

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS**

APRIL 1, 2021

MEETING BEING HELD TELEPHONICALLY

**Call In Number: 929-205-6099
Meeting ID: 925 2640 9529#**

11:00 AM

The Cumberland County Insurance Commission will conduct its April 1, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the South Jersey Times and the Daily Journal**
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)**

CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
April 1, 2021 – 11:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: February 11, 2021 Open Minutes.....Appendix I**
February 11, 2021 Closed Minutes.....Distributed via Email

 - CORRESPONDENCE - None**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**

 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Committee Report.....Verbal

 - TREASURER – Anthony Bontempo**
 - Resolution 14-21 April Bill List.....Page 18**

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Page 20

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report Page 28

 - MANAGED CARE – Qual Lynx**
 - Monthly Report Page 33

 - CLAIMS SERVICE – Inservco - Stewardship ReportAppendix II**

 - EXECUTIVE SESSION**
 - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
NEXT SCHEDULED MEETING: June 3, 2021 11 AM

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 1, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Page 4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2021 to February 28, 2021. There were 2 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report.**
- NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF)** - The NJCE held its re-organizational meeting on February 25th via zoom conference. A summary report of the meeting is included in the agenda on **Pages 4-8**. The next NJCE meeting is scheduled for April 22, 2001 at 9:30 via Zoom.
- Financial Fast Track** – Included on **Pages 9-12** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for December and January. As of January 31, 2021, the Commission has a statutory surplus of **\$20,364**.
- NJ CEL Property and Casualty Financial Fast Track (Pages 13-16)** – Included in the agenda are the NJ CEL Financial Fast Track Reports for December and January. As of January 31, 2021, the CEL has a surplus of **\$14,087,324**.
- 2021 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.
- 2021 MEL, MRHIF & NJCE Educational Seminar (Page 17)** – As a reminder the 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 17 is more information and you can register for the seminars using the below link:

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

- ❑ **2021 Property & Casualty Assessments** - The first assessment payment were due on March 15, 2021. Since the bills were a few weeks late, members were given a grace period to make their payment. The second assessment is due on May 15, 2021.
- ❑ **Zoom Meeting Access Numbers** - Meetings until further notice will be conducted virtually via Zoom using the Call in Number: 929-205-6099 and the Meeting ID: 925 2640 9529 or by video link <https://permainc.zoom.us/j/92526409529>.
- ❑ **Next Meeting** – A reminder that our next meeting is on June 3, 2021.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 2/1/2021 To 3/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Department of Family I - Cumberland County	Development 6 Quakerbridge Plaza Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Contract TS19006 Evidence of Insurance with respects to Contract Number TS19006	2/5/2021 #2793843	GL AU EX WC OTH
H - Ocean First Bank N.A., Its I - Cumberland County Improvement Authority	Successors and/or Assigns, ATIMA 175 S. Main Road Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: 51, 57, & 71 W. Park Ave, Vineland, NJ 08362 Certificate holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability policies and mortgagee / loss payee on the property policy if required by written contract as respects to: 51 W. Park Ave, Vineland, NJ 08362, 57 W. Park Ave, Vineland, NJ 08362 and 71 W. Park Ave, Vineland, NJ 08362.	2/12/2021 #2798321	GL AU EX WC OTH
Total # of Holders: 2				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 25, 2021
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

BCIC Representative: Commissioner Ashley Buono, Esq. joined the NJCE JIF Board as Burlington County’s representative as of February 1, 2021.

2021 Reorganization: The NJCE conducted its 2021 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2021 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County <i>As of 4/1/2021 member will be an Insurance Commission</i>
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2021 and 2022 Reorganization to be held at **9:30AM virtually** until further notice.

April 22, 2021
June 24, 2021
September 23, 2021
October 28, 2021 – *Proposed 2022 Budget Introduction*
November 18, 2021 – *2022 Budget Adoption*
February 24, 2022 – *2022 Reorganization*

2021 Excess Renewal/Budget Impact: Executive Director reported the Finance Committee met in November and December to review the 2021 excess renewal and budget impact given the current “hard market” conditions, which are the worst since the mid-1980s. At the expiring retentions, where available, the cost for renewal would have resulted in significantly higher member assessments in excess of 20%. Therefore, it was necessary for NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. The resulting delta (budget versus actual) for 2021 is in excess of \$2 million. Based on a recommendation of the Finance Committee, the Board of Fund Commissioners agreed to absorb the final delta for 2021 at the December 29, 2020 Budget Adoption meeting. Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to discuss strategies on addressing the budget delta.

Underwriting Manager reported the projected overall rate increase was 15-20% due to market conditions. A widespread marketing effort on all lines of coverage was conducted, as well as, a restructuring of the program with increased retentions resulted in a final overall rate increase of 6%. However, this does not contemplate increases in the loss funds to cover the higher retentions on multiple lines of insurance absorbed by the NJCE.

Underwriting Manager submitted a 2021 Market Renewal Summary Report detailing the 2021 coverage changes and highlighted the following:

- Excess Property – renewed with Zurich. Carrier provided slightly broader coverage than other carriers despite the marketplace and poor claims experience.
- Excess Liability – replaced BRIT with Munich Re. Public entity marketplace has cut back on capacity and limits for the past 2 years based on increasing social inflation factors, such as, defense costs. Carrier has been a MEL partner for 35 years and coverage changes are in line with marketplace.
- Excess Workers’ Compensation – renewed with Safety National with NJCE attachment point at \$1,150,000 eliminating the buffer policy. A notable coverage change is the removal of “Same Communicable Disease” endorsement, which historically treated bodily injury by disease as separate occurrences. Safety National and other markets have not surprisingly removed this endorsement affecting public entity and health markets. Underwriting Manager noted there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. The NJCE will post this as a claims reserve within the financials until matter is confirmed.
- Cyber Liability – The deductibles for cyber liability for 2021 increased for a number of members. The NJCE is absorbing the differential between the 2020 deductibles and the 2021 deductibles for the 2021 fund year.
- POL/EPL – The POL/EPL deductibles increased for a number of member entities. Their respective Insurance Commission are reviewing the feasibility of funding the deductible differential.

Underwriting Manager concluded review by noting the 2021 renewal was accomplished due to the financial stability of the NJCE JIF and long-standing relationships with carriers. Underwriting Manager's office will issue a detailed bulletin to address the change in coverages and any applicable conditions of the policy.

Ms. Robyn Walcoff of PERMA reviewed a memorandum on 2021 retention changes and the expected impact on claims, payments and/or settlements to be reviewed by the Claims Committee. The memorandum provided a summary of the limits and retentions by coverage as well as recommendations on claims management and changes in claim reporting procedures.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2021 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

2021 Claims Committee Charter: The 2021 Claims Committee Charter was amended to reflect changes to the 2021 insurance program and broader range of claims to be reviewed by the Claims Committee. The Board of Fund Commissioners accepted the changes to the charter.

NJCE Financial Fast Track: Executive Director reviewed the Financial Fast Track as of December 31, 2020, which reflected a statutory surplus of \$14,058,330. Executive Director reported the change in surplus since November 2020 is a result of the posting of COVID claim reserves and issuance of the 2020 dividend.

Pollution Liability Coverage: Executive Director reported Zurich has informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will be doing a widespread marketing on this line of coverage. Part of the marketing effort will be exploring the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). This is a MEL-affiliated program, managed by PERMA and consists of 13 New Jersey Joint Insurance Funds.

Mr. Steve Sacco, EJIF Executive Director, reported the EJIF provides expertise in environmental risk control, training & educational programs. As of September 30, 2020 the EJIF's statutory surplus was \$21.6 million and distributed a \$2.5 million dividend to its members. Mr. Sacco reported the EJIF Actuary and Underwriters will work with NJCE to review options and provide additional information at a later date. Executive Director stated that one of the many strengths of the EJIF program is their extensive engineering services, training and education.

Professional Contracts/Services/Competitive Contracts: The contracts for services for Auditor, Payroll Auditor and Actuary will expire on or about April, 23, 2021 for the Auditor, and June 25, 2021 for the Payroll Auditor and Actuary. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and take action.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

NJ Senate Bill 3375: Executive Director reported on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers’ compensation. Executive Director noted the MEL has begun to work with John Geaney Esq., NJM, other JIFs and some private entities to develop a strategy to oppose this bill. The Fund office will contact NJ Association of Counties (NJAC) for collaborative efforts, as well as distribute a summary of Mr. Geaney’s legislative alert for reference.

County of Ocean: Effective April 1, 2021, the County of Ocean will become a full member of the NJCE as the 8th underlying Insurance Commission as the Ocean County Insurance Commission with multiple entities.

2021 MEL, MRHIF and NJCE JIF Educational Seminar: For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provides members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits with attendance at both sessions.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14th and Friday, May 21st - and an invitation will be emailed in the coming weeks. The seminar agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers’ Compensation law and a discussion of proposed changes to the Affordable Care Act.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members. We hope to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend when circumstances allow.

2021 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2020 to February 2021.

Safety Director submitted a memorandum on the 2021 Safety Grant Program now offered by Munich Re in which Counties may receive reimbursement up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$50,000. The Safety director is also transitioning the BRIT on-line training program to a JAM on-line training program.

Safety Director reported the NJCE online Learning Management System (LMS) is currently being developed with an anticipated target and launch date of April 1st. All applicable content and online trainings will be uploaded and an instructional webinar on how to navigate the LMS will be provided for members.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 22, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	270,265	3,243,186	20,533,048	23,776,234
2.	CLAIM EXPENSES				
	Paid Claims	162,066	1,506,002	6,303,589	7,809,592
	Case Reserves	90,881	389,060	2,532,113	2,921,173
	IBNR	(120,080)	540,616	1,681,595	2,222,211
	Excess Insurance Recoverable	(58,327)	(58,327)	0	(58,327)
	Discounted Claim Value	64,795	(10,811)	(124,026)	(134,837)
	TOTAL CLAIMS	139,334	2,366,540	10,393,271	12,759,812
3.	EXPENSES				
	Excess Premiums	107,481	1,289,774	7,879,184	9,168,958
	Administrative	30,226	345,117	2,322,120	2,667,237
	TOTAL EXPENSES	137,708	1,634,891	10,201,304	11,836,195
4.	UNDERWRITING PROFIT (1-2-3)	(6,777)	(758,246)	(61,527)	(819,773)
5.	INVESTMENT INCOME	1,384	34,674	140,488	175,162
6.	PROFIT (4 + 5)	(5,392)	(723,572)	78,962	(644,611)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	36,302	36,302	84,697	120,999
9.	DIVIDEND EXPENSE	(36,302)	(36,302)	(84,697)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(176,739)	(65,478)	753,818	688,339
11.	SURPLUS (6 + 7 + 8 - 9)	(182,131)	(789,050)	834,888	45,838
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(4,567)	(1,892)	293,056	291,163
	2013	17,080	95,738	150,626	246,364
	2014	(21,703)	(35,220)	203,361	168,141
	2015	35,583	(150,417)	(437,506)	(587,922)
	2016	(31,524)	(164,517)	531,897	367,380
	2017	(164,969)	(343,102)	(242,070)	(585,172)
	2018	(7,408)	(208,067)	188,401	(19,665)
	2019	(27,569)	58,268	147,121	205,389
	2020	22,944	(39,841)		(39,841)
	TOTAL SURPLUS (DEFICITS)	(182,131)	(789,050)	834,887	45,837
	TOTAL CASH				4,581,588

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	74,597	1,122,972	1,197,569
Case Reserves	0	(147,634)	157,406	9,772
IBNR	(8,446)	(28,291)	29,268	977
Discounted Claim Value	0	6,298	(6,298)	0
TOTAL FY 2013 CLAIMS	(8,446)	(95,030)	1,303,348	1,208,318
FUND YEAR 2014				
Paid Claims	1,262	41,199	1,195,904	1,237,103
Case Reserves	(5,107)	(36,587)	175,561	138,973
IBNR	(1,012)	(5,526)	9,764	4,238
Discounted Claim Value	0	9,915	(9,915)	(0)
TOTAL FY 2014 CLAIMS	(4,857)	9,000	1,371,313	1,380,314
FUND YEAR 2015				
Paid Claims	3,285	188,406	1,435,031	1,623,437
Case Reserves	(3,285)	(17,219)	463,721	446,502
IBNR	(25,534)	(34,072)	76,038	41,966
Discounted Claim Value	2,125	27,857	(27,857)	0
TOTAL FY 2015 CLAIMS	(23,409)	164,972	1,946,933	2,111,906
FUND YEAR 2016				
Paid Claims	20,213	58,461	782,684	841,146
Case Reserves	(7,023)	45,520	319,701	365,221
IBNR	(976)	10,693	23,609	34,302
Discounted Claim Value	3,104	14,855	(15,856)	(1,001)
TOTAL FY 2016 CLAIMS	15,318	129,529	1,110,138	1,239,667
FUND YEAR 2017				
Paid Claims	50,035	267,408	942,512	1,209,921
Case Reserves	76,774	128,623	793,167	921,790
IBNR	30,801	(58,777)	119,576	60,799
Discounted Claim Value	11,328	9,403	(23,665)	(14,262)
TOTAL FY 2017 CLAIMS	168,938	346,658	1,831,590	2,178,248
FUND YEAR 2018				
Paid Claims	6,632	325,658	687,631	1,013,288
Case Reserves	(17,327)	68,922	454,600	523,522
IBNR	(1,080)	(182,255)	293,384	111,129
Discounted Claim Value	10,048	5,472	(18,029)	(12,557)
TOTAL FY 2018 CLAIMS	(1,728)	217,797	1,417,585	1,635,382
FUND YEAR 2019				
Paid Claims	21,039	128,079	96,111	224,190
Case Reserves	(14,621)	(48,779)	167,957	119,178
IBNR	(6,418)	(78,798)	1,129,956	1,051,158
Discounted Claim Value	17,936	(16,901)	(22,405)	(39,306)
TOTAL FY 2019 CLAIMS	17,936	(16,398)	1,371,619	1,355,220
FUND YEAR 2020				
Paid Claims	59,601	422,193		422,193
Case Reserves	61,471	396,215		396,215
IBNR	(107,415)	917,642		917,642
Excess Insurance Recoverable	(58,327)	(58,327)		(58,327)
Discounted Claim Value	20,254	(67,711)		(67,711)
TOTAL FY 2020 CLAIMS	(24,417)	1,610,012	0	1,610,012
COMBINED TOTAL CLAIMS	139,334	2,366,540	10,393,271	12,759,812

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	280,320	280,320	23,776,234	24,056,554
2.	CLAIM EXPENSES				
	Paid Claims	283,980	283,980	7,809,592	8,093,571
	Case Reserves	(144,668)	(144,668)	2,921,173	2,776,505
	IBNR	(36,200)	(36,200)	2,222,211	2,186,011
	Excess Insurance Recoverable	(4,975)	(4,975)	(58,327)	(63,302)
	Discounted Claim Value	(5,987)	(5,987)	(134,837)	(140,824)
	TOTAL CLAIMS	92,149	92,149	12,759,812	12,851,961
3.	EXPENSES				
	Excess Premiums	121,061	121,061	9,168,958	9,290,019
	Administrative	29,652	29,652	2,667,237	2,696,889
	TOTAL EXPENSES	150,713	150,713	11,836,195	11,986,908
4.	UNDERWRITING PROFIT (1-2-3)	37,458	37,458	(819,773)	(782,315)
5.	INVESTMENT INCOME	886	886	175,162	176,048
6.	PROFIT (4 + 5)	38,344	38,344	(644,611)	(606,266)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(63,818)	(63,818)	688,339	624,522
11.	SURPLUS (6 + 7 + 8 - 9)	(25,473)	(25,473)	45,838	20,364
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(3,672)	(3,672)	291,163	287,492
	2013	(743)	(743)	246,364	245,620
	2014	(29,474)	(29,474)	168,141	138,666
	2015	11,579	11,579	(587,922)	(576,344)
	2016	(40,144)	(40,144)	367,380	327,236
	2017	249	249	(585,172)	(584,923)
	2018	5,303	5,303	(19,665)	(14,362)
	2019	32,843	32,843	205,389	238,233
	2020	(35,495)	(35,495)	(39,841)	(75,336)
	2021	34,081	34,081		34,081
	TOTAL SURPLUS (DEFICITS)	(25,473)	(25,473)	45,837	20,363
	TOTAL CASH				4,365,422

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	1,225	1,225	1,197,569	1,198,794
Case Reserves	(1,225)	(1,225)	9,772	8,547
IBNR	0	0	977	977
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,208,318	1,208,318
FUND YEAR 2014				
Paid Claims	784	784	1,237,103	1,237,887
Case Reserves	(784)	(784)	138,973	138,189
IBNR	0	0	4,238	4,238
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,380,314	1,380,314
FUND YEAR 2015				
Paid Claims	150,817	150,817	1,623,437	1,774,254
Case Reserves	(167,829)	(167,829)	446,502	278,673
IBNR	17,012	17,012	41,966	58,978
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(0)	2,111,906	2,111,906
FUND YEAR 2016				
Paid Claims	4,936	4,936	841,146	846,082
Case Reserves	(4,936)	(4,936)	365,221	360,285
IBNR	0	0	34,302	34,302
Discounted Claim Value	0	0	(1,001)	(1,001)
TOTAL FY 2016 CLAIMS	0	0	1,239,667	1,239,667
FUND YEAR 2017				
Paid Claims	13,506	13,506	1,209,921	1,223,427
Case Reserves	(12,006)	(12,006)	921,790	909,784
IBNR	(1,500)	(1,500)	60,799	59,299
Discounted Claim Value	0	0	(14,262)	(14,262)
TOTAL FY 2017 CLAIMS	0	0	2,178,248	2,178,248
FUND YEAR 2018				
Paid Claims	5,604	5,604	1,013,288	1,018,892
Case Reserves	64,571	64,571	523,522	588,093
IBNR	(70,000)	(70,000)	111,129	41,129
Discounted Claim Value	0	0	(12,557)	(12,557)
TOTAL FY 2018 CLAIMS	175	175	1,635,382	1,635,557
FUND YEAR 2019				
Paid Claims	1,338	1,338	224,190	225,528
Case Reserves	(1,390)	(1,390)	119,178	117,788
IBNR	52	52	1,051,158	1,051,210
Discounted Claim Value	0	0	(39,306)	(39,306)
TOTAL FY 2019 CLAIMS	0	0	1,355,220	1,355,220
FUND YEAR 2020				
Paid Claims	105,644	105,644	422,193	527,837
Case Reserves	(8,996)	(8,996)	396,215	387,219
IBNR	(96,648)	(96,648)	917,642	820,994
Excess Insurance Recoverable	(4,975)	(4,975)	(58,327)	(63,302)
Discounted Claim Value	0	0	(67,711)	(67,711)
TOTAL FY 2020 CLAIMS	(4,975)	(4,975)	1,610,012	1,605,037
FUND YEAR 2021				
Paid Claims	126	126		126
Case Reserves	(12,074)	(12,074)		(12,074)
IBNR	114,883	114,883		114,883
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,987)	(5,987)		(5,987)
TOTAL FY 2021 CLAIMS	96,949	96,949	0	96,949
COMBINED TOTAL CLAIMS	92,149	92,149	12,759,812	12,851,961

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,082,582	24,990,986	163,505,481	188,496,467
2.	CLAIM EXPENSES				
	Paid Claims	639,252	2,113,485	4,975,775	7,089,259
	Case Reserves	672,395	3,194,953	5,846,623	9,041,576
	IBNR	(639,106)	(332,761)	9,810,443	9,477,682
	Discounted Claim Value	(41,504)	(293,072)	(1,471,830)	(1,764,902)
	TOTAL CLAIMS	631,036	4,682,605	19,161,011	23,843,615
3.	EXPENSES				
	Excess Premiums	3,302,471	18,975,897	113,746,590	132,722,487
	Administrative	150,364	1,922,522	12,402,903	14,325,426
	TOTAL EXPENSES	3,452,835	20,898,419	126,149,494	147,047,913
4.	UNDERWRITING PROFIT (1-2-3)	(2,001,289)	(590,037)	18,194,976	17,604,939
5.	INVESTMENT INCOME	7,278	440,458	1,120,484	1,560,943
6.	PROFIT (4+5)	(1,994,011)	(149,579)	19,315,460	19,165,881
7.	Dividend	1,500,000	1,500,000	3,607,551	5,107,551
8.	SURPLUS (6-7-8)	(3,494,011)	(1,649,579)	15,707,909	14,058,330
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(249,774)	(230,087)	543,904	313,817
	2011	(156,270)	(19,269)	836,289	817,020
	2012	(208,892)	(238,888)	1,013,486	774,598
	2013	17,246	(11,184)	1,438,925	1,427,740
	2014	(486,677)	(522,329)	2,887,430	2,365,101
	2015	77,153	224,475	1,229,755	1,454,230
	2016	(428,857)	(778,050)	3,388,065	2,610,015
	2017	163,460	3,204	1,257,423	1,260,627
	2018	(185,085)	97,970	2,119,126	2,217,096
	2019	(146,649)	611,015	993,507	1,604,522
	2020	(1,889,666)	(786,436)		(786,436)
	TOTAL SURPLUS (DEFICITS)	(3,494,011)	(1,649,579)	15,707,909	14,058,330
	TOTAL CASH				28,740,251

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	(170)	(10,466)	10,466	0
Discounted Claim Value	13	984	(983)	0
TOTAL FY 2010 CLAIMS	(157)	(9,482)	181,322	171,840
FUND YEAR 2011				
Paid Claims	0	19,133	519,228	538,361
Case Reserves	(2,237)	(214,427)	214,527	100
IBNR	(91,555)	(46,025)	46,091	65
Discounted Claim Value	268	24,921	(24,930)	(9)
TOTAL FY 2011 CLAIMS	(93,524)	(216,399)	754,916	538,517
FUND YEAR 2012				
Paid Claims	0	29,344	1,551,733	1,581,076
Case Reserves	(100,000)	(19,347)	75,090	55,743
IBNR	6,513	(57,584)	64,097	6,513
Discounted Claim Value	2,668	7,176	(12,804)	(5,628)
TOTAL FY 2012 CLAIMS	(90,819)	(40,412)	1,678,116	1,637,704
FUND YEAR 2013				
Paid Claims	(15,881)	238,072	646,873	884,946
Case Reserves	(5,685)	(194,287)	644,280	449,993
IBNR	(1)	(30,321)	105,073	74,752
Discounted Claim Value	4,726	29,029	(76,642)	(47,613)
TOTAL FY 2013 CLAIMS	(16,841)	42,493	1,319,585	1,362,078
FUND YEAR 2014				
Paid Claims	578	32,602	442,532	475,133
Case Reserves	(578)	135,601	332,716	468,318
IBNR	(18,383)	(96,251)	178,256	82,005
Discounted Claim Value	5,771	(1,963)	(42,871)	(44,834)
TOTAL FY 2014 CLAIMS	(12,612)	69,989	910,633	980,622
FUND YEAR 2015				
Paid Claims	17,422	115,897	763,735	879,632
Case Reserves	(17,422)	72,849	1,897,750	1,970,599
IBNR	(87,091)	(400,338)	511,194	110,856
Discounted Claim Value	10,693	38,558	(172,551)	(133,992)
TOTAL FY 2015 CLAIMS	(76,399)	(173,034)	3,000,129	2,827,095
FUND YEAR 2016				
Paid Claims	383,177	358,346	320,211	678,557
Case Reserves	(335,683)	358,424	647,770	1,006,194
IBNR	177,544	(71,868)	305,258	233,390
Discounted Claim Value	4,737	(12,670)	(69,661)	(82,331)
TOTAL FY 2016 CLAIMS	229,774	632,232	1,203,578	1,835,809
FUND YEAR 2017				
Paid Claims	51,302	299,616	68,152	367,768
Case Reserves	(340,664)	162,550	1,525,070	1,687,621
IBNR	75,894	(481,742)	2,088,218	1,606,476
Discounted Claim Value	50,933	79,295	(292,128)	(212,833)
TOTAL FY 2017 CLAIMS	(162,536)	59,720	3,389,312	3,449,032
FUND YEAR 2018				
Paid Claims	34,287	114,230	243,786	358,016
Case Reserves	(3,137)	402,084	161,698	563,782
IBNR	152,440	(616,016)	2,419,495	1,803,479
Discounted Claim Value	2,421	60,795	(290,608)	(229,814)
TOTAL FY 2018 CLAIMS	186,011	(38,907)	2,534,370	2,495,463
FUND YEAR 2019				
Paid Claims	3,768	456,613	247,685	704,297
Case Reserves	354,339	242,012	347,722	589,734
IBNR	(221,752)	(1,393,395)	4,082,295	2,688,900
Discounted Claim Value	7,787	144,460	(488,652)	(344,192)
TOTAL FY 2019 CLAIMS	144,141	(550,310)	4,189,050	3,638,740
FUND YEAR 2020				
Paid Claims	164,599	449,634		449,634
Case Reserves	1,123,462	2,249,493		2,249,493
IBNR	(632,544)	2,871,245		2,871,245
Discounted Claim Value	(131,519)	(663,657)		(663,657)
TOTAL FY 2020 CLAIMS	523,998	4,906,715	0	4,906,715
COMBINED TOTAL CLAIMS	631,036	4,682,605	19,161,011	23,843,615

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,257,568	2,257,568	188,496,467	190,754,035
2.	CLAIM EXPENSES				
	Paid Claims	281,547	281,547	7,089,259	7,370,806
	Case Reserves	664,645	664,645	9,041,576	9,706,221
	IBNR	(493,501)	(493,501)	9,477,682	8,984,181
	Discounted Claim Value	(58,670)	(58,670)	(1,764,902)	(1,823,571)
	TOTAL CLAIMS	394,021	394,021	23,843,615	24,237,637
3.	EXPENSES				
	Excess Premiums	1,676,020	1,676,020	132,722,487	134,398,508
	Administrative	160,689	160,689	14,328,097	14,488,786
	TOTAL EXPENSES	1,836,709	1,836,709	147,050,585	148,887,294
4.	UNDERWRITING PROFIT (1-2-3)	26,838	26,838	17,602,267	17,629,105
5.	INVESTMENT INCOME	4,757	4,757	1,561,013	1,565,770
6.	PROFIT (4+5)	31,594	31,594	19,163,280	19,194,875
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7-8)	31,594	31,594	14,055,729	14,087,324
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	92	92	313,887	313,979
	2011	135	135	817,020	817,155
	2012	191	191	774,598	774,789
	2013	269	269	1,427,740	1,428,009
	2014	470	470	2,365,101	2,365,570
	2015	496	496	1,454,230	1,454,725
	2016	544	544	2,610,015	2,610,559
	2017	603	603	1,260,627	1,261,230
	2018	607	607	2,217,096	2,217,703
	2019	655	655	1,604,522	1,605,177
	2020	697	697	(789,107)	(788,410)
	2021	26,838	26,838		26,838
	TOTAL SURPLUS (DEFICITS)	31,594	31,594	14,055,729	14,087,323
	TOTAL CASH				14,898,138

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	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	0	65	65
Discounted Claim Value	0	0	(9)	(9)
TOTAL FY 2011 CLAIMS	0	0	538,517	538,517
FUND YEAR 2012				
Paid Claims	350	350	1,581,076	1,581,426
Case Reserves	(350)	(350)	55,743	55,393
IBNR	0	0	6,513	6,513
Discounted Claim Value	0	0	(5,628)	(5,628)
TOTAL FY 2012 CLAIMS	0	0	1,637,704	1,637,704
FUND YEAR 2013				
Paid Claims	11,142	11,142	884,946	896,087
Case Reserves	(11,142)	(11,142)	449,993	438,851
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	0	(47,613)	(47,613)
TOTAL FY 2013 CLAIMS	0	0	1,362,078	1,362,078
FUND YEAR 2014				
Paid Claims	304	304	475,133	475,437
Case Reserves	(305)	(305)	468,318	468,013
IBNR	1	1	82,005	82,006
Discounted Claim Value	0	0	(44,834)	(44,834)
TOTAL FY 2014 CLAIMS	0	0	980,622	980,622
FUND YEAR 2015				
Paid Claims	53,462	53,462	879,632	933,094
Case Reserves	(53,464)	(53,464)	1,970,599	1,917,135
IBNR	2	2	110,856	110,858
Discounted Claim Value	0	0	(133,992)	(133,992)
TOTAL FY 2015 CLAIMS	0	0	2,827,095	2,827,095
FUND YEAR 2016				
Paid Claims	31,813	31,813	678,557	710,370
Case Reserves	(74,518)	(74,518)	1,006,194	931,676
IBNR	42,705	42,705	233,390	276,095
Discounted Claim Value	0	0	(82,331)	(82,331)
TOTAL FY 2016 CLAIMS	0	0	1,835,809	1,835,809
FUND YEAR 2017				
Paid Claims	12,555	12,555	367,768	380,323
Case Reserves	(77,100)	(77,100)	1,687,621	1,610,521
IBNR	64,545	64,545	1,606,476	1,671,021
Discounted Claim Value	0	0	(212,833)	(212,833)
TOTAL FY 2017 CLAIMS	0	0	3,449,032	3,449,032
FUND YEAR 2018				
Paid Claims	3,017	3,017	358,016	361,033
Case Reserves	12,176	12,176	563,782	575,957
IBNR	(15,193)	(15,193)	1,803,479	1,788,287
Discounted Claim Value	0	0	(229,814)	(229,814)
TOTAL FY 2018 CLAIMS	0	0	2,495,463	2,495,463
FUND YEAR 2019				
Paid Claims	4,506	4,506	704,297	708,804
Case Reserves	54,491	54,491	589,734	644,225
IBNR	(58,997)	(58,997)	2,688,900	2,629,903
Discounted Claim Value	0	0	(344,192)	(344,192)
TOTAL FY 2019 CLAIMS	0	0	3,638,740	3,638,740
FUND YEAR 2020				
Paid Claims	164,399	164,399	449,634	614,032
Case Reserves	814,056	814,056	2,249,493	3,063,549
IBNR	(978,455)	(978,455)	2,871,245	1,892,790
Discounted Claim Value	0	0	(663,657)	(663,657)
TOTAL FY 2020 CLAIMS	0	0	4,906,715	4,906,715
FUND YEAR 2021				
Paid Claims	0	0		0
Case Reserves	800	800		800
IBNR	451,891	451,891		451,891
Discounted Claim Value	(58,670)	(58,670)		(58,670)
TOTAL FY 2021 CLAIMS	394,021	394,021	0	394,021
COMBINED TOTAL CLAIMS	394,021	394,021	23,843,615	24,237,637

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.



RESOLUTION NO. 14-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – APRIL 2021**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Cumberland County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000262			
000262	COUNTY OF CUMBERLAND	ACCT# VIN-087121 - REIM - 12.03.20	38.20
			38.20
		Total Payments FY 2020	38.20

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000263			
000263	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 3/21	4,473.50
000263	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 1/21	4,473.50
000263	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 2/21	4,473.50
			13,420.50
000264			
000264	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	6.50
000264	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 2ND QTR 2021	25,628.75
			25,635.25
000265			
000265	COUNTY OF CUMBERLAND	ACCT# 1156803 - REIM - 02.04.21	34.20
000265	COUNTY OF CUMBERLAND	ACCT# VIN-120998 - REIM - 02.09.21	46.35
000265	COUNTY OF CUMBERLAND	ACCT# 1156803 - REIM - 01.28.21	75.65
			156.20
000266			
000266	SAFETYFIRST SYSTEMS	MONITORING SERVICE 3/21	1,204.00
			1,204.00
000267			
000267	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 2ND INS 21 RMC	1,346.35
000267	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 2ND INS 21 RMC	6,875.00
000267	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 2ND INS 21 RMC	35,000.00
			43,221.35
		Total Payments FY 2021	83,637.30

TOTAL PAYMENTS ALL FUND YEARS

83,675.50

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: March 26, 2021
DATE OF MEETING: April 1, 2021

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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February – April 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 4:** Attended the CUIC meeting via teleconference.
- **February 10:** Attended the CUIC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 31:** Bloodborne Pathogen training sessions are scheduled for CUIA.
- **April 1:** Plan to attend the CUIC meeting via teleconference.
- **April 14:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **April 20:** Plan to attend the CUIC Claims Committee meeting via teleconference.

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/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JJIF - SD Bulletin: OSHA and NIEHS Publish New COVID Resources – February 19.
- NJCE JIF - SD Message: Toro Recalls Power Max Snowthrowers due to Amputation Hazard – February 20.
- NJCE JIF - SD Message: Safety Alert – Scott SCBA AV-3000 HT Facepiece – March 2.

- NJCE JIF - SD New Bulletin: OSHA Guidance for Returning to Work – March 8.
- NJCE JIF - SD New Bulletin: Best Housekeeping Practices – March 16.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with out of the utmost concern for our public employers and employees, the New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The April – May Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s). A Training Administrator webinar invite has been sent to the designated Training Admins to register for one of the sessions.

J.A. Montgomery

CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

April & May Safety Training Schedule – Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
4/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/21	Hearing Conservation	1:00 - 2:00 pm
4/2/21	Shop & Tool Safety	8:30 - 9:30 am
4/2/21	HazCom w/GHS	10:00 - 11:30 am
4/5/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
4/6/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
4/6/21	Playground Safety Inspections	10:00 - 12:00 pm
4/7/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/21	Shop & Tool Safety	11:00 - 12:00 pm
4/7/21	HazCom w/GHS	1:00 - 2:30 pm
4/8/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
4/8/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/8/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/9/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
4/9/21	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
4/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
4/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/13/21	Hazard Identification / Making Observations Count	8:30 - 10:30 am
4/13/21	Shift Briefing Essentials	1:00 - 2:30 pm
4/14/21	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
4/14/21	Hearing Conservation	11:00 - 12:00 pm
4/15/21	CDL-Reasonable Suspicion for Supervisors	8:30 - 10:30 am
4/15/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/16/21	Heavy Equipment - Trucks & Trailer Safety	8:30 - 9:30 am
4/16/21	Playground Safety Inspections	10:00 - 12:00 pm
4/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
4/19/21	Fire Safety	8:30 - 9:30 am
4/19/21	Fire Extinguisher	10:00 - 11:00 am
4/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/20/21	Preparing for First Amendment Audits	9:00 - 11:00 am
4/20/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/21/21	HazCom w/GHS	8:30 - 10:00 am

Date	Course Topic	Time
4/21/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/21	Designated Employer Representative Training (DER) - *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/23/21	Fall Protection Awareness	8:30 - 10:30 am
4/23/21	Traffic Control in Work Zones	1:00 - 3:00 pm
4/26/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
4/27/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
4/28/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/28/21	Fire Safety	11:00- 12:00 pm
4/28/21	Fire Extinguisher	1:00 - 2:00 pm
4/29/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/21	Driving Safety Awareness	1:00 - 2:30 pm
4/30/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
4/30/21	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
5/3/21	Shop & Tool Safety	8:30 - 9:30 am
5/3/21	HazCom w/GHS	10:00 - 11:30 am
5/3/21	Accident Investigation	1:00 - 3:00 pm
5/4/21	Preparing for First Amendment Audits	9:00 - 11:00 am
5/4/21	Back Safety / Material Handling	11:00 - 12:00 pm
5/4/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/5/21	Heavy Equipment - Tractor Safety	8:30 - 9:30 am
5/5/21	Dealing with Difficult People	9:00 - 11:00 am
5/5/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/21	Sanitation/Recycling Safety	8:30 - 10:30 am
5/6/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/6/21	Heavy Equipment - Trucks & Trailer Safety	1:00 - 2:00 pm
5/7/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/7/21	Shop & Tool Safety	11:00 - 12:00 pm
5/10/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/10/21	Hearing Conservation	11:00 - 12:00 pm
5/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/11/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/11/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
5/11/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/12/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
5/12/21	Shift Briefing Essentials	10:00 - 11:30 am
5/12/21	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
5/13/21	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/13/21	Hearing Conservation	11:00 - 12:00 pm
5/13/21	HazCom w/GHS	1:00 - 2:30 pm
5/14/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am

Date	Course Topic	Time
5/14/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
5/17/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/17/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/18/21	Fire Safety	8:30 - 9:30 am
5/18/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
5/18/21	Fire Extinguisher	10:00 - 11:00 am
5/19/21	Flagger Skills and Safety	8:30 - 9:30 am
5/19/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/19/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/20/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/20/21	HazCom w/GHS	1:00 - 2:30 pm
5/21/21	Back Safety / Material Handling	8:30 - 9:30 am
5/21/21	Driving Safety Awareness	1:00 - 2:30 pm
5/24/21	Fire Safety	8:30 - 9:30 am
5/24/21	Fire Extinguisher Safety	10:00 - 11:00 am
5/24/21	Playground Safety Inspections	1:00 - 3:00 pm
5/25/21	Fall Protection Awareness	8:30 - 10:30 am
5/25/21	Flagger Skills and Safety	11:00 - 12:00 pm
5/26/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/26/21	Work Zone: Safety for Supervisors	1:00 - 2:00 pm
5/27/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/27/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
5/28/21	Implicit Bias in the Workplace	9:00 - 10:30 am

***4/22/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 9, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Safety Training Guidelines:

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.

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.

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.

About Zoom Training:

- 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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.

- A Zoom account is not needed to attend a class. Attendees can login 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 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.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar so Certificates of Participation can be made available in a timely manner.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T -.5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: February 1, 2021
Subject: Munich Re Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund is pleased to announce the availability of safety program funding through the Munich Re Safety Grant Program. Member Counties may receive reimbursement for up to 50% of 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.

Program Overview:

- The Munich Re Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of 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 \$50,000.00
- 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 members overall safety program. Items such as patient lifting boards for EMS body worn cameras or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2021 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 1, 2021.
- All submissions, will be forwarded to Munich Re, for review and approval. If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.
Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053
856.489.9100 • 856.489.9101 Fax • www.hig.net

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 4/1/2021
RE: Risk Management Consultant's Report

Safety and Training

- **12/9/2020 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 12/9/2020 Safety and Accident Review Committee Meeting Minutes. The 2/10/2021 Meeting Minutes will be included in the next agenda packet contingent upon their approval.
- **Certificate of Insurance Training**
We developed a training session "Vendors' Evidence of Insurance – How to Determine If It Complies with The Insurance Requirements In Your Bid Specifications / Contract". The session is applicable to any employee responsible for reviewing vendor documents. It is 30 minutes and can be presented on-site or via Zoom. If any member would like to schedule a session, please contact Christina Violetti at cvioletti@hig.net.

Risk Management

- **Cumberland County Improvement Authority**
The Board for the Food Specialization Redevelopment Corporation is now in place. As such, they need to be added as an insured under the Improvement Authority's Public Officials Legal Liability policy through the Commission. In addition, the new building construction has been completed and needs to be added to the Improvement Authority's policy through the Commission. Both coverages would be effective 3/1/2021.

At the December 4, 2018 Insurance Commission meeting, authorization was requested to include Food Specialization Redevelopment Corporation as an insured under the Improvement Authority's General Liability and Public Officials Legal Liability policies through the Commission effective 1/1/219. Approval was granted for the General Liability coverage at that time.

We are confident there is no financial threat and does not compromise the coverage for other Commission members. We request authority to add the two above coverages.

Action Requested: **Motion** to authorize the addition of Public Officials Legal Liability and Property coverage as stated above.

Insuring Bright Futures and Building Lasting Relationships since 1954

Main Office 8000 Sagamore Drive, Suite 8101 Marlton, NJ 08053	Gibbstown 618 E. Broad Street Gibbstown, NJ 08027	Mount Holly 2 Mill Street Mount Holly, NJ 08060	Philadelphia PO Box 40901 Philadelphia, PA 19107
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Post Office Box 8000 • 8000 Sagemore Drive, Suite 8101 • Marlton, New Jersey 08053
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- **2021 NJCEL Reinsurer Safety Grant**
We have received documentation from J.A. Montgomery regarding the requirements for the Munich Re Safety Grant. The requirements have not changed from the previous carrier's grant requirements. We will be encouraging members to provide ideas for submission.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 December 9, 2020 – 10:00am
 Via Video Conference Meeting

- I. Call to Order – Mr. Atkinson
 Mr. Atkinson called the meeting to order at 10:03 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Craig Atkinson	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Absent
Ronald Cusano	Cumberland County – Sheriff's Department	Absent
MaryAnn Maslanik	Cumberland County – 4 –H Extension	Absent
James Neher	Cumberland County – Public Works	Present
Kathy Rodriguez (A: 10:07am)	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Present
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell	Cumberland County – Department of Health	Present
John Knoop	Cumberland County – County Engineer/Public Works	Absent
Craig Johnson	Cumberland County – Sheriff's Office	Absent
Natanael Cruz	Cumberland County – Sheriff's Office	Absent
Betty Rodriguez	Cumberland County – Dept. of Social Services	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present

Commission Professionals:

Brad Stokes	Executive Director	Present
Glenn Prince	NJCEL Safety Director / JA Montgomery	Present
Jonathan Czarnecki	JA Montgomery	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Absent
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 10/14/2020 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 10/14/2020 Safety and Accident Review Committee Meeting Minutes.
 Moved: Dr. Cynthia Hickman
 Seconded: Theresa VanSant
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairman's Report – Craig Atkinson

The Chairman began by providing a review of the County's Accident Statistics for the first eleven months of 2020.

Next, he asked Dr. Hickman to advise the Committee of trainings conducted for the County. Dr. Hickman advised that the virtual training provided through J.A. Montgomery has been utilized by many County departments and commended J.A. Montgomery on the continual updates to the training calendar monthly.

CUMBERLAND COUNTY INSURANCE COMMISSION

She concluded by stating that both Wellness Training and Leadership Training have become a priority for the County.

V. Risk Management Consultant's Report

Ms. Violetti provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for the eleven months of 2020. She noted that there have been no changes to the report since the previous meeting in October.

Next, she spoke about the 2021 Wellness Grant. She was excited to announce that at the December Cumberland County Insurance Commission meeting, the Commissioners approved the request to increase both the number of grants awarded and the total amount awarded. The number of grants was increased to 5 with the intended breakdown of three \$1,000 grants for the County, one \$1,000 grant for the Cumberland County Improvement Authority and one \$1,000 grant for the Cumberland County Utilities Authority. If one member does not participate or a submission is not approved, then another member would be eligible to utilize the funds. She encouraged submissions.

Dr. Hickman expressed gratitude for the increases to the grant. She inquired as to how entities would be aware of other entities not providing submissions. Ms. Violetti answered by reviewing the submission timeline with the Committee. Dr. Hickman requested clarification on the amount awarded for the County and how the award could be broken down. Ms. Violetti answered by illustrating the submissions which were provided in 2020.

Lastly, she provided an update on the 2020 BRIT Safety Grant. The submission for the BRIT Safety Grant from the County's Public Work's Department for the purchase of one traffic attenuator was approved. The total cost for the attenuator was \$16,984. The amount awarded was \$8,492 which was 50% of the cost. Since 2015, the Cumberland County Insurance Commission has received \$40,004.69 from the BRIT Safety Grant.

VI. NJCEL Safety Director's Report

Mr. Prince began by thanking all the departments for their participation in the virtual training provided by J.A. Montgomery.

Next, he continued by advising that J.A. Montgomery is working to convert all training into a web-based format. He advised of the new programs for 2021. The Landscape Safety Program will be broken down into 1 hour modules and will include training for mower safety, chainsaw training, chipper safety, and utility cart operation safety. The Work Zone Safety Program will also be broken down into 1 hour modules and will include training for temporary traffic control, temporary traffic control for supervisors and flagger work zone best practices. He encouraged everyone to visit the New Jersey Counties Excess Liability Joint Insurance Fund for all safety schedules and instructions for registration and participation.

He concluded by advising that J.A. Montgomery's media library is still available for utilization. He also encouraged the members to view the MSI Now website. This website provides videos for members and contains toolbox talk bulletins.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairman Atkinson

The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.

Ms. Violetti advised that a Safe Lifting Bulletin will be provided to all Committee members due to the number of injuries that occurred in relation to lifting.

VII. Old Business

There was no old business to discuss.

IX. New Business

Mr. Prince provided an update on the new Learning Management System. He advised that the system will be through First Net, which is a system currently being utilized by Municipal Excess Liability Joint Insurance Fund members. Many of the J.A. Montgomery programs will be re-branded and will be placed on the new system's format. There will be training webinars on how to utilize the new system. He will keep the Committee updated.

The Chairman expressed his gratitude and appreciation for all Committee Members and Commission Professionals as he will be retiring at the end of January 2021.

CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
 - Motion to adjourn
 - Moved: James Neher
 - Seconded: Dr. Cynthia Hickman
 - The meeting was adjourned at 10:47 am.



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 2/28/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,749.74
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	73	\$135,090.28	\$37,492.00	\$97,598.28	72%	\$12,687.78

2020						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	41	\$40,038.97	\$17,014.24	\$23,024.73	58%	\$2,993.21
APRIL	42	\$22,878.98	\$9,806.99	\$13,071.99	57%	\$1,699.36
MAY	27	\$13,404.00	\$5,150.26	\$8,253.74	62%	\$1,072.99
JUNE	37	\$15,453.20	\$3,977.73	\$11,475.47	74%	\$1,491.81
JULY	42	\$40,220.78	\$20,289.63	\$19,931.15	50%	\$2,591.05
AUGUST	35	\$40,138.20	\$12,509.90	\$27,628.30	69%	\$3,591.68
SEPTEMBER	58	\$30,755.50	\$11,717.43	\$19,038.07	62%	\$2,474.95
OCTOBER	59	\$174,403.11	\$37,938.69	\$136,464.42	78%	\$17,740.37
NOVEMBER	53	\$86,722.07	\$21,849.76	\$64,872.31	75%	\$5,350.12
DECEMBER	48	\$65,185.59	\$22,359.37	\$42,826.22	66%	\$0.00
Grand Total	486	\$631,650.74	\$218,953.14	\$412,697.60	65%	\$45,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS 1/1/2021 – 2/28/2021

	UNITS OF SERVICE	CHARGES	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
Participating Provider	68	\$126,390.28	\$33,849.00	\$92,541.28	73%	\$12,030.37
Ortho/Neuro	26	\$102,277.80	\$23,669.05	\$78,608.75	77%	\$10,219.14
Facility	3	\$8,405.48	\$5,043.29	\$3,362.19	40%	\$437.08
Physical Therapy	20	\$6,437.00	\$2,057.00	\$4,380.00	68%	\$569.40
Occ Med/Primary Care	15	\$6,112.00	\$1,473.17	\$4,638.83	76%	\$603.05
Other	3	\$2,790.00	\$1,300.00	\$1,490.00	53%	\$193.70
Physician Fees	1	\$368.00	\$306.49	\$61.51	17%	\$8.00
Negotiated	3	\$7,725.00	\$3,120.00	\$4,605.00	60%	\$598.65
Physician Fees	3	\$7,725.00	\$3,120.00	\$4,605.00	60%	\$598.65
Out Of Network	2	\$975.00	\$523.00	\$452.00	46%	\$58.76
Physician Fees	2	\$975.00	\$523.00	\$452.00	46%	\$58.76
Grand Total	73	\$135,090.28	\$37,492.00	\$97,598.28	72%	\$12,687.78

TOP 10 PROVIDERS 1/1/2021 – 2/28/2021

	UNITS OF SERVICE	APPROVED	% SAVINGS
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	34	\$24,331.06	77%
INSPIRA MEDICAL CENTER VINELAND	2	\$4,351.24	40%
NIGHAT MIRZA MD	4	\$3,393.00	60%
NOVACARE REHABILITATION	19	\$1,972.00	66%
COMP X MEDICAL MANAGEMENT	3	\$1,300.00	53%
INSPIRA MEDICAL CENTER ELMER	1	\$692.05	40%
INSPIRA HEALTH NETWORK URGENT CARE PC	3	\$325.32	76%
CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC	1	\$306.49	17%
LAWRENCE P. CLINTON MD	1	\$250.00	0%
ROTHMAN ORTHOPAEDICS	1	\$191.21	33%
Grand Total	69	\$37,112.37	72%

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 11, 2021
ELECTRONICALLY
11:00 AM**

Meeting called to order by Chairperson Barber. Open Public Meetings notice read into record. Chairperson Barber said the agenda from the February 4, 2021 meeting is being reviewed due an error in the printing of the advertisement of the call in number for the public.

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read, Rachel Chwastek
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Michelle Key, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Bonnie Ridolfino, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Robyn Walcoff, PERMA
Jennifer Conicella , PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECEMBER 3, 2020 AND DECEMBER 29, 2020

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Election of Chairperson & Vice Chairperson: Executive Director asks for nominations and conducts election.

Reorganization Resolutions (Pages 3-27): Listed below are the necessary reorganizational Resolutions for the Cumberland County Insurance Commission.

Resolution 1-21 Certifying the Election of Chairperson and Vice Chairperson

Executive Director asked for nominations for the Chairperson. Commissioner Wood nominated Freeholder Darlene Barber as Chairperson

MOTION TO APPOINT DARLENE BARBER AS CHAIRPERSON

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

Executive Director asked for nominations for the Vice Chairperson. Commissioner Seneski nominated Kimberly Wood as Vice Chairperson.

MOTION TO APPOINT KIMBERLY WOOD AS VICE CHAIRPERSON

Moved: Commissioner Wood
Second: Commissioner Barber
Vote: Unanimous

MOTION TO CLOSE NOMINATIONS AND TO CONFIRM THE ELECTION FOR CHAIRPERSON AND VICE CHAIRPERSON

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: 3 Ayes, 0 Nays

**MOTION TO ADOPT RESOLUTION 1-21 APPOINTING DARLENE BARBER AS
CHAIRPERSON AND KIMBERLY WOOD AS VICE CHAIRPERSON**

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

**Resolution 2-21 Appointing Commissioner to the New Jersey Counties Excess Joint
Insurance Fund for Fund Year 2021**

**MOTION TO APPOINT KIMBERLY WOOD AS COMMISSIONER TO
THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
FOR FUND YEAR 2021**

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 3-21 Appointing a Commission Treasurer

**MOTION TO APPOINT ANTHONY BONTEMPO AS TREASURER
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 4-21 Appointing a Commission Attorney

**MOTION TO APPOINT JOHN CARR AS ATTORNEY FOR THE
CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 5-21 Appointing a Commission Secretary

**MOTION TO APPOINT MICHELLE KEY AS SECRETARY
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski

Second: Commissioner Wood

Resolution 6-21 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan for Fund Year 2021

MOTION TO APPOINT OCEAN FIRST BANK AS THE DESIGNATED DEPOSITORY FOR FUND ASSETS

Moved: Commissioner Seneski
Second: Commissioner Wood

MOTION TO APPROVE THE 2021 CASH MANAGEMENT AND INVESTMENT POLICY

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 7-21 Designating Authorized Signatures for Commission Bank Accounts

MOTION TO APPOINT DARLENE BARBER, KIM WOOD, GERALD SENESKI, AND ANTHONY BONTEMPO AS AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 8-21 Appointing Agent for Service of Process and Designating Custodian of Commission Records

MOTION TO APPOINT PERMA RISK MANAGEMENT SERVICES AS AGENT OF SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE COMMISSION FOR THE FUND YEAR 2021 PERFORMED AT NO COST TO THE COMMISSION

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 9-21 Designating Official Newspapers

MOTION TO APPOINT THE DAILY JOURNAL AND THE SOUTH JERSEY TIMES AS THE OFFICIAL NEWSPAPERS FOR THE COMMISSION

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 10-21 Establish Public Meeting Procedures

Executive Director Stokes said all of the meetings are listed as zoom conference calls until further notice. It is the hope that in August or October the Commissions can return to meeting in person. The dates and times that the Commission will be conducting business are listed in Resolution 8-21.

MOTION TO APPROVE THE 2021 PUBLIC MEETING PROCEDURES

Moved: Commissioner Seneski
Second: Commissioner Wood

Resolution 11-21 2021 Risk Management Plan

The 2021 Risk Management Plan was included in the agenda. Underwriting Manager Ed Cooney provided a memo on the changes and was reviewed by Executive Director Stokes. All changes made to the Plan since 2020 were highlighted in yellow. Due to the very challenging marketplace discussed in our renewal overview, there are some structure changes in the program. One example, the total aggregate limits for liability are \$30 million this year in lieu of \$40 million from previous years. Another area of significant change is in the POL/EPL coverage, where retentions increased across the entire NJCE program. This has effected a couple of our members and will be addressed moving forward. Some POL retentions were very low and required adjustment, but the most notable changes are in the EPL. Executive Director said as mentioned in the memo this has been the most challenging insurance marketplace since the mid-1980s when the JIFs first formed, due to the challenging insurance market of that time. NJCEL Executive Director Joseph Hrubash is already working very hard on the 2021 renewal going into 2022.

MOTION TO ADOPT THE 2021 RISK MANAGEMENT PLAN

Moved: Commissioner Seneski
Second: Commissioner Wood

MOTION TO APPROVE RESOLUTIONS 1-11 THOURGH 11-21

Moved: Commissioner Wood
Second: Commissioner Seneski
Roll Call Vote: 3 Ayes, 0 Nays

2021 Property & Casualty Budget – The 2021 Property & Casualty Budget was introduced at the December 3, 2021 meeting. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2021 budget appears on **Page 28**, assessments by member entity are on **Page 29**.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 BUDGET

Moved: Commissioner Wood
Second: Commissioner Barber
Vote: Unanimous

DISCUSSION – Executive Director Stokes said the Budget did have a slight decrease of \$498 from the original budget and that will be discussed further in his report. Executive Director reviewed the budget starting with the loss funds, which are down 3.63%. Moving forward to the CEL JIF - line 9 there is a decrease of 2.69%, which is significant with this renewal. Most of the Commissions saw an increase ranging from 4% to 5%. The Cumberland Commission went down, as one of the few commissions that had a decrease. On the fees and expenses - these are contractual increases and there wa an increase for the Auditor as their bid came in higher than last year. There was also an adjustment to the Risk Managers fee as the last original budget had the cost high. Those two professional fees combined account for the \$498 difference. On to the ancillary coverages, it was discussed that the excess liability has a carryover from last year’s NJCEL budget. The NJCEL decided to absorb that cost into their budget, so the local commissions did not have to amend their budget last year. It is now catching up and that is why there is a significant increase, as well as some of the other ancillary lines going up and down.

Executive Director said Cyber is up a fair amount, but compared to the JIF world where they saw 100% increase, the commissions did not fare as bad. The overall budget is at \$3,361,250. Executive Director asked if there were any questions from the Commissioners or the public. Nancy Ridgeway from Upper Deerfield Township thanked the Commission for the review of the 2021 Budget. Executive Director said with no other questions or comments a motion to close the public hearing is in order.

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2021 BUDGET

Moved: Commissioner Wood
Second: Commissioner Barber
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 12-21 ADOPTING THE BUDGET FOR CUMBERLAND COUNTY INSURANCE COMMISSION IN THE AMOUNT OF \$3,361,250 AS PRESENTED FOR COMMISSIONER YEAR 2021 AND CERTIFY THE ASSESSMENTS

Moved: Commissioner Wood
Second: Commissioner Barber
Roll Call Vote: 3 Ayes, 0 Nays

2021 Property & Casualty Assessments – In accordance with the Commission’s By Laws, the assessment bills for 2021 for property and casualty will be mailed to member entities now that the budget has been adopted. Assessments will be due as follows: The first payment of 40% will be due on March 15, 2021. The second assessment of 30% is due on June 15, 2021 and the third assessment of 30% is due on September 15, 2021.

NJ Excess Counties Insurance Fund (CELJIF) – The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. A summary report of the meeting is included in the agenda on **Pages 31-32** and a copy of the NJCE budget is on **Page 33**. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report: Attached on **Pages 34 - 40** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2020 to February 1, 2021. There were 36 certificates of insurance issued during this period.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Barber
Second: Commissioner Wood
Vote: Unanimous

Financial Fast Track – Included on **Page 41** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2020**, the Commission has a statutory surplus of **\$227,968**.

NJ CEL Property and Casualty Financial Fast Track (Page 43) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2020, the CEL has a surplus of **\$17,552,341**.

SAFETY COMMITTEE REPORT: Safety Director Glenn Prince of JA Montgomery Consulting said the Safety Committee met and discussed a variety of safety topics including previous injuries, which were discussed to determine preventability, training, future loss control visits and the Munich Reinsurance Safety Grant. The safety grant was authorized for \$50,000 to be split between all 10 county members in the NJCEL Fund. Safety Director Prince said he was happy to announce that it also addresses the three lines of coverage - general liability, auto liability, and law enforcement liability. Mr. Prince will be working with the Risk Managers, as in the past, to encourage all departments to apply for the grant and to get them approved through the actual carrier. The next committee meeting will be held on April 14 at 10 AM with no questions Mr. Prince concluded the safety committee report.

MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session.

TREASURER:

REPORT: Treasurer reported the February bills list was included in the agenda.

MOTION TO APPROVE RESOLUTION 13-21 FEBRUARY BILLS LIST IN THE AMOUNT OF \$952,218.28

Motion: Commissioner Seneski
Second: Chairman Wood
Roll Call Vote: 3 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said as always, any member or department that desires to participate in training can do so by going to the website and register by clicking on the link.

RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said there was a change with the excess carrier from BRIT to Munich Re and as Glenn Prince mentioned in his report we are excited about the offering of the Safety Grant which is similar to the BRIT Safety Grant. Ms. Violetti said as she receives more information regarding the specific eligibility requirements she will keep everyone informed. Ms. Violetti said the NJCEL has been able to secure active assailant coverage for its Members effective January 1, 2021. This is coverage in the event an individual or individuals threatens and or inflict harm to an employee or other individuals at a covered location, this policy would pay for costs related to crisis management, public relations, security measures, employment relocation, training and recruitment. This coverage is optional for all Commission members and is written on a master policy for all. The Cumberland County Insurance Commission nor the NJCEL assume any risk for this new line of coverage. Currently two Cumberland County Insurance Commission members have elected the coverage. Ms. Violetti discussed the one amendment to the Claims Charter, which was to remove Craig Atkinson as a committee member and add Paige Desiere as a committee member. Ms. Christina Violetti requested a motion to adopt the revised Claims Charter.

In response to Commissioner Wood, Ms. Violetti said Cumberland County and the Utilities Authority are the two members participating in the active assailant coverage.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

Motion: Commissioner Wood
Second: Chairman Seneski
Roll Call Vote: 3 Ayes, 0 Nays

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2020 and the PPO Penetration Report.

CLAIMS SERVICE: Claims Manager Veronica George reported there was no report for Open Session.

MOTION TO GO INTO EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES FOR PERSONNEL, SAFETY, PUBLIC PROPERTY OR LITIGATION IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Wood
Roll Call Vote: 3 Ayes, 0 Nays

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001353 IN THE AMOUNT OF \$125,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000779 IN THE AMOUNT OF \$37,500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001357 IN THE AMOUNT OF \$243.53

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001062 IN THE AMOUNT OF \$170,000.00; AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$100,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 11:41 AM

NEXT MEETING: WILL BE HELD ON APRIL 1, 2020 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II

***Inservco Stewardship Report as of
December 31, 2020
for
Cumberland County Insurance Commission***