

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 2, 2026 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 922 2189 6242#

or

<https://permainc.zoom.us/j/92221896242>

The Cumberland County Insurance Commission will conduct its April 2, 2026 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. 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.

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 Daily Journal and South Jersey Times**
- 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 2, 2026 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: February 5, 2026 Open Minutes.....Appendix I
February 5, 2026 Closed Minutes...Distributed Separately**

 - CORRESPONDENCE - None**

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

 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Services – PERMA.....Verbal

 - TREASURER – Anthony Bontempo**
 - Resolution 16-26 April Bill List.....Page 19

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

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 30

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 34

 - CLAIMS SERVICE – Inservco Insurance Services**

 - 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**
-
- NEXT SCHEDULED MEETING: June 4, 2026 – Via Zoom**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 2, 2026
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Auditor Request for Price Quotes** - The Fund Office solicited price quotes from two vendors for Auditor Services. Quotes were obtained instead of issuing an RFP as the expected pricing would be below the bidding threshold of \$17,500. One quote was received from the fund's current Auditor, PKF O'Connor Davies (formerly Bowman & Co.) Pricing was received as follows:

PKF O'Connor Davies \$13,740.00

- Motion to Award a one-year contract to PKF O'Connor Davies as the Insurance Commission's Auditor**
- NJ Counties Excess Joint Insurance Fund (NJCE)** The NJCE held the Reorganization Meeting on February 26, 2026. Included in the agenda on **pages 5-8** is a summary report of the meeting. The NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 10:30 a.m.
- Certificate of Insurance Issuance Report:** Attached on **Page 9** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for February. There were 5 certificates of insurance issued during this period.
- 2026 MEL, MRHIF & NJCE JIF Educational Seminar:** Enclosed please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. (**Page 10**)

- ❑ **Financial Fast Track** – Included on **Pages 11-13** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December. As of **December 31, 2025**, the Commission has a deficit of **\$1,435,671**. Total cash on hand is \$3,649,185.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 14-16)** – Included in the agenda is the NJ CEL Financial Fast Track Report for December. As of December 31, 2025, the CEL has a surplus of **\$18,861,992** and **\$38,891,840** in cash.
- ❑ **Claims Tracking Report (Pages 17-18)** – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims.
- ❑ **2026 New Jersey Association of Counties Conference:** The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Conner Strong & Buckelew submitted a workshop proposal focusing on *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*.

This session was selected and is scheduled for Thursday, May 7th at 4pm. Ed Cooney and Joe Hrusbash will be the panelists.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

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

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

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

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

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

2026 Chair, Secretary and Board of Fund Commissioners

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

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

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

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

Resolution 6-26, Designating Custodian of Fund Records

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

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

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

Resolution 10-26, Designating Signatures for Fund Bank Accounts

Resolution 11-26, Indemnifying NJCE Officials/Employees

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

Resolution 13-26, Appointing Fund Treasurer

Resolution 14-26, Appointing Fund Attorney

Resolution 15-26, Appointing Qualified Purchasing Agent

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

Executive Director Report: The following items were discussed:

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

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

Claims Update:

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

Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers: As authorized by the Board in June 2018, the Executive Director’s office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level

for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data. The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

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

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

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

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

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

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

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

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

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

Underwriting Manager Report

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

Safety Director Report

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

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

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

2026 & January 2027 NJCE JIF Meeting Schedule

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

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

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

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Cumberland County	County Commissioners 49 Rancocas Road Mount Holly, NJ 08060	Evidence of Insurance	2/3/2026 #5986784	GL AU EX WC OTH
H - Mauricetown Firehall I - Cumberland County	9544 Noble Street Mauricetown, NJ 08329	RE: Use of Facilities Evidence of insurance as respect to use of facilities during the current calendar year.	2/5/2026 #5991651	GL AU EX WC OTH
H - State of New Jersey Judiciary I - Cumberland County	Cumberland/Gloucester/Salem Vicinage 60 W. Broad Street Bridgeton, NJ 08302	Evidence of Insurance	2/9/2026 #5999678	GL AU EX WC OTH
H - City of Millville I - Cumberland County	12 S. High Street Millville, NJ 08332	RE: Shared Services Agreement- Public Safety Services 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 the Shared Services Agreement for Public Safety Services.	2/19/2026 #6009144	GL AU EX WC OTH
H - NJ Transit Local I - Cumberland County	Programs/Community Mobility 283-299 Market Street, Suite #1100 Newark, NJ 07102	RE: Vehicles The Certificate Holder is an Additional Insured 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 vehicles: 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FD4E4FS7JDC36260 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FD4E4FS4JDC36278 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118419 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118422 2024 Ford E-450 Mini-Bus Champion VIN #1FD4E4FN9RDD43669 2024 Ford E-450 Mini-Bus Champion VIN #1FD4E4FN7RDD43508 2024 Ford E-450 Mini-Bus Champion VIN #1FD4E4FN7RDD34954 2025 Ford E-450 Mini-Bus Champion VIN #1FD4E4FN8SDD19479	2/26/2026 #6025102	GL AU EX OTH
Total # of Holders: 5				

03/03/2026

1 of 1



16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM

FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

Available Online at No Cost to Members

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

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 24

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

FRIDAY, MAY 1

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

TO REGISTER

Connect to njmel.org
or email Jaine Testa at jainet@permainc.com

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CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	340,763	4,089,159	39,359,385	43,448,544
2. CLAIM EXPENSES				
Paid Claims	177,774	2,083,638	15,403,241	17,486,879
Case Reserves	(48,309)	(411,542)	3,710,511	3,298,969
IBNR	151,042	20,077	2,904,701	2,924,779
Excess Insurance Recoverable	(108)	(22,526)	(5,947)	(28,473)
Discounted Claim Value	(83,682)	220,032	(551,255)	(331,222)
TOTAL CLAIMS	196,717	1,889,679	21,461,252	23,350,930
3. EXPENSES				
Excess Premiums	158,902	1,906,807	16,624,632	18,531,439
Administrative	28,389	338,057	4,156,480	4,494,538
TOTAL EXPENSES	187,291	2,244,864	20,781,112	23,025,977
4. UNDERWRITING PROFIT (1-2-3)	(43,246)	(45,384)	(2,882,979)	(2,928,363)
5. INVESTMENT INCOME	9,019	114,062	449,504	563,566
6. PROFIT (4 + 5)	(34,226)	68,677	(2,433,475)	(2,364,797)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	26,610	26,610	171,783	198,393
9. DIVIDEND EXPENSE	(26,610)	(26,610)	(171,783)	(198,393)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	(13,145)	311,641	615,377	927,018
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(47,371)	380,318	(1,815,988)	(1,435,670)
SURPLUS (DEFICITS) BY FUND YEAR				
2012	367	4,931	297,365	302,295
2013	378	4,651	223,583	228,234
2014	96	9,696	171,384	181,080
2015	706	(8,654)	(332,941)	(341,596)
2016	2,040	22,632	425,644	448,276
2017	113,751	16,307	(593,007)	(576,700)
2018	(14,195)	40,373	(636,728)	(596,355)
2019	(12,240)	24,636	643,978	668,614
2020	19,418	167,188	(409,801)	(242,612)
2021	26,293	(84,229)	(974,268)	(1,058,498)
2022	(51,551)	(33,926)	(164,860)	(198,786)
2023	30,557	(52,274)	(449,754)	(502,028)
2024	16,834	(18,459)	(16,583)	(35,042)
2025	(179,827)	287,447		287,447
TOTAL SURPLUS (DEFICITS)	(47,371)	380,318	(1,815,989)	(1,435,671)
TOTAL CASH				3,649,185

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
Excess Insurance Recoverable	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	0	1,215,275	1,215,275
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 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
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 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	17,480	20	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	17,480	1,866,150	1,883,630
FUND YEAR 2016				
Paid Claims	1,055	10,525	1,034,393	1,044,917
Case Reserves	(1,055)	(10,525)	106,049	95,524
IBNR	(305)	(1,052)	10,605	9,552
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(305)	(1,052)	1,151,046	1,149,994
FUND YEAR 2017				
Paid Claims	2,090	28,141	2,070,452	2,098,593
Case Reserves	(52,090)	(33,406)	173,874	140,468
IBNR	(76,315)	(3,341)	17,387	14,047
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(126,315)	(8,605)	2,261,714	2,253,109
FUND YEAR 2018				
Paid Claims	0	12,184	2,219,069	2,231,252
Case Reserves	0	(13,090)	13,090	0
IBNR	0	(42,120)	42,120	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	0	(43,026)	2,274,278	2,231,252

FUND YEAR 2019				
Paid Claims	0	21,245	787,770	809,015
Case Reserves	0	(32,700)	174,901	142,200
IBNR	(724)	(10,197)	21,604	11,407
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0
TOTAL FY 2019 CLAIMS	(724)	(17,408)	980,031	962,622
FUND YEAR 2020				
Paid Claims	8,123	46,041	1,566,929	1,612,970
Case Reserves	(23,974)	(166,617)	413,168	246,551
IBNR	(19,559)	5,962	94,329	100,291
Excess Insurance Recoverable	(108)	(22,526)	(5,947)	(28,473)
Discounted Claim Value	0	21,998	(21,998)	0
TOTAL FY 2020 CLAIMS	(35,518)	(115,141)	2,046,481	1,931,340
FUND YEAR 2021				
Paid Claims	10,860	272,204	1,324,835	1,597,039
Case Reserves	9,308	28,617	864,491	893,109
IBNR	(27,705)	(262,327)	411,410	149,083
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(8,235)	65,406	(82,568)	(17,161)
TOTAL FY 2021 CLAIMS	(15,771)	103,901	2,518,168	2,622,069
FUND YEAR 2022				
Paid Claims	8,971	464,614	831,973	1,296,587
Case Reserves	(5,101)	(325,439)	652,165	326,726
IBNR	59,006	(192,478)	441,863	249,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(8,865)	79,236	(95,754)	(16,518)
TOTAL FY 2022 CLAIMS	54,011	25,933	1,830,247	1,856,179
FUND YEAR 2023				
Paid Claims	25,279	472,924	721,359	1,194,283
Case Reserves	9,967	(147,006)	632,688	485,683
IBNR	(46,790)	(265,611)	721,303	455,692
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(7,534)	85,158	(133,002)	(47,845)
TOTAL FY 2023 CLAIMS	(19,078)	145,466	1,942,347	2,087,813
FUND YEAR 2024				
Paid Claims	8,216	205,261	352,981	558,242
Case Reserves	(2,339)	(345,524)	680,065	334,541
IBNR	(27,495)	1,558	1,144,081	1,145,638
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(13,470)	103,838	(213,689)	(109,852)
TOTAL FY 2024 CLAIMS	(35,088)	(34,868)	1,963,438	1,928,570
FUND YEAR 2025				
Paid Claims	113,181	550,498		550,498
Case Reserves	16,974	616,667		616,667
IBNR	290,929	789,683		789,683
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(45,578)	(139,847)		(139,847)
TOTAL FY 2025 CLAIMS	375,505	1,817,002	0	1,817,002
COMBINED TOTAL CLAIMS	196,717	1,889,679	21,461,252	23,350,930

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

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

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

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2026

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	0	0	0	0	0	0	1	1	2	2	3	0	9
January-26	0	0	0	0	0	0	0	0	0	3	2	2	7	3	0	17
NET CHGE	0	0	0	0	0	0	0	0	0	2	1	0	5	0	0	8
Limited Reserves																\$5,748
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$10,000	\$0	\$15,000
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$20,664	\$62,043	\$10,000	\$0	\$97,709
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$1	\$20,664	\$62,043	\$0	\$0	\$82,709
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$113,271	\$190,351	\$105,510	\$0	\$2,154,029
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	0	0	0	0	1	5	19	2	2	5	10	0	44
January-26	0	0	0	0	0	0	0	1	5	17	2	1	6	13	1	46
NET CHGE	0	0	0	0	0	0	0	0	0	-2	0	-1	1	3	1	2
Limited Reserves																\$16,256
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$54,848	\$518,084	\$16,989	\$58,253	\$16,000	\$52,743	\$0	\$816,290
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$53,966	\$466,545	\$16,233	\$47,240	\$16,000	\$48,428	\$0	\$747,786
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$882)	(\$51,539)	(\$756)	(\$11,013)	\$0	(\$4,315)	(\$68,504)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$555,686	\$1,113,642	\$277,361	\$70,261	\$16,154	\$53,153	\$0	\$6,408,303
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	0	0	0	0	0	1	1	1	2	1	4	0	10
January-26	0	0	0	0	0	0	0	0	1	1	1	2	1	4	0	10
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves																\$26,531
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$6,875	\$10,000	\$18,024	\$0	\$265,727
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$6,581	\$10,000	\$17,898	\$0	\$265,307
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$294)	\$0	(\$126)	\$0	(\$420)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$28,000	\$10,250	\$22,070	\$0	\$458,245
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	1	1	3	0	1	7	2	10	19	16	32	0	92
January-26	0	0	0	1	1	3	0	1	7	2	10	18	19	29	5	96
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	3	-3	5	4
Limited Reserves																\$23,792
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$17,500	\$95,524	\$140,468	\$0	\$42,827	\$201,703	\$144,996	\$304,736	\$420,555	\$308,541	\$535,479	\$0	\$2,212,331
January-26	\$0	\$0	\$0	\$17,500	\$94,721	\$140,255	\$0	\$42,827	\$195,677	\$145,498	\$296,052	\$456,477	\$313,213	\$519,975	\$61,797	\$2,283,991
NET CHGE	\$0	\$0	\$0	\$0	(\$803)	(\$214)	\$0	\$0	(\$6,027)	\$502	(\$8,685)	\$35,922	\$4,672	(\$15,504)	\$61,797	\$71,660
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,311,934	\$1,368,553	\$178,483	\$1,058,929	\$877,762	\$1,024,994	\$1,541,839	\$795,667	\$971,932	\$62,494	\$11,979,700
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	0	0	0	1	1	3	0	2	13	23	14	25	24	49	0	155
January-26	0	0	0	1	1	3	0	2	13	23	15	23	33	49	6	169
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	-2	9	0	6	14
Limited Reserves																\$20,088
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
December-25	\$0	\$0	\$0	\$17,500	\$95,524	\$140,468	\$0	\$142,200	\$256,851	\$893,109	\$327,226	\$485,683	\$334,541	\$616,246	\$0	\$3,309,348
January-26	\$0	\$0	\$0	\$17,500	\$94,721	\$140,255	\$0	\$142,200	\$249,943	\$842,074	\$317,786	\$530,962	\$401,256	\$596,300	\$61,797	\$3,394,793
NET CHGE	\$0	\$0	\$0	\$0	(\$803)	(\$214)	\$0	\$0	(\$6,909)	(\$51,035)	(\$9,440)	\$45,279	\$66,715	(\$19,945)	\$61,797	\$85,445
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,240,041	\$2,231,252	\$955,389	\$1,869,822	\$2,442,809	\$1,628,792	\$1,753,170	\$1,012,421	\$1,152,665	\$62,494	\$21,000,278

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

February 28, 2026

COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	0	0	0	0	0	0	0	0	0	3	2	2	7	3	0	17	
February-26	0	0	0	0	0	0	0	0	0	1	1	1	0	3	0	6	
NET CHGE	0	0	0	0	0	0	0	0	0	-2	-1	-1	-7	0	0	-11	
Limited Reserves																\$5,725	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$20,664	\$62,043	\$10,000	\$0	\$97,709	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$29,353	\$0	\$34,353	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2)	(\$1)	(\$20,664)	(\$62,043)	\$19,353	\$0	(\$63,357)	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,087	\$308,427	\$74,321	\$97,087	\$124,863	\$0	\$2,041,165	
COVERAGE LINE - GENERAL LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	0	0	0	0	0	0	0	1	5	17	2	1	6	13	1	46	
February-26	0	0	0	0	0	0	0	1	5	16	2	1	4	14	1	44	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	0	-2	1	0	-2	
Limited Reserves																\$16,356	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$53,966	\$466,545	\$16,233	\$47,240	\$16,000	\$48,428	\$0	\$747,786	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$51,983	\$442,541	\$16,107	\$47,240	\$11,000	\$51,419	\$0	\$719,664	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,983)	(\$24,004)	(\$126)	\$0	(\$5,000)	\$2,992	\$0	(\$28,122)	
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$555,686	\$1,105,940	\$277,361	\$70,261	\$11,154	\$58,153	\$0	\$6,400,601	
COVERAGE LINE - AUTO LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	0	0	0	0	0	0	0	0	1	1	1	2	1	4	0	10	
February-26	0	0	0	0	0	0	0	0	1	1	1	2	1	3	0	9	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1	
Limited Reserves																\$32,242	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$6,581	\$10,000	\$17,898	\$0	\$265,307	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$222,363	\$500	\$47,112	\$10,000	\$9,904	\$0	\$290,179	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,664)	\$0	\$40,531	\$0	(\$7,994)	\$0	\$24,873	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$71,000	\$10,250	\$14,479	\$0	\$493,654	
COVERAGE LINE - WORKERS COMP.																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	0	0	0	1	1	3	0	1	7	2	10	18	19	29	5	96	
February-26	0	0	0	1	1	3	0	1	7	2	10	16	15	24	10	90	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-2	-4	-5	5	-6	
Limited Reserves																\$23,776	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	\$0	\$0	\$0	\$17,500	\$94,721	\$140,255	\$0	\$42,827	\$195,677	\$145,498	\$296,052	\$456,477	\$313,213	\$519,975	\$61,797	\$2,283,991	
February-26	\$0	\$0	\$0	\$17,500	\$94,282	\$138,508	\$0	\$42,827	\$185,393	\$143,586	\$292,138	\$387,441	\$292,730	\$461,206	\$84,273	\$2,139,883	
NET CHGE	\$0	\$0	\$0	\$0	(\$439)	(\$1,747)	\$0	\$0	(\$10,284)	(\$1,912)	(\$3,914)	(\$69,036)	(\$20,484)	(\$58,769)	\$22,476	(\$144,108)	
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,311,934	\$1,368,553	\$178,483	\$1,060,929	\$876,962	\$1,024,994	\$1,520,273	\$789,334	\$967,503	\$89,294	\$11,975,572	
TOTAL ALL LINES COMBINED																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	0	0	0	1	1	3	0	2	13	23	15	23	33	49	6	169	
February-26	0	0	0	1	1	3	0	2	13	20	14	20	20	44	11	149	
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-1	-3	-13	-5	5	-20	
Limited Reserves																\$21,370	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
January-26	\$0	\$0	\$0	\$17,500	\$94,721	\$140,255	\$0	\$142,200	\$249,943	\$842,074	\$317,786	\$530,962	\$401,256	\$596,300	\$61,797	\$3,394,793	
February-26	\$0	\$0	\$0	\$17,500	\$94,282	\$138,508	\$0	\$142,200	\$237,675	\$808,491	\$313,745	\$481,792	\$313,730	\$551,883	\$84,273	\$3,184,079	
NET CHGE	\$0	\$0	\$0	\$0	(\$439)	(\$1,747)	\$0	\$0	(\$12,267)	(\$33,583)	(\$4,041)	(\$49,169)	(\$87,526)	(\$44,418)	\$22,476	(\$210,714)	
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,240,041	\$2,231,252	\$955,389	\$1,871,821	\$2,434,304	\$1,628,791	\$1,735,854	\$907,825	\$1,164,999	\$89,294	\$20,910,993	

RESOLUTION NO. 16-26

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – APRIL 2026**

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 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 03/26 INV 0377-0326	4,684.84
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 02/26 INV 0377-0226	4,684.83
		9,369.67
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	7.40
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES- Q2 2026 04/26	25,144.00
		25,151.40
SAFETYFIRST SYSTEMS	ANNUAL RENEWAL INV 131948 04/26	1,245.00
		1,245.00
HARDENBERGH INSURANCE GROUP	RMC- Q2 2026 CTY OF CUMBERLAND 04/26	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q2 2026 CUMB CTY UTIL AUTH 04/26	1,800.58
		36,800.58
	Total Payments FY 2026	72,566.65
	TOTAL PAYMENTS ALL FUND YEARS	72,566.65

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 27, 2026
DATE OF MEETING: April 2, 2026

CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of 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 Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
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January – April 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 28:** Conducted a loss control visit at the County Administration Building.
- **February 5:** Attended the CUIC meeting.
- **February 5:** Attended the CUIC Claims Committee meeting.
- **February 11:** Attended the CUIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 2:** Plan to attend the CUIC meeting.
- **April 2:** Plan to attend the CUIC Claims Committee meeting.
- **April 8:** Plan to attend the CUIC Safety Committee 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](#).

- Winter Ice Activities - Best Practices
- Snowplow Warning Light Law Updated
- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology
- Utility Vehicle Operation & Training - Best Practices

- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(April through May Live Training Schedule and Registration Links are attached).*

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

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

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

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

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

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS)

Students (Users) - Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@iamontgomery.com).

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

(*) In-Person Training: Is being held via the [MSI-NJCE Expo](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (The Expo 2026 schedule will be released soon).**

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

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

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

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

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

4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am
4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am
4/23/26	Confined Space Entry	7:30 - 10:30 am
4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	School Safety & Regulatory Awareness	8:30 - 11:30 am
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid 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 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th	Burlington Co. Emergency Training Center [^]	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 th	Rowan College of South Jersey [^]	Gloucester	1400 Tanyard Rd., Sewell, NJ

* Tentative

[^] 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 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

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

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

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

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

Work Zone Safety

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

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

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

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

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

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

Training Frequency: Required annual retraining.

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

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

Practical Leadership - 21 Irrefutable Laws

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

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

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

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management



8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360
856.489.9100 • 856.489.9101 • 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: 4/2/2026
RE: Risk Management Consultant's Report

Safety and Training

- **12/10/2025 Safety and Accident Review Committee Meeting Minutes**

Attached are the approved 12/10/2025 Safety and Accident Review Committee Meeting Minutes. The 2/11/2026 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2026 NJCE Reinsurer Safety Grant**

We are working with the County for a potential safety grant submission.

- **2026 NJCE Coverage Modifications**

We have communicated to all members of the Insurance Commission the 2026 NJCE coverage modifications that impact them.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
December 10, 2025, 10:00 AM
Via Video Conference Meeting

I. Call to Order – Dr. Cynthia Hickman
Dr. Cindy Hickman called the meeting to order at 10:00 am.

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Absent
Angela Chica (A: 10:05am)	Cumberland County – Dept. of Employment and Training	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Nichole Gardner (A: 10:07am)	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Floyd Cossaboon	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas (A: 10:07am)	Cumberland County – Department of Veterans Affairs	Present
Brian Curley	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple	Cumberland County – Planning Department	Present
Dominic Buirch	Cumberland County Utilities Authority	Present
<u>Alternates:</u>		
Noah Hetzell (A: 10:15 am)	Cumberland County – Department of Health	Present
Christopher Gallo	Cumberland County – County Engineer/Public Work	Absent
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Katelyn Hatfield	Cumberland County – Emergency Services & Public Protection	Present
Lisa Williams	Cumberland County – Office of Aging	Absent
Sarah Kovach	Cumberland County – CATS	Absent
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present

III. Approval of the 10/8/2025 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 10/8/2025 Safety and Accident Review Committee Meeting Minutes.
Moved: Elizabeth Hoffman
Seconded: Melissa Hemple
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report – Dr. Hickman
She started by discussing the purpose of the committee and thanked the members for attending the meetings. Safety is the focus of the County. She provided praise to Hardenbergh Insurance Group and J.A. Montgomery for their support.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Next, Dr. Hickman stated that safety training transcripts were provided for review by all supervisors. She discussed the importance of compliance to adhering to the training requirements. She discussed the responsibilities of both the supervisors and the employees to training.

Lastly, she reflected on what has been learned over the past year through training opportunities and the committee. She discussed the importance of being prepared for PEOSH visits and the management of risk through the participation in training courses. She encouraged training compliance for all employees.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 11/30/2025, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

He continued by providing the 2026 meeting schedule. He spoke about the committee members and the Chairwoman's committee to training and how it makes a difference in making the workplace safety. He thanked the committee members for their participation.

VI. NJCEL Safety Director's Report

Mr. Prince thanked the committee members for their participation in the safety program throughout the year. He discussed the benefits of the program, and how having a safety program is beneficial for PEOSH compliance.

He advised that the safety training schedule has been updated on the www.NJCE.org website up to January 30th. He encouraged participation. He also advised that written programs and safety bulletins are also found on the website.

Next, he spoke about the entry level driver training program. He explained the program and who would be eligible to use the program. He advised that other entities have received requests for on-site audits of the training program from the State. This ensures proper compliance of the program.

He continued by speaking about the Leadership Academy. He spoke about the mandatory and elective topics that are discussed at the Academy and advised that open enrollment is still active. He advised that a plaque is provided to all who complete the program from NJCE JIF.

Next, he spoke about the loss control visits for 2026 and advised what is being reviewed when the visits are conducted.

Lastly, he spoke about the 2025 NJCE JIF safety grant and the amount awarded to Cumberland County. He advised that the grant is expected to be continued in 2026 and will provide detailed information once it is available.

Dr. Hickman thanked J.A. Montgomery for the support that is provided throughout the year. She further advised that she was invited to a NJCE JIF meeting where she was able to present her training PEOSH spreadsheet.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Dr. Hickman

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

VII. Old Business

There was no old business.

IX. New Business

Ms. Sauro commented that Ms. Kovach received a certified safety and security officer certificate after she attended the Transit Safety training and brought back a lot of knowledge to the department. She also went to an all-day training session as well. Dr. Hickman congratulated Ms. Kovach and thanked Ms. Sauro for sharing the information.

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CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
Motion to adjourn.
Moved: Elizabeth Hoffman
Seconded: Niki Kaskabas
The meeting was adjourned at 10:40am

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2026						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	56	\$128,617.65	\$63,526.53	\$65,091.12	51%	\$6,614.04
February	45	\$43,936.71	\$17,443.78	\$26,492.93	60%	\$3,444.12
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	101	\$172,554.36	\$172,655.36	\$91,584.05	53%	\$10,058.16

2025						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	78	\$72,422.45	\$28,511.46	\$43,910.99	61%	\$5,571.83
February	90	\$67,761.80	\$25,577.85	\$42,183.95	62%	\$5,456.66
March	39	\$29,243.15	\$13,382.51	\$15,860.64	54%	\$1,949.43
April	31	\$204,232.85	\$71,359.69	\$132,873.16	65%	\$14,628.88
May	62	\$45,786.27	\$21,528.26	\$24,258.01	63%	\$2,996.39
June	35	\$20,531.78	\$7,211.42	\$13,320.36	61%	\$1,731.68
July	45	\$79,559.45	\$31,952.08	\$47,607.37	60%	\$6,083.88
August	60	\$208,771.03	\$118,575.71	\$90,195.32	43%	\$10,400.79
September	25	\$59,669.84	\$23,078.09	\$36,591.75	54%	\$0.00
October	48	\$57,653.93	\$26,647.39	\$31,006.54	61%	\$0.00
November	36	\$141,303.33	\$34,580.29	\$106,723.04	76%	\$0.00
December	66	\$30,978.00	\$14,359.57	\$16,618.43	54%	\$0.00
Grand Total	615	\$1,017,913.88	\$416,764.32	\$601,149.56	60%	\$48,819.54



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

01/01/2026 – 2/28/2026

	Bill Count	Billed	\$ Approved	\$ Savings	% of Savings
Qualcare	98	\$123,908.60	\$46,538.88	\$77,369.72	62%
ANESTHESIOLOGY	2	\$5,100.00	\$2,134.00	\$2,966.00	58%
HOSPITAL	3	\$31,307.75	\$18,784.64	\$12,523.11	40%
MRI/RADIOLOGY	3	\$560.00	\$372.64	\$187.36	33%
OCCUPATIONAL MEDICINE	27	\$30,280.40	\$6,189.15	\$24,091.25	80%
ORTHOPEDIC SURGERY	11	\$38,488.45	\$11,502.99	\$26,985.46	70%
PHYSICAL THERAPY	37	\$13,755.00	\$4,176.51	\$9,578.49	70%
URGENT CARE CENTER	15	\$4,417.00	\$3,378.95	\$1,038.05	24%
Negotiated	2	\$47,475.76	\$33,261.43	\$14,214.33	30%
ORTHOPEDIC SURGERY	2	\$47,475.76	\$33,261.43	\$14,214.33	30%
Out of Network	1	\$1,170.00	\$1,170.00	\$0.00	0%
AMBULANCE SERVICE	1	\$1,170.00	\$1,170.00	\$0.00	0%
Grand Total	101	\$172,554.36	\$80,970.31	\$91,584.05	53%
PPO Penetration Rate 99%					



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2026 - 02/28/2026			
	BILL COUNT	\$ APPROVED	SPECIALTY
SURGICAL STUDIOS LLC	1	\$33,034.23	Orthopedic Surgery
INSPIRA MEDICAL CENTER	3	\$18,784.64	Hospital
PREMIER ORTHOPAEDIC ASSOCIATES	29	\$8,929.33	Occupational Medicine
PREMIER ORTHOPAEDIC SURGERY CENTER	2	\$6,107.50	Orthopedic Surgery
REHAB CLINICS	37	\$4,176.51	Physical Therapy
INSPIRA URGENT CARE	15	\$3,378.95	Urgent Care Center
SHREWSBURY AMBULATORY ANESTHESIA	2	\$2,134.00	Anesthesiology
NEW JERSEY HEALTHCARE SPECIALIASTS	2	\$1,556.63	Occupational Medicine
CITY OF BRIDGETON FIRE DEPT EM	1	\$1,170.00	Medical Transportation
KIRSHNER SPINE INSTITUTE	3	\$506.00	Orthopedic Surgery
Grand Total	95	\$79,777.79	

APPENDIX I – MEETING MINUTES
February 5, 2026

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 5, 2026
ELECTRONICALLY
11:00 AM**

Meeting called to order. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
Sandra Taylor	Present
James Sauro	Present
Kevin Smaniotto	Present
Kimberly Codispoti	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

John Carr, Cumberland County
Jeffrey DiLazzero, Cumberland County
Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vanguard
Jon Griglack, SG Risk
Christine Gallagher, Qual-Lynx
Robyn Walcoff, PERMA
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Elizabeth Chipman, PERMA

Glenn Prince, JA Montgomery
Jonathon Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF December 4, 2025

Moved:	Commissioner Sauro
Second:	Commissioner Codispoti
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Reorganizational Resolutions (Pages 4-25) – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairperson
- Resolution 2-26 Appointing CEL Commissioner
- Resolution 3-26 Appointing Commission Treasurer
- Resolution 4-26 Appointing Commission Attorney
- Resolution 5-26 Appointing Commission Secretary
- Resolution 6-26 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-26 Designating Official Newspapers
- Resolution 9-26 Designating Agent for Service of Process & Custodian of Records
- Resolution 10-26 Establish Public Meeting Procedures
- Resolution 11-26 2026 Risk Management Plan

Executive Director Stokes asked Underwriting Manager Jonathon Tavares to review the updates to the Plan of Risk Management. A couple of the key enhancements for the NJCE renewal for 2026 are highlighted and are mainly around property, liability, and the POL EPL program. On the excess liability limits of \$32 million, that's includes an increase of \$10 million since last year, due to a very positive budget year. The Commission will see more limits of liability available for GL, AL, and law enforcement to the whole program, which is fantastic. Under the POL EPL section there are different retention amounts for what the commission retains and what the NJCE retains due to the move from Chubb who was a longtime POL EPL carrier to the same program that provides your liability insurance. So now, the Commission is in the full liability reinsured program for the POL EPL which will allow a little more control over losses, and it is a better overall fit for the Commission. On the property side the NJCE was able to reduce their overall percent deductible for named storm. Another positive change for the 2026 renewal was that the NJCE bound another \$5 million in cyber coverage so the

Commission will get the benefit of having \$15 million in aggregate limits under the cyber program. Mr. Tavares said there will be a webinar on the renewal changes later in the month and an invite will be sent shortly.

Motion to approve Resolutions 1-26 through 11-26

Moved: Commissioner Sauro
Second: Chairman Marchand
Vote: Unanimous

2026 Property & Casualty Budget – The 2026 Property & Casualty Budget was introduced at the December 4, 2025 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.

The proposed budget has been reduced by \$23,389 as the successful marketing efforts for the NJCE’s 2026 renewal came in lower than expected. The revised budget in the amount of \$4,288,046 is included in the agenda on **Page 26**; a copy of the assessments is on **Page 27**.

Motion to open the Public Hearing on the 2026 Budget.

Moved: Commissioner Sauro
Second: Chairman Marchand
Vote: Unanimous

Discussion of Budget: Executive Director said the actuary provided the loss funding using the mod levels for lost funds. Now that there is coverage in the commission layer for the POL EPL coverage line 5 of the budget shows the amount of \$74,353, which was provided by the actuary. Line 10 the budget has increased 6.71% due to the EPL POL as well. Line 17 shows the total for claims adjustment. Inservco will be administering the POL EPL claims. Executive Director and other professional fees had a contractual increase of 2%. There was a dramatic decrease in the ancillary coverages. Jonathon Travares discussed the ancillary coverages and said the ancillary coverages came down mainly due to a 20% decrease in the cyber program. The medical malpractice program continues to perform well, so across the board all of these coverages in the ancillary bucket have decreased. Executive Director said the 2026 budget is at a 4.86% increase, the amount of \$4,288,046.

Motion to close the Public Hearing.

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

Motion to approve Resolution 13-26 (Page 28) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,746,719 as presented for Fund Year 2026 and Certify the Assessments.

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

2026 Professional Contract Renewals – Professional service contracts for the Fund’s Risk Management Consultant and Executive Director expire at the end of the month. Both contracts have annual renewals which the Commissioners are desirous to renew for Fund Year 2026. Resolution 14-26 appears on **Page 29** re-appointing the professionals.

Motion to Adopt Resolution 14-26 Re-Appointing Fund Professionals

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

Actuary Request for Price Quotes - The Fund Office solicited price quotes from two vendors for Actuarial Services. Quotes were obtained instead of issuing an RFP as the expected pricing would be well below the bidding threshold of \$17,500. Quotes were received from the fund’s current Actuary, SG Risk and from Pinnacle Actuarial Resources. Pricing was received as follows:

SG Risk	\$4,050.00
Pinnacle	\$16,000.00

In response to Commissioner Sauro regarding the difference in the pricing received, Executive Director said Pinnacle did know the expiring contract amount still came in at the \$16,000 number and they have bid on other commissions and joint insurance funds but seem to always come in high.

Motion to Award a one-year contract to SG Risk as the Insurance Commission’s Actuary

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

Amending Contract with Inservco Insurance Services – As discussed earlier, coverage for the Commission member entities for Public Officials and Employment Practices lines of coverage has moved from Chubb into the NJCE Program. This will require Inservco to administer those coverages. The fund office negotiated a flat fee for this service for \$7,500.

Motion to Amend Inservco Insurance Services contract

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 30-34) – The NJCE held a special meeting on January 6th to formally adopt their 2026 Budget. A summary of that meeting appears on pages 30-34. The NJCE is scheduled to meet again on Thursday, February 26, 2026 and will conduct their reorganization meeting in person in Monroe Twp.

NJCE JIF – 2026 Renewal Webinar – The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF will be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24th at 11:00 a.m. The NJCE Underwriting Manager will detail the successes of the marketing of the NJCE program and coverage changes and enhancements to be aware of for 2026. An invitation was sent with the link to register. If you need the link or have trouble registering, please reach out to the Fund Office.

2026 Excess Insurance and Ancillary Coverage Policies – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

2026 Property & Casualty Assessments – In accordance with the Commission's By Laws, the assessment bills for 2026 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, 2026. The second assessment of 30% is due on June 15, 2026 and the third assessment of 30% is due on September 15, 2026.

Certificate of Insurance Issuance Report: Attached on **Page 35** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January 2026. There were 2 certificates of insurance issued during this period.

2026 MEL, MRHIF & NJCE JIF Educational Seminar: Enclosed please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. **(Page 36)**

Financial Fast Track – Included on **Pages 37-42** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for September & October. Executive Director said as of September 30th the surplus increased \$483,000 and both IBNR and case reserves have gone down. This did carry over into October where the surplus increased by \$119,000 so the deficit is down. As of **October 31, 2025**, the Commission has a deficit of **\$1,352,663**. Total cash on hand is \$3,913,323. Executive Director said this is great news and hopefully we have turned a corner and this trend will continue.

NJ CEL Property and Casualty Financial Fast Track (Page 43-45) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2024, the CEL has a surplus of **\$9,491,565** and **\$34,165,619** in cash.

Claims Tracking Report (Pages 46-47) – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims. Executive Director said the Claims Activity Report simply showing claims open from one month to the next. November, we had 3 less open claims than the prior month.

TREASURER:

REPORT: Treasurer Anthony Bontempo reported on the February Bills List.

MOTION TO APPROVE RESOLUTION 15-26 FEBRUARY BILLS LIST IN THE AMOUNT OF \$1,172,283.34

Motion:	Commissioner Sauro
Second:	Commissioner Smaniotto
Vote:	Unanimous

SAFETY COMMITTEE REPORT: Paige Desiere reported for the period of October 1st through November 30, 2025, the County reported 16 new work-related injury claims. These claims consisted of two exposures, one preventable, one non-preventable. Four strains, three of which were preventable, one was non-preventable, five bodily injuries by strike or bite with all deemed non-preventable and five slips, trips and falls all of which were preventable and as a standard practice safety training was assigned to all employees with preventable claims.

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Directors report and reported on safety and risk control activities from December and February. The NJCE Safety Grant has been approved for 2026 by carriers. The breakdown for 2026 is \$100,000 is available from Safety National, \$17,000 from Munich RE, \$6,000 from Old Republic, and \$7,500 from Metis, which is a new carry on the program as well. The total is \$130,500 to be split between our 10 member counties which is a \$40,500 increase, or 45% versus last year. Mr. Prince thanked the underwriting team for going to bat for this program. It is a great opportunity to enhance our safety program for some of the safety items that are not necessarily budgeted. The Safety Director's office conducted some loss control visits in January. On January 14th the Vine Street Playground in Bridgeton, and on January 29th the Admin Building.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from October 8, 2025, meeting was included in the agenda. Minutes for the December meeting will be provided once they are approved at the next meeting. Ms. Violetti said the Cumberland County Insurance Commission claims Charter is enclosed in the agenda packet. There were several amendments to this charter. There are no meetings conducted unless requested by the Cumberland County Insurance Commission Chairperson. We removed the specific committee members and professionals that were originally listed on the charter. The committee will

no longer provide recommendations regarding approval or denial of any payment authorization requests or settlement authorization requests. As has been done in the past the third-party administrator will now prepare and present to the Insurance Commission the approval for all such requests. In addition, the change for the employment practices, legal liability, public officials legal liability claims handling has been included. It now states claims that may exceed 50% of a member's deductible, the third-party administrator will now need to prepare documentation just for discussion purposes to present to the insurance commission. A payment authority request will be presented any time a claim will be exceeding the member's deductible. The third-party administrator and Risk Management Consultant's Office will now develop and recommend claims cost containment programs were appropriate, which is something that the claims committee had done in the past. The Risk Management Consultant's office will report to the Insurance Commission of any changes to the committee, as well as any discharge of any responsibilities of the claims committee. Hearing no questions Ms. Violetti requested a motion to adopt the revised claims charter.

Motion to Adopt the Revised Claims Charter

Moved:	Commissioner Sauro
Second:	Commissioner Codispoti
Vote:	Unanimous

Risk Manager said the Cumberland County Insurance Commission Litigation Management Plan was enclosed in the agenda packet. There was just one small amendment on page 9 of the Plan which has been reviewed with County Council's office since there are still some claims that will be processed through Chubb for Employment Practices claims, which would be current claims not new claims. In the event Chubb were to charge any fees for processing legal billing to any council that's assigned for any member, that member will be responsible for paying those fees. In response to Commissioner Sauro, County Counsel John Carr confirmed he has reviewed the amendment and is in agreement with the change.

Motion to adopt the Revised Litigation Management Plan.

Moved:	Commissioner Sauro
Second:	Commissioner Codispoti
Vote:	Unanimous

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending December 31, 2025, along with the PPO Savings Report and Top 10 Providers. As of December 31st, there were 615 bills, with total charges of \$1,017,913.88, with savings of \$601,149.56 or 60%.

CLAIMS SERVICE: Claims Technical Specialist Veronica George reported there are claims to discuss in Closed Session.

MOTION TO GO INTO EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES FOR PERSONNEL, SAFETY, PUBLIC PROPERTY OR LITIGATION

IN ACCOURDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous
MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001685 IN THE AMOUNT OF \$74,592.90

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST SETTLEMENT AUTHORIZATIN REQUEST FOR CLAIM #3770001886 IN THE AMOUNT OF \$136,481.93 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$78,743.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001907 IN THE AMOUNT OF \$90,972.20

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002448 IN THE AMOUNT OF \$71,417.08

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002449 IN THE AMOUNT OF \$53,002.67

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002474 IN THE AMOUNT OF \$53,194.00

Auto Liability PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001910 IN THE AMOUNT OF \$53,000.00

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002336 IN THE AMOUNT OF \$3,523.81

MOTION TO APPROVE PAYMENT AUTHORIZTATION IN THE AMOUNT OF \$458,067.88 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$156,859.71

Moved: Commissioner Sauro
Second: Commissioner Codispoti
Vote: Unanimous

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved: Chairman Marchand
Second: Commissioner Taylor
Vote: Unanimous

MEETING ADJOURNED: 11:53 AM

NEXT MEETING: WILL BE HELD ON April 2, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary