CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 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 *October 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

(4) Placing notice on the Camden County Insurance Commission Website

(5) Placing notice of the location of CCIC Public Notices on the Statewide Legal Notices Section of the NJ Department of State Website

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: October 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:** September 24, 2026 Open Minutes.....**Appendix I**
  September 24, 2026 Closed Minutes ..... **sent via e-mail**

- ❑ **CORRESPONDENCE – NONE**

- ❑ **COMMITTEE REPORTS**
  - ❑ **Safety Committee:** .....**Verbal**
  - ❑ **Claims Committee:** .....**Verbal**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  Executive Director's Report.....**Pages 2-14**

- ❑ **TREASURER – David McPeak**
  Resolution **52-26** October Bills List ..... **Pages 15-16**
  Treasurer Reports ..... **Pages 17-18**

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

- ❑ **MEDICAL SAVINGS – (CRC)**
  Medical Savings Report – 2026 .....**Page 19**
  Medical Savings Report - 2025.....**Page 20**

- ❑ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  Monthly Report..... **Pages 21-30**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
- ❑ **CLOSED SESSION- PARS/SARS**
  Resolution 53-26 Closed Session.....**Page 31**
  Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- ❑ **NEXT SCHEDULED MEETING: December 10, 2026, 10:30 A.M.**
- ❑ **MEETING ADJOURNMENT**

CAMDEN COUNTY INSURANCE COMMISSION

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

Date: October 22, 2026

Memo to: Commissioners of the Camden County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- **Certificate of Insurance Issuance Report (Pages 4-5) –** Included in the agenda on pages 4-5 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were 7 certificates of insurance issued during the month of September.

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

- **Employee Dishonesty Coverage –** The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/01/26. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is $1,480. The limit per loss is $1,000,000 with a $10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

  - **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of $1,480**

- **New Jersey Counties Excess Joint Insurance Fund (Pages 6-9) -** The NJCE met on Friday, September 18, 2026. Executive Director provided a verbal report at the last meeting. Included in the agenda on pages 6-9 is a written summary of the meeting. The NJCE is scheduled to meet again on Friday, October 23, 2026 at 1:30 p.m. via Zoom.

- **CCIC Financial Fast Track (Pages 10-12) –** Included in the agenda on pages 10-12 is a copy of the Financial Fast Track Report as of **August 31, 2026.** The report indicates the Commission has a surplus of **$34,320,726.** Line 11 of the report, "Investment in Joint Venture" is the Camden County Insurance Commission's surplus of share of the equity in the NJCE. CCIC's current equity in the NJCE is **$4,560,839.** The total cash amount is **$50,168,405.**

- **NJCE Property and Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda on pages 13-14 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2026** the NJCE has a surplus of **$18,201,807.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$7,207,551**. The cash amount is **$35,141,033**.

- **2027 CCIC Budget** - We will introduce the 2027 CCIC Budget at the December 10, 2026 meeting and schedule a Public Hearing and adoption in January.

- **2027 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances –** The 2027 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2027 renewal.

- **2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference -** The 111th annual conference is scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. Please join us at the Annual Reception held at the Legacy Lounge at Bally's Atlantic City at 6:00 p.m. on Wednesday, November 18. We look forward to seeing everyone there. No RSVP is required.

- **November Meeting –** The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 10, 2026 at 10:30 a.m.

Camden County Insurance Commission

From 9/1/2026 To 10/1/2026 **Certificate of Insurance Monthly Report**

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Camden County Municipal Utilities	401 East State Street Trenton, NJ 08608	Camden County MUA has a $800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Grants The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/2/2026 #6662842	GL AU EX WC OTH
H - Township of Winslow I - Camden County Municipal Utilities	125 South Route 73 Braddock, NJ 08037	Camden County MUA has a $800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation 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 exhibiting/participating at Township events.	9/2/2026 #6662844	GL AU EX WC OTH
H - Township of Cherry Hill I - Camden County Municipal Utilities	820 Mercer Street PO Box 5002 Cherry Hill, NJ 08002	Camden County MUA has a $800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation Cherry Hill Township, all of its affiliates, employees, agents, representatives and successors are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to exhibiting/participating at Township events.	9/8/2026 #6667064	GL AU EX WC OTH
H - Township of Voorhees I - Camden County Municipal Utilities	2400 Voorhees Town Center Voorhees, NJ 08043	Camden County MUA has a $800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation 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 exhibiting/participating at Township events.	9/8/2026 #6667065	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000 RE: Leased/Rented Trailers & Containers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value $11,500.00 Unit #017330 2004 Markline office trailer VIN #E40122113 List price: $8,650 Unit #019270 2005 Markline office trailer VIN #E50724000 List price: $9,000 Unit #032482 2016 Markline office trailer VIN #PA-030095	9/17/2026 #6672335	GL AU EX WC OTH

Camden County Insurance Commission

From 9/1/2026 To 10/1/2026 **Certificate of Insurance Monthly Report**

H - Gloucester Premium Outlets, LLC I - County of Camden	100 Premium Outlets Drive Blackwood, NJ 08012	RE: Event Participation Owners, Managing Agent, Simon Property Group Inc., Simon Property Group LP, Gloucester Premium Outlets LLC, and their respective officers, directors, shareholders, members, partners, parents, subsidiaries, and any other affiliated or related entities, managers, agents, servants, employees, and independent contractors or these persons or entities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to event participation during the current calendar year.	9/17/2026 #6672337	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000 RE: Leased/Rented Trailers & Containers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value $11,500.00 Unit #017330 2004 Markline office trailer VIN #E40122113 List price: $8,650 Unit #019270 2005 Markline office trailer VIN #E50724000 List price: $9,000 Unit #032482 2016 Markline office trailer VIN #PA-030095	9/17/2026 #6672338	GL AU EX WC OTH
Total # of Holders: 7				

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: September 18, 2026

Memo To: Camden County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). At this point in the meeting, closed session was not needed for additional claim review, and the Board accepted the committee's recommendation to approve the claims.

All claims are reviewed and discussed at the Claims Review Committee meetings and only property claims of $500,000 and more are discussed during closed sessions of the NJCE JIF meetings. Fund Attorney and the Fund Office recommended expansion of the review during closed session to include General Liability and Workers' Compensation claims of $500,000 or more. This change will allow all large authority requests and/or final settlements to be reviewed by the board. The Board of Fund Commissioners accepted the recommendation; the Claims Review Committee Charter and Plan of Risk Management will be updated to memorialize this action at the October 23, 2026 JIF meeting.

NJCE Settlement Procedures: Submitted for information was the current claims settlement procedures on claims with settlements that exceed the Primary and NJCE limits with excess contribution/reimbursement. The procedures have been updated to reflect notification at the Commission level; the Board of Fund Commissioners accepted the revisions of the claim settlement procedures.

Excess Pollution Liability Quote: On July 30th Underwriting Manager presented a revised excess pollution liability quote for 17 member locations with 15-month policy term, which reflected a $15m limit and $5m retention to include Odor/Atmospheric Migration at a minimum premium of $448,856.25. As of this meeting, four member entities have indicated interest in purchasing this coverage. Since the quotes are subject to a minimum premium, the Underwriting Manager will re-market this coverage as part of the 2027 pollution liability renewal to improve pricing, coverage, terms and conditions. The Board of Fund Commissioners agreed with this recommendation.

Professional Services:

Claims Resolution Corporation (CRC): The Fund's contract with CRC for Claims Administration of WC & Managed Care services expires on September 25, 2026. A request for proposal (RFP) was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026; three (3) responses were received in response to this RFP. On August 24, 2026, Fund Attorney, QPA, Treasurer and Executive Director staff met to conduct a preliminary review of the responses. It was determined that the scope and fees section of the RFP did not clarify pricing and as such, the NJCE is unable to determine the exact costs by the respondents.

Recommendation is to revise the RFP sections, reissue the RFP following this meeting and award a contract for services with a January 1, 2027 effective date. In addition, CRC was contacted to consider extending the current agreement, at the same terms and conditions, to the end of December, pending re-procurement of services, and agreed to do so. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution extending the current agreement with CRC to provide claims administration services with the same terms and conditions until December 31, 2026.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expired June 2026. The NJCE Cyber Liability carriers view the Fund's collaboration with the Chertoff Group and services provided as extremely beneficial. Underwriting Manager worked with the Chertoff Group to review member concerns, industry updates, etc. to submit a proposal with updated projects and initiatives. A noted addition in the proposal was Operational Technology (OT) Framework, which are the points of a network that control actual equipment often found in water utility systems. Submitted was a copy of Chertoff's proposal with updated projects at an annual fee not to exceed $40,000. The Board of Fund Commissioners moved a motion to approve these services subject to pay to play documentation.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent the Fund in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. On August 5th, the Ad Hoc Committee – Commissioners Buono, Kessler and Shea and Fund Attorney - met to draft the scope of services for consideration. The final draft was submitted to the Fund Attorney for review and contract award services are targeted for a January 1, 2027 start date.

Conflict Attorney: At the June 26th fund meeting, Fund Office and Fund Attorney recommended the procurement of a conflict attorney to opine on a potential conflict or appearance of a conflict with the plaintiff attorney firm for an active Atlantic County Utility Authority (ACUA) environmental claim.

ACUA recommended the firm Porzio Bromberg and Newman to be contingent on use of a retired judge with relevant conflict attorney experience. In addition, Conner Strong and Buckelew recommended the following firms for consideration by the Board:

- Bressler, Amery & Ross Legal Ethics and Compliance: Bressler, Amery & Ross, P.C.
- Malamut Law Dominic Rota | Malamut Law
- Einhorn Barbarito Ethics & Professional Liability Defense - Einhorn Barbarito

Recommendation is the Fund Office will contact Porzio Bromberg and Newman to consider and provide a quote for this engagement. The Board of Fund Commissioners agreed with the recommendation.

Other Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2026. The Fund Office in conjunction with Fund Attorney and QPA will start the procurement process in October.

Property Risk Engineering: In June, Underwriting Manager submitted two property risk engineering proposals from Chubb and Zurich given the Fund's uptick in property losses during the 1st quarter of 2026. The Board agreed to implement the program over a multi-year period. Initially, each member's largest location was identified in Origami by Underwriting to obtain a quote. In June, the Board also recommended each member identify three (3) of their preferred

locations for inspection. A status report of the identified locations will be submitted for the October agenda.

NJCE Committees:

Finance Sub Committee: A meeting of the Finance Sub Committee has been scheduled for October 16, 2026 at 9:30AM to discuss the 2027 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 14, 2026; submitted for information were the minutes of the meeting. The next meeting is scheduled for Monday, December 14th at 10am via Zoom.

Cyber Claims: At the June 26th meeting, the Board of Fund Commissioners agreed with the Finance Sub Committee's recommendation that the Fund Office and Underwriting Manager pursue a Master Service agreement with its Breach Counsel. The Master Service Agreement will help avoid challenges faced by members when complying with local public contract laws and/or organizing their governing body quickly enough to engage cyber legal counsel and forensic vendors. A draft agreement will be submitted for the October agenda for the Board's review and consideration.

Tracking Reports: Submitted for information was the Financial Fast Track as of June 30, 2026 reflecting a statutory surplus of $18.1 million. The reports reflects the consolidation of 2010 to 2019 Fund Years creating the Legacy and Closed Years accounts. Also submitted was the Expected Loss Ratio as of June 30, 2026.

Regulatory Compliance Checklist as of 9/16/2026: Submitted for information was a checklist that tracks contracts, compliance, and other Fund business.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are set to renew their three-year membership with the Fund as of January 1, 2027; the Fund Office has received all renewal resolutions and/or agreements from these members and a will submit the necessary filing with the state agencies.

2027 Budget & Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates.

Underwriting Data Collection: The 2027 renewal process began on July 27th with a deadline to complete by September 4th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

December 31, 2025 Audit: The 2025 Audit Report, Actuarial Certification & Statement of Actuarial Opinion was filed with the Department of Community Affairs. The Synopsis of Audit has been posted to the fund's website in the *Public Notice/State Required Postings* section.

2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 17th through November 19th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and more information will be provided at the next meeting.

2027 Best Practices Workshop Webinar: Feedback on the last session held in 2025 was positive and the Fund plans to host another workshop virtually in the fall of 2027.

Underwriting Manager Report

Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 10:00AM to cover the current state of the market and anticipated program changes.

In addition, Underwriting Manager reported a favorable meeting with Safety National, the NJCE's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the Fund's collaborative efforts in its management of claims and risk control efforts.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from June to September 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo. Report noted the NJCE Leadership Academy, a program whose goal is to enhance leadership skills, has partnered with Echelon Front to provide foundational principles of leadership; a training announcement and registration on the program will be issued to members in the coming week.

In addition, the 2026 Safety Grant program has contributions from Safety National, Munich RE, Old Republic and METIS, in the amounts of $100,000, $17,000, $6,000 and $7,500 respectively, for a total grant amount of $130,500. Safety Director and the safety grant committee will review the submissions and provide a report at the October meeting.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2026.

Executive Session: The Board of Fund Commissioners held Executive Session to review all claims of $500,000 or more. In Open Session, the Board of Fund Commissioners agreed on the strategy outlined for BCIC claim #2025354527.

Next Meeting: The next regularly scheduled meeting is October 23, 2026 at 1:30pm via Zoom.

		CAMDEN COUNTY INSURANCE COMMISSION			
		FINANCIAL FAST TRACK REPORT			
		AS OF August 31, 2026			
		ALL YEARS COMBINED			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**1,891,375**	**15,131,001**	**246,584,063**	**261,715,064**
2.	**CLAIM EXPENSES**				
	Paid Claims	336,652	3,421,712	63,559,981	66,981,694
	Case Reserves	(36,887)	1,439,279	9,849,456	11,288,736
	IBNR	615,643	1,279,250	14,350,628	15,629,879
	Excess Insurance Recoverable	0	0	(21,039)	(21,039)
	Discounted Claim Value	(59,902)	167,970	(2,022,429)	(1,854,458)
	TOTAL CLAIMS	**855,506**	**6,308,213**	**85,716,599**	**92,024,811**
3.	**EXPENSES**				
	Excess Premiums	1,100,082	8,800,653	116,916,089	125,716,742
	Administrative	82,279	662,181	11,762,386	12,424,567
	TOTAL EXPENSES	**1,182,361**	**9,462,834**	**128,678,475**	**138,141,309**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(146,491)**	**(640,046)**	**32,188,990**	**31,548,943**
5.	**INVESTMENT INCOME**	135,659	961,719	4,596,709	5,558,427
6.	**PROFIT (4 + 5)**	**(10,833)**	**321,672**	**36,785,698**	**37,107,371**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	212,516	212,516
8.	**DIVIDEND INCOME**	0	0	2,438,260	2,438,260
9.	**DIVIDEND EXPENSE**	0	0	(9,298,260)	(9,298,260)
10.	**SURPLUS TRANSFER**	0	0	(700,000)	(700,000)
11.	**INVESTMENT IN JOINT VENTURE**	19,520	57,200	4,503,639	4,560,839
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**8,687**	**378,872**	**33,941,853**	**34,320,726**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	1,051	118,049	(444,395)	(326,346)
	2011	(95,649)	72,065	181,650	253,716
	2012	3,846	58,795	646,420	705,216
	2013	5,645	57,319	3,064,396	3,121,715
	2014	4,874	(37,386)	4,682,855	4,645,469
	2015	7,350	183,209	5,737,361	5,920,570
	2016	7,989	117,630	4,566,096	4,683,726
	2017	7,333	(101,867)	5,833,272	5,731,405
	2018	(5,190)	(85,030)	2,653,767	2,568,737
	2019	60,620	(109,768)	2,028,346	1,918,579
	2020	10,684	422,015	4,663,706	5,085,721
	2021	638	10,444	1,272,672	1,283,115
	2022	7,974	369,920	308,590	678,510
	2023	22,081	132,617	(621,226)	(488,609)
	2024	22,465	766,898	473,356	1,240,254
	2025	27,953	(686,273)	(1,105,015)	(1,791,287)
	2026	(80,974)	(909,765)		(909,765)
TOTAL SURPLUS (DEFICITS)		**8,687**	**378,872**	**33,941,852**	**34,320,724**
TOTAL CASH					**50,168,405**

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2026				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	2,743,974	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**	**0**	**2,743,974**	**2,743,974**
FUND YEAR 2011				
Paid Claims	4,653	7,121	2,170,889	2,178,010
Case Reserves	92,625	86,985	38,291	125,276
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(515)	1	(514)
TOTAL FY 2011 CLAIMS	**97,278**	**93,591**	**2,209,181**	**2,302,772**
FUND YEAR 2012				
Paid Claims	0	25,300	1,813,835	1,839,135
Case Reserves	0	(6,785)	7,471	685
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(16)	0	(16)
TOTAL FY 2012 CLAIMS	**0**	**18,499**	**1,821,306**	**1,839,804**
FUND YEAR 2013				
Paid Claims	0	15,136	3,886,590	3,901,726
Case Reserves	(542)	(31,593)	31,593	(1)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	1	1
TOTAL FY 2013 CLAIMS	**(542)**	**(16,457)**	**3,918,183**	**3,901,726**
FUND YEAR 2014				
Paid Claims	1,601	18,087	5,397,378	5,415,465
Case Reserves	4,385	(8,110)	14,314	6,204
IBNR	(5,985)	(8,544)	9,000	456
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(360)	(0)	(360)
TOTAL FY 2014 CLAIMS	**0**	**1,073**	**5,420,692**	**5,421,766**
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	505	13,956	4,930,317	4,944,272
Case Reserves	(505)	(15,543)	193,743	178,200
IBNR	0	(2,785)	22,898	20,113
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(11,730)	0	(11,730)
TOTAL FY 2016 CLAIMS	**0**	**(16,102)**	**5,146,958**	**5,130,856**
FUND YEAR 2017				
Paid Claims	7,112	22,088	3,421,051	3,443,139
Case Reserves	(7,112)	(10,909)	140,648	129,739
IBNR	0	(13,078)	70,324	57,245
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(12,781)	(0)	(12,781)
TOTAL FY 2017 CLAIMS	**0**	**(14,680)**	**3,632,023**	**3,617,342**
FUND YEAR 2018				
Paid Claims	7,041	49,141	6,083,466	6,132,608
Case Reserves	(15,307)	(69,300)	129,296	59,996
IBNR	16,386	33,122	780	33,902
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(6,617)	0	(6,617)
TOTAL FY 2018 CLAIMS	**8,119**	**6,346**	**6,213,543**	**6,219,888**

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2026				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	5,134	156,971	6,218,074	6,375,045
Case Reserves	(7,913)	120,110	470,006	590,115
IBNR	(50,188)	(31,048)	79,279	48,231
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(40,243)	(4)	(40,247)
TOTAL FY 2019 CLAIMS	**(52,967)**	**205,790**	**6,767,354**	**6,973,145**
FUND YEAR 2020				
Paid Claims	2,090	(250,264)	3,302,677	3,052,413
Case Reserves	(72,533)	(87,746)	276,932	189,186
IBNR	70,442	31,134	209,763	240,897
Excess Insurance Recoverable	0	0	(21,039)	(21,039)
Discounted Claim Value	0	(13,725)	(8,889)	(22,614)
TOTAL FY 2020 CLAIMS	**(0)**	**(320,600)**	**3,759,444**	**3,438,844**
FUND YEAR 2021				
Paid Claims	8,323	310,571	5,545,399	5,855,970
Case Reserves	(8,608)	(38,200)	475,129	436,929
IBNR	285	(228,718)	281,207	52,489
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(25,041)	(13,667)	(38,708)
TOTAL FY 2021 CLAIMS	**(0)**	**18,611**	**6,288,069**	**6,306,680**
FUND YEAR 2022				
Paid Claims	14,663	232,652	4,297,774	4,530,426
Case Reserves	(11,767)	(156,605)	1,376,101	1,219,496
IBNR	(2,896)	(684,629)	2,031,058	1,346,429
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,935	(154,364)	(142,429)
TOTAL FY 2022 CLAIMS	**0**	**(596,647)**	**7,550,569**	**6,953,922**
FUND YEAR 2023				
Paid Claims	40,116	462,910	4,848,240	5,311,150
Case Reserves	(30,294)	(194,636)	1,222,314	1,027,678
IBNR	(9,822)	(386,513)	2,367,880	1,981,368
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	105,674	(271,534)	(165,860)
TOTAL FY 2023 CLAIMS	**0**	**(12,564)**	**8,166,900**	**8,154,336**
FUND YEAR 2024				
Paid Claims	62,125	341,594	2,971,205	3,312,800
Case Reserves	13,155	(322,112)	1,847,538	1,525,426
IBNR	(77,129)	(852,729)	3,905,466	3,052,737
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	246,268	(543,426)	(297,157)
TOTAL FY 2024 CLAIMS	**(1,850)**	**(586,978)**	**8,180,783**	**7,593,805**
FUND YEAR 2025				
Paid Claims	53,682	1,056,442	2,481,771	3,538,213
Case Reserves	(31,131)	(867,549)	3,626,081	2,758,532
IBNR	(22,552)	317,855	5,372,973	5,690,828
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	419,531	(1,030,545)	(611,014)
TOTAL FY 2025 CLAIMS	**0**	**926,279**	**10,450,280**	**11,376,559**
FUND YEAR 2026				
Paid Claims	129,607	960,006		960,006
Case Reserves	38,660	3,041,273		3,041,273
IBNR	697,102	3,105,183		3,105,183
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(59,902)	(504,411)		(504,411)
TOTAL FY 2026 CLAIMS	**805,467**	**6,602,051**	**0**	**6,602,051**
COMBINED TOTAL CLAIMS	**855,506**	**6,308,213**	**85,716,599**	**92,024,811**

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

		NEW JERSEY COUNTIES EXCESS JIF			
		FINANCIAL FAST TRACK REPORT			
		AS OF August 31, 2026			
		ALL YEARS COMBINED			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**3,668,064**	**29,344,514**	**369,829,068**	**399,173,582**
2.	**CLAIM EXPENSES**				
	Paid Claims	1,150,939	7,176,906	29,596,460	41,238,733
	Case Reserves	(553,578)	3,279,874	12,305,536	11,497,024
	IBNR	10,559	(884,014)	19,408,209	18,147,215
	Discounted Claim Value	(51,631)	(188,839)	(4,230,960)	(4,419,800)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	**556,289**	**9,280,226**	**56,910,426**	**66,190,653**
3.	**EXPENSES**				
	Excess Premiums	2,440,792	19,526,814	265,514,382	285,041,195
	Administrative	233,797	1,877,267	25,830,190	27,707,457
	TOTAL EXPENSES	**2,674,589**	**21,404,080**	**291,344,572**	**312,748,653**
4.	**UNDERWRITING PROFIT (1-2-3)**	**437,186**	**(1,339,793)**	**21,574,070**	**20,234,276**
5.	**INVESTMENT INCOME**	85,200	675,037	4,500,045	5,175,082
6.	**PROFIT (4+5)**	**522,386**	**(664,756)**	**26,074,115**	**25,409,358**
7.	**Dividend**	0	0	(7,207,551)	(7,207,551)
8.	**SURPLUS (6-7)**	**522,386**	**(664,756)**	**18,866,564**	**18,201,807**
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy	6,622	667,076	0	667,076
	Closed Years	17,460	(267,818)	14,115,983	13,848,165
	2020	5,076	221,106	1,131,810	1,352,916
	2021	72,386	(209,830)	(365,013)	(574,843)
	2022	4,655	(1,359,189)	928,915	(430,274)
	2023	9,074	(144,998)	(2,982,758)	(3,127,756)
	2024	9,940	248,957	385,652	634,609
	2025	16,898	346,377	5,651,976	5,998,353
	2026	380,275	(166,437)		(166,437)
TOTAL SURPLUS (DEFICITS)		**522,386**	**(664,756)**	**18,866,564**	**18,201,807**
TOTAL CASH					**35,141,033**

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF August 31, 2026 ALL YEARS COMBINED	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
LEGACY				
Paid Claims	153,139	438,272	0	438,272
Case Reserves	7,698	(588,811)	0	(588,811)
IBNR	(160,837)	(85,556)	0	(85,556)
Discounted Claim Value	0	(401,963)	0	(401,963)
Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS	**0**	**(638,058)**	**0**	**(638,058)**
CLOSED YEARS				
Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS	**0**	**444,143**	**17,766,574**	**18,210,717**
FUND YEAR 2020				
Paid Claims	(92,118)	104,857	2,059,147	2,164,004
Case Reserves	89,309	8,553	952,692	961,245
IBNR	2,809	(234,948)	604,550	369,602
Discounted Claim Value	0	46,988	(193,474)	(146,485)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**0**	**(178,249)**	**3,254,096**	**3,075,847**
FUND YEAR 2021				
Paid Claims	8,732	268,827	3,403,434	3,672,262
Case Reserves	(72,868)	1,004,200	1,880,569	2,884,769
IBNR	0	(1,035,311)	1,035,311	0
Discounted Claim Value	0	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS	**(64,136)**	**263,331**	**5,943,537**	**6,206,868**
FUND YEAR 2022				
Paid Claims	(201,117)	2,197,948	2,273,066	4,471,014
Case Reserves	164,451	(433,954)	1,716,601	1,282,647
IBNR	36,666	(475,632)	1,784,444	1,308,812
Discounted Claim Value	0	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS	**0**	**1,402,661**	**5,394,248**	**6,796,909**
FUND YEAR 2023				
Paid Claims	308,149	530,445	5,375,202	5,905,647
Case Reserves	(93,972)	2,193,038	694,406	2,887,444
IBNR	(214,177)	(2,578,437)	4,501,726	1,923,290
Discounted Claim Value	0	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS	**0**	**216,822**	**9,876,877**	**10,093,699**
FUND YEAR 2024				
Paid Claims	763,066	923,521	2,203,383	3,126,904
Case Reserves	(367,020)	(421,054)	2,414,779	1,993,725
IBNR	(396,046)	(812,029)	4,710,250	3,898,221
Discounted Claim Value	0	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS	**0**	**(171,228)**	**8,345,877**	**8,174,650**
FUND YEAR 2025				
Paid Claims	0	126,002	536,878	662,879
Case Reserves	4,098	(107,272)	558,103	450,831
IBNR	(4,098)	(306,429)	6,394,948	6,088,519
Discounted Claim Value	0	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS	**0**	**(213,502)**	**6,329,218**	**6,115,716**
FUND YEAR 2026				
Paid Claims	211,089	2,587,034		2,587,034
Case Reserves	(285,274)	1,625,174		1,625,174
IBNR	746,241	4,644,327		4,644,327
Discounted Claim Value	(51,631)	(702,228)		(702,228)
TOTAL FY 2026 CLAIMS	**620,425**	**8,154,306**	**0**	**8,154,306**
COMBINED TOTAL CLAIMS	**556,289**	**9,280,226**	**56,910,426**	**66,190,653**

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 $272.519 due from the reinsurer for COVID-19 WC claims.

CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 52-26 **October 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

Vendor Name	Comment	Invoice Amount
PKF O'CONNOR DAVIES, LLP	2025 Y/E AUDIT- CLIENT 3500402 10/26	16,286.00
		16,286.00
	Total Payments FY 2025	**16,286.00**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE PD- INV 631-10-2026	4,250.00
CLAIMS RESOLUTION CORPORATION, INC	MANAGED CARE FEE- INV 630-10-2026	8,250.00
		12,500.00
DAUNTLESS DISCOVERY LLC	INV 72191 HOLTEC PROG MGMT FOR 09/26	877.50
DAUNTLESS DISCOVERY LLC	INV 72130 HOLTEC PROG MGMT FOR 09/26	556.64
		1,434.14
KLA LEGAL LLP	LEGAL- HOLTEC FOR 09/26 INV 1465	18,850.00
		18,850.00
BROWN & CONNERY, LLP	LEGAL- M. PALKO INV 397255A FOR 08/26	4,296.50
BROWN & CONNERY, LLP	LEGAL- A. BAKER INV 396279 FOR 07/26	2,899.00
		7,195.50
FTI CONSULTING, INC.	08/26 DATA STORAGE	176.00
		176.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- PD INV 631-10-2026	12,159.44
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEES WC- INV 630-10-2026	24,318.89
		36,478.33
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/26	10.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/26	18,843.42
		18,853.56
THE ACTUARIAL ADVANTAGE	PD ACTUARIAL FEES FOR 10/26	646.27
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES COMMISSION 10/26	373.73
		1,020.00

DAVID MCPEAK	TREASURER FEE 10/26	3,157.09
DAVID MCPEAK	REIMB POSTAGE FEEF FOR 10/26	218.07
		3,375.16
CONNER STRONG & BUCKELEW	SURETY- BOND RENEWAL 11/26-11/27	1,480.00
		1,480.00
USA TODAY MEDIA CORP	A# 1122466 INV 7887635-12639957 9/26	56.66
		56.66
	Total Payments FY 2026	**101,419.35**
	TOTAL PAYMENTS ALL FUND YEARS	**117,705.35**

_____

Chairperson

Attest:

_____ Dated:_____

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

_____

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN COUNTY INSURANCE COMMISSION								
ALL FUND YEARS COMBINED								
CURRENT MONTH	**August**							
CURRENT FUND YEAR	**2026**							
	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	**$53,640,959.74**	**52,628,792.83**	**227,949.68**	**342,582.47**	**184,557.69**	**222,806.51**	**34,270.56**
Opening Interest Accrual Balance	**$0.00**	**0**	**0**	**0**	**0**	**0**	**0**
1	Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2	Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$135,658.58	$133,773.23	$502.87	$535.93	$329.09	$444.11	$73.35
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	$135,658.58	$133,773.23	$502.87	$535.93	$329.09	$444.11	$73.35
9	Deposits - Purchases	$425,146.71	$333,360.81	$68,770.49	$9,078.54	$6,343.04	$7,593.83	$0.00
10	(Withdrawals - Sales)	-$4,033,360.16	-$3,672,646.34	-$155,654.38	-$25,662.80	-$77,565.48	-$101,831.16	$0.00
Ending Cash & Investment Balance		$50,168,404.87	$49,423,280.53	$141,568.66	$326,534.14	$113,664.34	$129,013.29	$34,343.91
Ending Interest Accrual Balance		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$3,981,894.37	$3,577,470.48	$170,287.90	$26,318.37	$80,545.71	$127,271.91	$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		$54,149,043.76	**$53,000,751.01**	$311,856.56	$352,852.51	$192,954.57	$256,285.20	$34,343.91

CAMDEN COUNTY INSURANCE COMMISSION

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026 **Month Ending: August**	**Property**	**Liability**	**Auto**	**Worker's Comp**	**CCPD**	**NJ CEL**	**Admin**	**POL/EPL**	**TOTAL**
OPEN BALANCE	2,209,873.87	14,467,934.30	(731,709.88)	33,818,541.58	42,338.77	286,575.56	107,945.43	3,439,460.26	53,640,959.89
RECEIPTS									
Assessments	7,245.92	16,683.05	2,938.21	70,666.41	0.00	213,233.87	16,283.85	1,618.50	328,669.81
Refunds	636.15	0.00	0.00	1,849.62	0.00	0.00	0.00	0.00	2,485.77
Invest Pymnts	9,715.12	30,239.01	11,353.61	72,445.13	36.51	3,830.17	5,004.53	3,034.47	135,658.55
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	9,715.12	30,239.01	11,353.61	72,445.13	36.51	3,830.17	5,004.53	3,034.47	135,658.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	2,205.23	0.00	2,205.23
TOTAL	17,597.19	46,922.06	14,291.82	144,961.16	36.51	217,064.04	23,493.61	4,652.97	469,019.36
EXPENSES									
Claims Transfers	42,936.61	46,319.87	30,511.64	219,369.74	0.00	0.00	0.00	0.00	339,137.86
Expenses	0.00	0.00	0.00	12,500.00	0.00	3,500,375.61	67,984.83	0.00	3,580,860.44
Other *	1,482.00	6,243.84	0.00	13,850.12	0.00	0.00	0.00	0.00	21,575.96
TOTAL	44,418.61	52,563.71	30,511.64	245,719.86	0.00	3,500,375.61	67,984.83	0.00	3,941,574.26
END BALANCE	**2,183,052.45**	**14,462,292.65**	**(747,929.71)**	**33,717,782.88**	**42,375.28**	**(2,996,736.01)**	**63,454.21**	**3,444,113.24**	**50,168,404.99**

Claims Resolution Corporation, Inc.

MEDICAL SAVINGS REPORT BY MONTH

CAMDEN COUNTY INSURANCE COMMISSION

2026

Month	Provider Billed Amount	Paid Amount	Savings	% of Savings	ACS Network Fee	Network Utilization	Bills Received
January	$297,386.14	$95,453.27	$164,268.59	63.00%	$12,500	98.00%	254
February	$269,461.00	$126,244.39	$118,631.58	48.00%	$12,500	96.50%	313
March	$73,913.52	$38,479.04	$32,510.48	46.00%	$12,500	96.00%	92
April	$322,835.24	$125,488.72	$170,210.86	57.50%	$12,500	98.00%	330
May	$335,234.38	$110,763.48	$153,560.90	60.00%	$12,500	98.00%	397
June	$432,649.81	$163,109.29	$234,804.52	59.00%	$12,500	96.00%	415
July	$230,604.81	$24,354.47	$106,231.34	46.07%	$12,500	99.00%	261
August	$379,096.00	$111,483.00	$188,319.00	50.00%	$12,500	97.00%	300
September	$345,738.21	$130,300.73	$188,093.48	54.00%	$12,500	86.50%	303
October							
December							
Total	**$2,686,919.11**	**$925,676.39**	**$1,356,630.75**	**50.00%**	**$112,500.00**	**97.00%**	**2665**

CRC
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**



CAMDEN COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 15, 2026

DATE OF MEETING: October 22, 2026

CCIC SERVICE TEAM

Paul Shives, Partner & Sr. Director of 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 Account Manager 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		

SEPTEMBER – OCTOBER 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 24:** Attended the CCIC meeting.
- **September 24:** Attended the CCMUA meeting.
- **September 28:** Attended the CCMUA meeting.
- **October 6:** Attended the CCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 19:** Plan to attend the CCMUA meeting.
- **October 21:** Plan to attend the CCIC Safety Committee meeting.
- **October 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 Safety Director Bulletins:

- CDL Federal Motor Carrier Safety Administration – FMCSA Drug Alcohol Clearinghouse
- National Preparedness Month – Best Practices
- Dog Parks – Best Practices
- NJCE Echelon Front Registration Updated 2026

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees 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. *(October through December 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or 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 members can view 24/7 on the NJCE Learning Management System (LMS). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. NJCE Learning On Demand Catalog

NJCE LEADERSHIP ACADEMY

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

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

- December 1 – 22, 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. 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 about the Program, please visit the NJCE Leadership Academy webpage.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
LEARNING MANAGEMENT SYSTEM (LMS)

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. (NJCE LMS Login). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

J.A. Montgomery CONSULTING

As a reminder, the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the **NJCE LIVE** website (**NJCE LIVE Monthly Training Schedules**).

(*) In-Person Training: Is being held via the **MSI-NJCE Expo**. Expos are scheduled throughout the state and are for training programs that are not available virtually. ***Please Note:*** ***Registration for in-person* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.***

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

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

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

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

DATE	CLASS TOPIC	TIME
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm

10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am
10/27/26	AI Best Practices	11:00 - 12:30 pm
10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	1:00 - 3:00 pm
11/2/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
11/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
11/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/3/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/3/26	Leaf Collection Safety	10:00 - 12:00 pm
11/3/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/4/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
11/4/26	Work Zone: Flagger	11:00 - 12:00 pm
11/4/26	Personal Protective Equipment	1:00 - 3:00 pm
11/4/26	Snow Removal Safety	1:00 - 3:00 pm
11/5/26	Bloodborne Pathogens	7:30 - 8:30 am
11/5/26	Chainsaw Safety	9:00 - 10:00 am
11/5/26	Chipper Safety	10:30 - 11:30 am
11/6/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/9/26	Confined Space Entry	7:30 - 10:30 am
11/9/26	Implicit Bias in the Workplace	9:00 - 10:30 am
11/9/26	Fire Extinguisher Safety	11:00 - 12:00 pm
11/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/10/26	Shop and Tool Safety	7:30 - 8:30 am
11/10/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
11/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
11/10/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/10/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/12/26	Hearing Conservation	7:30 - 8:30 am
11/12/26	Work Zone: Flagger	9:00 - 10:00 am
11/12/26	Fire Safety & Emergency Action Plans	10:30 - 11:30 am
11/13/26	Fall Protection Awareness	8:30 - 10:30 am
11/13/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am

11/13/26	Hazard Communication/NJ Right to Know	10:30 - 12:00 pm
11/13/26	Personal Protective Equipment	1:00 - 3:00 pm
11/16/26	Fire Extinguisher Safety	7:30 - 8:30 am
11/16/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/16/26	Leaf Collection Safety	1:00 - 3:00 pm
11/20/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
11/20/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
11/20/26	Bloodborne Pathogens	10:00 - 11:00 am
11/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
11/23/26	Chainsaw Safety	8:30 - 9:30 am
11/23/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/23/26	Snow Removal Safety	1:00 - 3:00 pm
11/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
11/24/26	Driving Safety Awareness	10:30 - 12:00 pm
11/24/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
11/24/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
12/1/26	Heavy Equipment Safety	8:30 - 10:30 am
12/1/26	Chipper Safety	11:00 - 12:00 pm
12/1/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
12/2/26	Bloodborne Pathogens	8:30 - 9:30 am
12/2/26	Hearing Conservation	10:00 - 11:00 am
12/2/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	1:00 - 3:00 pm
12/3/26	Confined Space Entry	8:30 - 11:30 am
12/3/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
12/3/26	Personal Protective Equipment	1:00 - 3:00 pm
12/4/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
12/4/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
12/4/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/7/26	Fire Extinguisher Safety	8:00 - 9:00 am
12/7/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
12/7/26	Fire Safety & Emergency Action Plans	9:30 - 10:30 am
12/7/26	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
12/8/26	Ethical Decision Making	9:00 - 11:30 am
12/8/26	Driving Safety Awareness	10:30 - 12:00 pm
12/8/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/9/26	Snow Removal Safety	7:30 - 9:30 am
12/9/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
12/9/26	Leaf Collection Safety	1:00 - 3:00 pm
12/10/26	Work Zone: Flagger	7:30 - 8:30 am
12/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
12/10/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
12/10/26	Fall Protection Awareness	1:00 - 3:00 pm
12/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

ZOOM SAFETY TRAINING GUIDELINES

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. **To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation.**

Chief among those rules is the attendee of the class must attend the whole session. ***This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

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

Zoom Training Registration:

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

Group Training Procedures:

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

NJCE LIVE GROUP SIGN IN SHEET SUBMISSION

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

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



2026 MSI-NJCE EXPO

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

The training topics will include:

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

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10th	Middlesex Co. Fire Academy^	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16th	Morris County Public Safety Training Academy^	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24th	Atlantic Cape Community College^	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16th	Burlington Co. Emergency Training Center	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Friday, November 6th	Rowan College of South Jersey^	Gloucester	1400 Tanyard Rd., Sewell, NJ

^ Practical Leadership Offered

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

To Register: Go to the LIVE Monthly Training Schedules link located on **NJCE LIVE** webpage. (**NJCE Live Monthly Training Schedules** click on the Course Topic/Date).

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

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

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com



2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

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

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

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater- 4.0 Safety TCH

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

Work Zone Safety

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

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

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater - 2.0 Safety TCH

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

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

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

Training Frequency: Required annual retraining.

Continuing Education Approvals:
CPWM 4.0 Technical CEU Credits
Water/Wastewater 4.0 Safety TCH

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

Practical Leadership - 21 Irrefutable Laws

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

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:
CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits
CTC - 3.0 General/Secondary CEU Credits
CPWM - 3.0 Management CEU Credits
RMC - 3.0 Professional Development CEU Credits
QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

RESOLUTION NO. 53-26

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: 3230, 4497, 0684, 9519, 3716, 3749, 4517, 0165, 0224, 0164, 1364, 3736, 3726, 3741, 3742, 3709, 3652, 3227, 9563, 3312, 8786

   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: October 20, 2026

_____
CHAIRMAN

ATTEST:

_____
VICE-CHAIRMAN

APPENDIX I

Minutes

CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – SEPTEMBER 24, 2026
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
Steve Williams	Present
Anna Marie Wright	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Bradford Stokes**
Fund Auditor	PKF O'Connor Davies, LLC **Dennis Skalkowski, Kaleigh Hadley**
Fund Attorney	**Laura Paffenroth, Esq.**
Claims Service	Claims Resolution Corporation **Linda Tinsley-Page** **Denise Dorsey** **Candace Jorden** **Paulette Kelly** **Daniel Malloy** **Colleen Mortellite** **Tracy Ware** **Monica Miller** PERMA **Kerin Drumheiser** **Shai McLeod**
Safety Director	J.A. Montgomery Consulting **Glenn Prince** **Harry Earle**

ALSO, PRESENT:
Elaine Flacco, Camden County College
Francine Pipito, Conner Strong and Buckelew
Nancy Ghani, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services
Matthew Long, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 23, 2026

Chairman Angilella noted the open minutes were in Appendix I and the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 23, 2026

Motion	Commissioner Wright
Second:	Chairman Angilella
Vote:	2 Ayes, 0 Nayes, 1 Abstention

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 16th and discussed a variety of topics including the September Safety Director's Bulletin, which focused on "Preparedness Month" and emphasized the importance of emergency action plans and preparing for potential emergencies such as flooding. Mr. Prince advised the Committee also reviewed the CDL program and requirements for maintaining Entry-Level Driver Training provider status, allowing members to train CDL applicants in-house. Mr. Prince noted the Committee also discussed statewide safety activities including lockout/tagout procedures. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Drumheiser advised that the Claims Committee last met on August 4th and September 1st to review the PARS and SARS being presented again today in closed session. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR:
2025 AUDIT REPORT AS OF DECEMBER 31, 2025: Executive Director reported our primary focus today was the adoption of the 2025 audit. Executive Director advised the audit was sent this week to the Fund Commissioners and the Treasurer. Executive Director asked Mr. Skalkowski of PFK O'Connor Davies to provide a brief overview of the 2025 audit. Mr. Skalkowski reported that the Commission received a clean, unmodified opinion on its financial statements and internal controls over financial reporting, with no findings or recommendations noted. As of December 31, 2025 the Commission reported total assets of approximately $56.5 million, total liabilities and reserves of $22.6 million, and an ending net position of $33.9 million. Mr. Skalkowski concluded the presentation and asked if anyone had any questions. Executive Director asked if there were any questions and requested a motion to adopt Resolution 45-26, Certification of the Annual Audit Report for period ending December 31, 2025.

MOTION TO ADOPT RESOLUTION 45-26, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2025

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

Executive Director said he wanted to take the opportunity to thank Mr. Skalkowski and Ms. Hadley for their co-operation and professionalism in doing the audit. Executive Director told Mr. Skalkowski they were welcome to stay, but they could leave the meeting.

LEGAL DEFENSE PANEL: Executive Director reported the County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 58, adopted July 16, 2026, for a term August 1, 2026 to July 31, 2027; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director asked if anyone had any questions and requested a motion for Resolution 46-26 which was included in the agenda.

MOTION TO ADOPT RESOLUTION 46-26 AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS - Executive Director referred to copies of the certificate of insurance reports from the NJCE listing the certificates issued for the months of July and August. Executive Director reported there were 4 certificates of insurance issued during the month of July and 3 in August. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on Friday, September 18, 2026 and Ms. Ghani, Deputy Executive Director, would provide a review of the meeting. Ms. Ghani reported the Fund went out for requests for proposals for managed care and workers' compensation services. There were three responses received and it was determined that the scope and fees of the RFP did not clarify the pricing so the Fund will be re-issuing. Ms. Ghani said in the interim, the vendor that provides those services, CRC, has agreed to extend their services while we go through another procurement. Ms. Ghani reported the other major item was the renewal. Ms. Ghani advised the Fund Office would review the data and prepare a budget for the October or November meeting. Ms. Ghani said she wanted to thank the counties of Atlantic, Burlington, and Cumberland for renewing their 3-year membership with the fund. The NJCE is scheduled to meet again on Friday, October 23, 2026 at 1:30 p.m. via Zoom.

CCIC FINANCIAL FAST TRACK – Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised as of June 30, 2026; there was a surplus of $34,574,130. Executive Director referred to line 11 of the report, "Investment in Joint Venture" and indicated $4,540,400 was the CCIC's share of equity in the NJCE. Executive Director noted the total cash amount was $54,429,997.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director reported the NJCE June Financial Fast Track was included in the agenda. Executive Director said as of June 30, 2026, the NJCE had a surplus of $18,114,071. Executive Director reported line 7 of the report, "Dividend" represented the figure released by the NJCE of $7,207,551. Executive Director noted the total cash amount was $32,528,383.

2026 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said the third assessment payment for 2026 was due on September 15, 2026. Executive Director said the Fund Office e-mailed the Statement of Accounts to the member entities and checks can be made payable to the Camden County Insurance Commission and sent to David McPeak, Treasurer.

NJCE PRE-RENEWAL WEBINAR: Executive Director reported the Underwriting Manager Team hosted a Pre-Renewal Webinar on September 22nd. The Underwriting Manager covered the current state of the insurance market and anticipated program changes for the upcoming renewal. Executive Director said copies of the Power Point presentation would be available from the Fund Office and a recorded version would be posted to the NJCE website.

NJCE 2027 RENEWAL PROCESS: Executive Director reported the annual underwriting process to update locations, vehicles, etc. was complete via Origami, which was launched on Monday, July 27, 2026. Executive Director reported the Optional Ancillary Coverage Applications were once again available through Broker Buddha. All information was due on Friday, September 4, 2026. Executive Director said the Fund Office would follow up with the member entities for any items not completed.

2026 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director reported the 111th annual conference was scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. More information would follow.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella referred to a copy of Resolution 47-26, July Supplemental Bills List, Resolution 48-26, August Bills List, and Resolution 49-26, September Bills List which was included in the agenda and requested a motion to approve. Chairman Angilella asked if anyone had any questions and noted the Treasurer Reports were also included in the agenda.

MOTION TO APPROVE RESOLUTION 47-26, JULY SUPPLEMENTAL BILLS LIST

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

MOTION TO APPROVE RESOLUTION 48-26, AUGUST BILLS LIST

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

MOTION TO APPROVE RESOLUTION 49-26, SEPTEMBER BILLS LIST

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

Chairman Angilella noted the Treasurer Reports were included in the agenda.

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

CLAIMS SERVICE - CRC: Mr. Malloy reported the Medical Savings Report for the month of August was included in the agenda and advised they received 300 bills, and the billed amount was $379,096.00. Mr. Malloy advised there was a gross savings of $188,319 or 50%. Mr. Malloy concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported that the Safety Director Report, included in the agenda, summarized all Safety and Risk Control activities from July through September. Mr. Prince advised also included in the agenda was a list of Safety Director's Bulletins that were distributed electronically. Mr. Prince noted that Mr. Friedman does a great job of submitting them out to all of the departments for review. Mr. Prince referred to a listing of all of the training opportunities through the end of November. Any departments that desire to participate in any of the training programs should review at njce.org and register accordingly. Mr. Prince reported open enrollment for the Leadership Academy begins on December 22 for a January 1, 2027 start date. Mr. Prince noted there was a new addition to the program, a partnership between the NJCE and Echelon Front. Mr. Prince advised it is a leadership program that is part of the mandatory curriculum for the Leadership Academy and two sessions have been scheduled. The first one is in October in Middlesex County, and the second session will be at Camden County College on November 2. Mr. Prince advised a flyer was distributed and also placed on the NJCE website for review. Mr. Prince said his colleague, Mr. Earle, would provide the Law Enforcement Consultants report.

Mr. Earle reported the Camden County Police Academy would offer "Violence Prevention for Dealing with People in a Mental Health Crisis" course on October 9, with participation expected from Camden County Metro and the Sheriff's Department. Mr. Earle said they were planning an ad hoc meeting with Mr. Stokes in November, and all county law enforcement agencies would be invited. Mr. Earle reported that Mr. Ron Edward, a former Hudson County warden, has joined us as a corrections consultant, and he would provide support to wardens similar to the services offered to Chief of Police and plans to meet with Camden County Corrections Warden before year end. Mr. Earle concluded his report unless there were any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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 Williams
Vote:	3 Ayes, 0 Nayes

CLOSED SESSION: Chairman Angilella read Resolution 50-26, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 50-26 FOR CLOSED SESSION

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

The breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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

August PARS/SARS

Claim #	AMOUNT	SAR/PAR		Claim #	AMOUNT	PAR/SAR
4385	$37,387.65	SAR		3668	$61,373.00	PAR
4385	$51,187.65	PAR		0116	$123,174.00	PAR
0046	$67,388.00	PAR		9935	$64,733.60	PAR
0167	$80,646.72	PAR		3650	$47,500.00	PAR
3642	$21,453.42	PAR		8869	$63,783.80	PAR
9858	$91,854.52	PAR		3661	$15,515.06	PAR
1452	$224,475.27	PAR		8786	$250,000.00	PAR

September PARS/SARS

Claim #	AMOUNT	SAR/PAR		Claim #	AMOUNT	PAR/SAR
4640	$20,838.00	SAR		9394	$46,000.00	PAR
4640	$31,338.00	PAR		3385	$196,303.74	PAR
3571	$174,766.00	PAR		3735	$97,062.00	PAR
9974	$92,592.00	PAR		3717	$62,609.84	PAR
0246	$106,776.00	PAR		0201	$9,530.13	SAR

MOTION TO APPROVE THE PARS/SARS AS NOTED

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

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

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:35 A.M.
Minutes prepared by: Elisabeth Chipman