30 am
2/26/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
2/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
2/27/26	Asbestos Awareness	10:00 - 12:00 pm
3/2/26	Personal Protective Equipment	8:30 - 10:30 am
3/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am

3/2/26	Bloodborne Pathogens	11:00 - 12:00 pm
3/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
3/3/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
3/3/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
3/4/26	Hearing Conservation	8:30 - 9:30 am
3/4/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
3/4/26	Fire Safety	1:00 - 2:00 pm
3/5/26	Mower Safety	8:30 - 9:30 am
3/5/26	Chainsaw Safety	10:00 - 11:00 am
3/6/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/6/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/6/26	Protecting Children from Abuse In New Jersey Local Government Programs	11:30 - 1:00 pm
3/6/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/9/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
3/9/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
3/10/26	Work Zone: Flagger	7:30 - 8:30 am
3/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
3/11/26	Confined Space Entry	8:30 - 11:30 am
3/11/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
3/12/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
3/12/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/13/26	Fire Safety	8:00 - 9:00 am
3/13/26	Fire Extinguisher Safety	9:30 - 10:30 am
3/13/26	Work Zone: Flagger	11:00 - 12:00 pm
3/16/26	The Power of Collaboration Parts (Camden)*	9:00 - 12:00 pm
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	9:00 - 11:00 am

	(Atlantic)*	
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

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

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

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code and complete the form with your group's information. ***(Please Submit within 24 Hours)***



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

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: January 6, 2026
Subject: New Jersey Counties Excess Joint Insurance Fund Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through Safety National, Munich Re, Old Republic and Metis. Member Counties and entities may receive reimbursement for the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements. All approved purchases must be made in the 2026 fund year.

Program Overview:

- The Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$130,500.00

Carrier	Risk Management Funds
Safety National	\$100,000.00
Munich Re	\$17,000.00
Old Republic	\$6,000.00
Metis	\$7,500.00

\$130,500 is a \$40,500 or 45% increase versus last year.

- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify

Public Entity Liability – Risk Control Projects



Safety National® maintains a nationwide network of independent consultants and vendors that work with organizations to improve risk control and safety management efforts. Examples of projects we have and are willing to fund are listed below.



Active Assailant Training	Law Enforcement Liability Training
Active Bystandership for Law Enforcement (addresses LE culture)	Law Enforcement Pre and Post Use of Force Training
Body Camera and Drone Reimbursement	Law Enforcement Supervision Course
Cell Phone Signal Control While Driving	Less-Than-Lethal Training and Equipment
Contract Review Software	Liability Incident Reporting Technology
Custom Liability Risks Video Production	Liability Professional Development
Dangerous Condition / Design Immunity	Liability related risk reduction speakers
De-escalation Training (Student Non-Violent Crisis Intervention)	Live Defensive Driving Training
Defensive Driver Train-The-Trainer	MVR Monitoring
Defensive Tactics to Escape, Mitigate and Survive Violent Attacks	Parking Garage Hazard Assessment
DOT Drug and Alcohol Supervisor Training	Police Pursuit Training
Dual-Vision Vehicle Cameras	School Safety Compliance and Incident Prevention/Preparedness Software
Employee Handbook Peer Review	Sexual Abuse and Molestation Prevention
EVOC Training	Slip Fall Assessments
FMLA, WC and ADA Interplay Training and Consulting	Slip Meter Testing
Jail Risk Assessment	Taser Certification Training
K-9 Maintenance Training	Telematics
Land Use Liability Training	Traffic Control - Portable Speed Bump System
Law Enforcement Analytics	Traffic Control / Flagger Training
Law Enforcement and Jail Operations Policy Evaluation	Vehicle Pursuit Technology
Law Enforcement Liability Consultation	Workplace Violence Training Onsite

Your assigned Risk Control Professional will work with you to match specific needs and requests to the appropriate project and consultant, to provide a high-level direction of the project from start to completion.

Contact Safety National's Risk Services Department at 888-995-5300 or Risk-Services@safetynational.com

RESOLUTION NO. 16-26

**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: 4293, 9455, 3527, 9637, 3314, 3421, 9468, 3510, 3525, 3528, 3542, 3547 & 3560

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: January 22, 2026

CHAIRMAN

ATTEST:

VICE-CHAIRMAN

APPENDIX I

Minutes

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 11, 2025
ZOOM VIRTUAL MEETING
10:30 A.M.**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Claims Resolution Corporation Linda Tinsley-Page Denise Dorsey Lauren Joseph Paulette Kelly Colleen Mortellite
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	Vanguard Claims Administration Sarah Mentzer
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	PERMA Kerin Drumheiser Shai McLeod
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO PRESENT:

Cathy Dodd, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 23, 2025

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 23, 2025

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on November 19 and this month’s meeting is scheduled for December 17, 2025 where they plan on addressing the Leadership Academy and giving an update on training opportunities that are available. Mr. Prince stated they would also focus on an entry-level driver training update as they are seeing more audits on the CDL program. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser advised the Claims Committee met on December 2, 2025 to review the PARS and SARS that would be presented again today during closed session.

Ms. Drumheiser referred to a copy of the Mandatory Year-End Claims Reporting Memorandum which was included in the agenda. Ms. Drumheiser reminded everyone to make sure they report any claims for the ancillary line of coverage prior to year end. This concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was well. Executive Director said the primary focus for this meeting was introducing the 2026 Property and Casualty Budget.

2026 PROPERTY & CASUALTY BUDGET INTRODUCTION: Included in the agenda for review and discussion was the 2026 proposed Property & Casualty Budget in the amount of \$22,805,874. Proposed Assessments were included in the agenda.

Executive Director stated that the loss funds were a modest increase at 3.38% and noted the NJCE had a great renewal and issued a \$500,000 dividend which offset the Fund’s budget leading to a 1.94% increase for the NJCE. Executive Director reported the total premiums for CCPD for excess coverages were at 4.11% with a larger increase in auto liability. Contractual increases were mostly at 2% except for ancillary coverages at 3.4% which was driven by medical malpractice.

Executive Director referred to the assessments by members and noted the total increase is 3.7% for some of the members. The assessment payments will be due on 3/15/26, 5/15/26 and 9/15/26. The Fund Office will advertise the proposed 2026 Budget in the Commission’s official newspaper.

MOTION TO INTRODUCE THE 2026 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$22,805,874 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 10:30 A.M.

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Included in the agenda were copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. Executive Director reported there were 3 certificates of insurance issued during the month of October and 1 certificate of insurance during November, all of which looked routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on October 23, 2025 and November 21, 2025. Summary reports of the meeting were included in the agenda. The NJCE introduced a proposed budget and a copy of the budget and ancillary budget was included in the agenda. Executive Director noted a public hearing was scheduled for January 6, 2026 at 10:30 AM. The 2026 assessments were still under development, and the Sub-Committee will review at their next meeting.

CCIC FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2025, the Commission had a slight decrease in surplus this month in the amount of \$22,396 but overall, a surplus of \$32,883,035. Executive Director referred to line 11 of the report, indicating “Investment in Joint Venture” was the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$4,019,463. Executive Director noted the total cash amount was \$42,513,801.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported on the Financial Fast Track for the month of August, included in the agenda. Executive Director noted as of August 31, 2025, the Fund had a surplus of \$16,420,362 with an increase of \$292,854 in August. Executive Director referred to line 7 of the report, stating the “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. Executive Director noted the cash amount was \$45,102,344.

2025 NJCE BEST PRACTICES WORKSHOP: Executive Director reported the NJCE Best Practices Workshop was held virtually on October 30, 2025. John Geaney, Esq. of Capehart Scatchard was the keynote speaker. The session was recorded and will be posted to the NJCE website along with a copy of the presentation. Ms. Drumheiser thanked all the Planning Committee members, speakers, panelists, and participants for their contributions to a successful event. She noted the workshop had over 100 attendees.

MEETING DATES FOR 2026: Executive Director reported the proposed meeting dates for 2026: January 22, February TBD, March 26, April 23, May 28, June 25, July 23, September 24, October 22 and December 10. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 22, 2026. The time of the meetings will be 10:30 A.M. Executive Director reported the NJCE is planning to meet in person at Forsgate in February and the Fund's February meeting will be scheduled revolving around that decision.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to a copy of Resolution 62-25, the November Bills List, and Resolution 63-25, the December Bills List, which were 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 62-25, NOVEMBER BILLS LIST

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

MOTION TO APPROVE RESOLUTION 63-25, DECEMBER BILLS LIST

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

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

CLAIMS SERVICE - CRC: Ms. Kelly reported the Medical Savings Report for the month of November was included in the agenda and advised they received 167 bills, and the billed amount was \$308,971. Ms. Kelly advised the paid amount was \$109,100 with gross savings of \$177,078. Ms. Kelly said the percentage of savings was 62% and the network utilization was 96%. Ms. Kelly concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for October through December. Mr. Prince noted information regarding the Leadership Academy was included in the report and open enrollment began December 1st and continues until December 22nd, with a January 1, 2026 start date. Mr. Prince reported that anyone who desires to participate has two years to complete the required and elective curriculum. Mr. Prince encouraged individuals to take advantage of this program, and more information can be found on the NJCE.org website.

Mr. Prince provided an update on the safety grant, stating the vouchers will be sent shortly, for reimbursement to the counties who have applied, and noted the county clerk's office receive funding for this year as well as the CCMUA.

Mr. Prince said that concluded his report unless there were any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Angilella read Resolution 64-25, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 64-25 FOR CLOSED SESSION

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

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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

November PARS/SARS:

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	-	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
3183	\$ 324,787.86	PAR		8740	\$ 250,000.00	PAR
3183	\$ 47,136.48	SAR		8379	\$ 147,805.85	PAR
4586	\$ 25,185.05	PAR		9662	\$ 50,000.00	PAR
4586	\$ 10,853.12	SAR		9663	\$ 225,000.00	PAR
4292	\$ 25,000.00	SAR		9665	\$ 9,120.00	PAR
436	\$ 7,500.00	SAR		9667	\$ 49,651.03	PAR
3476	\$ 66,408.00	PAR		9668	\$ 197,965.30	PAR
9672	\$ 30,700.00	PAR		3244	\$ 11,084.00	PAR
9560	\$ 89,634.00	PAR		3471	\$ 12,446.71	PAR
9581	\$ 141,724.00	PAR		3489	\$ 28,239.50	PAR

December PARS/SARS:

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	-	<u>Claim #</u>	<u>AMOUNT</u>	<u>PAR/SAR</u>
1407	\$ 15,162.75	SAR		4603	\$ 33,750.20	PAR
4586	\$ 10,853.12	SAR		3418	\$ 41,004.00	PAR
1368	\$ 37,521.77	PAR		3503	\$ 9,161.87	PAR
1368	\$ 27,021.77	SAR		3512	\$ 12,393.00	PAR
4582	\$ 127,649.00	PAR		NJC00050	\$ 26,004.00	Subr
4582	\$ 67,606.20	SAR				

MOTION TO APPROVE THE PARS/SARS AS NOTED

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

Chairman Angilella said the next meeting was scheduled for January 22, 2026 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:30 a.m.

Minutes prepared by: Elisabeth Chipman