

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 3, 2025 – 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 3, 2025 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 3, 2025 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: February 6, 2025 Open Minutes.....Appendix I**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 20-25 April Bill List.....Page 21

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 22

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 31

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 35

- 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 5, 2025 – Via Zoom**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 3, 2025
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- 2025 Property & Casualty Amended Budget** – At the February 6th meeting of the Commission, the 2025 Amended Property & Casualty Budget was introduced. 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.

As a result of the Cumberland County Improvement Authority leaving the Commission, the adopted budget was required to be amended; the proposed amended budget has been reduced by \$657,560. The revised budget in the amount of \$4,089,159 is included in the agenda on **Page 3**. This amended budget does not affect the assessments of the County or the Utilities Authority.

- Motion to open the Public Hearing on the 2025 Amended Budget.**
 - Discussion of Budget.**
 - Motion to close the Public Hearing.**
 - Motion to approve Resolution 17-25 (Page 4) adopting the Amended Budget for the Cumberland County Insurance Commission in the amount of \$4,089,159 as presented for Fund Year 2025.**
- Designating Authorized Signers for Commission Bank Accounts** – With the appointment of CFO Christopher Hart as a fund commissioner, there is a need to amend Resolution 7-25 previously adopted at our February meeting designating authorized signers on Commission bank accounts. Accordingly on **Page 5** is resolution 18-25 for adoption.
 - Motion to Adopt Resolution 18-25, Amending Resolution 7-25 Designating Authorized Signatures on Commission Bank Accounts.**
- Managed Care Request for Proposals** – The County Purchasing Department issued a resubmission RFP for the position of Managed Care Provider. Four responsive bids were received from Qual Lynx, Medlogix, First MCO & Innovative Claims Strategies. The responses were reviewed and scored; the recommendation is to appoint the incumbent firm of Qual Lynx.
 - Auditor Request for Proposals** – The County Purchasing Department issued a resubmission RFP for the position of Actuary. One responsive was received from the incumbent auditor Bowman & Company. Their bid was reviewed and scored; the recommendation is to re-appoint the firm of Bowman & Company. **Resolution 19-25 appears on page 6.**

CUMBERLAND COUNTY INSURANCE COMMISSION				
2025 AMENDED BUDGET				
		CERTIFIED BUDGET	CUIA - Terminate Membership	Revised
APPROPRIATIONS				
I. Claims and Excess Insurance				
Claims				
1	Property	211,456	(44,232)	167,224
2	Liability	796,188	(31,605)	764,583
3	Auto	42,688	(6,490)	36,198
4	Workers' Comp.	990,768	(131,375)	859,393
5				
6	Subtotal - Claims	2,041,100	(213,702)	1,827,398
7				
8	Premiums			
9	CEL JIF	1,860,485	(353,433)	1,507,052
10				
11	SubTotal Premiums	1,860,485	(353,433)	1,507,052
12	Total Loss Fund	3,901,585	(567,135)	3,334,450
13				
14	II. Expenses, Fees & Contingency			
15				
16	Claims Adjustment	60,378	(6,322)	54,056
17	Managed Care	-		-
18	General Expense			-
19	Exec. Director	110,966	(12,362)	98,604
20	Actuary	6,069	(676)	5,393
21	Auditor	14,586	(1,625)	12,961
22	Attorney	7,301		7,301
23	Treasurer	3,288		3,288
24	Secretary	2,537		2,537
25				
26	Misc. Expense & Contingency	12,181	(4,296)	7,885
27	Training	15,000		15,000
28				
29	Total Fund Exp & Contingency	232,306	(25,281)	207,025
30	Risk Managers	175,431	(27,500)	147,931
31				
32				
33				
34	CEL JIF Ancillary Coverage	437,397	(37,644)	399,753
35				
36	Total FUND Disbursements	4,746,719	(657,560)	4,089,159

RESOLUTION NO. 17-25

**RESOLUTION AUTHORIZING AND ADOPTING THE 2025 AMENDED BUDGET
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

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

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$4,089,159** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 3, 2025.

ADOPTED:

BY: _____
ARTHUR MARCHAND, CHAIRPERSON

ATTEST:

RESOLUTION NO. 18-25

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the CUMBERLAND COUNTY INSURANCE COMMISSION (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

James Sauro

Christopher Hart

Kevin Smaniotto

Anthony Bontempo

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

James Sauro

Christopher Hart

Kevin Smaniotto

Anthony Bontempo

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 3, 2025.

BY: _____
ARTHUR MARCHAND, CHAIRPERSON

ATTEST:

RESOLUTION NO. 19-25

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING PROFESSIONAL SERVICES OF MANAGED CARE PROVIDER
AND ACTUARY**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals; and

WHEREAS, the Commissioners of said Commission resolve to award professional service and agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4, et seq.; and

WHEREAS, the County’s Purchasing Department has re-advertised and published RFP re-submissions on behalf of the Commission for the positions of Managed Care Provider and Auditor and the Commission having duly reviewed, scored and considered all responses to said RFP’s; and

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Cumberland County Insurance Commission that the following appointment awards are hereby made:

<u>Name</u>	<u>Services</u>	<u>Term</u>
Qual Lynx	Managed Care Provider	8 months w/two 1 yr. Commission options
Bowman & Company	Auditor	1 year

BE IT FURTHER RESOLVED by the Commissioners that the CCIC is hereby authorized to execute contracts between the CCIC and the approved professionals with the terms and conditions as required by the CCIC.

BE IT FURTHER RESOLVED by the Commissioners of said CCIC, approved professionals acting as a “servicing organization” as defined in the CCIC’s rules and regulations shall execute said contract prepared by the CCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the CCIC.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 3, 2025.

BY: _____
ARTHUR MARCHAND, CHAIRPERSON

ATTEST:



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 27, 2025
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January Report

2025 CUIIC Representative: Commissioner Kevin Smaniotto joined the NJCE JIF Board as Cumberland County’s representative as of 1/1/25,

2025 Property Claims Administrator Transition: Effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services.

2025 Change to Excess Cyber & Excess Liability Carriers: At the January 7, 2025 special meeting, the Board of Fund Commissioners accepted the following coverage and carrier recommendations of the Finance Sub Committee effective January 1, 2025:

Excess Cyber – coverage moved from Great American to Cowbell for a premium savings and broader coverage.

Excess Liability – coverage structure changed to a layered approach; Safety National will provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

In addition, the Board authorized the Underwriting Manager to bind coverage of the 2025 renewal program and adopted the Extraordinary Unspecifiable Services (EUS) resolution authorizing the purchase of insurances.

2025 Reorganization: The NJCE conducted its 2025 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:

2025 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland 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 2025 and adopted the resolutions noted below.

Resolution 5-25, Certifying the Election of Chairman & Secretary

Resolution 6-25, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 7-25, Designating Custodian of Fund Records

Resolution 8-25, Designating Official Newspapers for the Fund

Resolution 9-25, Fixing 2025 & 2026 Reorganization Meeting Dates.

The Board of Fund Commissioners adopted the following meeting dates for 2025 and 2026 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 24, 2025, June 13, 2025, September 25, 2025, October 23, 2025, November 21, 2025 and February 26, 2026 – 2026 Reorganization.

Resolution 10-25, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 11-25, Designating Signatures for Fund Bank Accounts

Resolution 12-25, Indemnifying NJCE Officials/Employees

Resolution 13-25, Fund Treasurer to Process Contracted Payments/Expenses

Resolution 14-25, Appointing Fund Treasurer

Resolution 15-25, Appointing Fund Attorney

Resolution 16-25, Appointing Qualified Purchasing Agent

Resolution 17-25, 2025 Risk Management Plan – Coverage changes from the expiring year were confirmed by the Underwriting Manager.

Executive Directors 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. In addition, two additional claims were discussed in closed session.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFP) for the positions of the Executive Director, Safety Director, Underwriting Manager and Property Claims Administrator were issued November 27th and responses were due back January 8th. Fund Attorney and Qualified Purchasing Agent received one (1) response each for Executive Director and Underwriting Manager, four (4) qualified responses for Property Claims Administrator and two (2) responses for Loss Control/Safety Director.

The Finance Sub Committee met on January 21st and January 22nd to conduct interviews of the Property Claims Administrator and discuss the Loss Control/Safety Director responses. Following the

interviews, a special meeting of the NJCE JIF was held on January 31st and the Board adopted a resolution authorizing award of contract to Vanguard Claims Administration Services effective February 1, 2025. Fund Attorney provided a summary report of the remaining contracts and noted the Loss Control/Safety Director responses were reviewed and scored by the evaluation committee members.

The Board of Fund Commissioners adopted a resolution awarding the following contracts, pursuant to a publicly advertised RFP, by and between the Fund for a contract term of February 27, 2025 through December 31, 2027: Executive Director/Administrator to PERMA Risk Management Services, Underwriting Manager to Conner Strong & Buckelew Companies and Safety Director to J.A. Montgomery Risk Control Services.

The following services are procured and authorized for a one-year term:

- Auditor and Litigation Manager will expire on or about April 30, 2025.
- Payroll Auditor and Actuary will expire on or about June 30, 2025.
- Cyber Security Consulting Services will expire April 30, 2025. *The services provided to date will be reviewed to see if additional services are required.*

Prior to expiration the Fund office will take appropriate procurement action to secure the respective services for results to be prepared for the Board to review and to act.

Membership Chart: Submitted for information was the 2025 NJCE JIF membership chart updated to reflect Cumberland County Improvement Authority's departure from Cumberland Insurance Commission to New Jersey Utilities Authority Joint Insurance Fund.

Origami: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database and the last contract renewal was completed in March 2022. Origami contract is expiring in March 2025, and PERMA has completed the three-year contract renewal with Origami.

NJCE Committee:

Safety Committee: The Safety Committee was formed at the NJCE level to compliment the members' safety committees. The Committee is scheduled to meet in 2025 as follows: *Monday, March 10th, Monday June 16th, Monday September 15th and Monday December 8th via Zoom at 10am.*

Claims Update:

2025 NJCE Claims Reporting Requirements: PERMA Claims is finalizing the 2025 claims reporting requirements to distribute to Third-Party Administrators via email.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will return in Fall 2025 and the Fund office is requesting volunteers to serve on the Planning Committee to help plan an engaging event with relevant topics for County Commissioners and risk management professionals. Proposed topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. Proposed dates include Monday, October 20, 2025, Wednesday, October 29, 2025 or Thursday, October 30, 2025; time and location to be determined. Interested volunteers should contact Robyn Walcoff at rwalcoff@permainc.com.

Tracking Reports: Submitted for information was the Financial Fast Track as of December 31, 2024, which reflected a statutory surplus of \$10.9 million. Also submitted was the Expected Loss Ratio as of November 30, 2024.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 25th and May 2nd, 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. On April 25th, the keynote speaker is the Honorable Michael Chertoff, Former Secretary of Homeland Security.

MEL JIF A-2145 Position Paper: Submitted for information was a copy of the New Jersey League of Municipalities and Municipal Excess Liability JIF position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions.

NJAC Legislative Committee: The Fund office received notice that NJAC has a Legislative Committee that is only open to NJAC board members and all county officials. The Fund Office is seeking Commissioners who are currently on the Legislative Committee or interested in serving to act as an unofficial liaison between the Committee and the Fund to communicate and collaborate on important legislation affecting the New Jersey Counties.

2025 New Jersey Association of Counties Conference: The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. In addition, J.A. Montgomery submitted a workshop proposal on *Artificial Intelligence and Risk Considerations for Local Government*; if selected, the Fund office will distribute additional details on the workshop.

2025 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.

Closed Session – Property Payment Authority Request (PAR): Closed Session was needed to discuss and review two property PARs greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024315588 for an additional \$3 million (total \$6.25 million) to be reimbursed by the excess carrier as discussed and also approved the PAR for claim #2024330567 in the amount of \$525,000.

Underwriting Manager Report

2025 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on Monday, February 24th and it was well attended with 40 participants. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org. In addition, information was submitted on ERiskHub, a free resource available to all NJCE members that provides tools and resources to assess exposure to cyber threats, develop response plans, educate, and most importantly minimize the impact of a data breach.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from December 2024 – February 2025, bulletins that were distributed and training sessions through April 2025.

2025 Safety Grant Program: In 2024, the excess carrier contributed \$60,000 and the Board of Fund Commissioners authorized a supplement in the amount of \$30,000 and then authorized an additional “one-time” supplement of \$46,933 for a total Safety Grant of \$136,933. J.A. Montgomery provided a recap on the 2024 successes of the grant and reported the 2025 grant program will have contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2025.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday April 24, 2025 at 9:30AM virtually.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 1/1/2025 To 2/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	RE: Use of Sunny Slope Firing Range The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with respects to the use of Sunny Slope Firing Range located at Sunny Slope Farm, 400 Greenwich Road, Bridgeton, NJ 08302.	1/21/2025 #5027469	GL AU EX WC OTH
Total # of Holders: 1				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 2/1/2025 To 3/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit, Local Programs & I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: Various Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2013 Ford E350 VIN #1FDFF4FS9DD120799 2013 Ford E450 VIN #1FDFF4FS0DDB00248 2013 Ford E450 VIN #1FDFF4FS7DDB04930 2016 Ford E450 VIN #1FDDE3FS4GDC56779 2016 Ford E450 VIN #1FDDE3FS4GDC57193 2016 Ford E450 VIN #1FDDE3FS4GDC56776 2017 Ford E350 VIN #1FDDE3FS4HDC52805 2017 Ford E350 VIN #1FDDE3FS0HDC52803 2017 Ford E-450 Extended Cutaway VIN #1FDFF4FS5HDC65962 2018 Ford E-450 Elkhart Coach ECII VIN #1FDFF4FS7JDC36260 Ford E450 VIN #1FDFF4FS9DDB04931	2/13/2025 #5095212	GL AU EX OTH
Total # of Holders: 1				

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	367,383	4,408,593	34,950,792	39,359,385
2. CLAIM EXPENSES				
Paid Claims	106,531	1,973,647	13,429,594	15,403,241
Case Reserves	46,555	951,198	2,759,312	3,710,511
IBNR	476,114	287,747	2,616,954	2,904,701
Excess Insurance Recoverable	(180)	(5,947)	0	(5,947)
Discounted Claim Value	33,449	(55,339)	(495,915)	(551,255)
TOTAL CLAIMS	662,470	3,151,306	18,309,945	21,461,252
3. EXPENSES				
Excess Premiums	182,707	2,192,485	14,432,147	16,624,632
Administrative	31,262	381,153	3,775,104	4,156,257
TOTAL EXPENSES	213,969	2,573,638	18,207,251	20,780,889
4. UNDERWRITING PROFIT (1-2-3)	(509,056)	(1,316,351)	(1,566,405)	(2,882,755)
5. INVESTMENT INCOME	11,297	128,819	320,685	449,504
6. PROFIT (4 + 5)	(497,759)	(1,187,532)	(1,245,719)	(2,433,251)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	171,783	171,783
9. DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	76,534	18,837	541,223	560,060
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(421,225)	(1,168,694)	(702,387)	(1,871,082)
SURPLUS (DEFICITS) BY FUND YEAR				
2012	422	5,399	291,965	297,365
2013	(463)	4,078	219,505	223,583
2014	14,541	25,885	145,499	171,384
2015	1,215	11,704	(344,645)	(332,941)
2016	722	4,878	420,767	425,644
2017	10,147	(119,204)	(473,803)	(593,007)
2018	6,658	(1,578)	(635,150)	(636,728)
2019	(30,770)	(46,400)	690,378	643,978
2020	10,994	(62,991)	(346,810)	(409,801)
2021	(46,426)	(426,862)	(547,406)	(974,268)
2022	(107,062)	(446,093)	281,233	(164,860)
2023	17,583	(45,833)	(403,921)	(449,754)
2024	(298,788)	(71,676)		(71,676)
TOTAL SURPLUS (DEFICITS)	(421,225)	(1,168,694)	(702,388)	(1,871,083)
TOTAL CASH				3,685,153
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	0	20	20
IBNR	0	(8,763)	8,763	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,763)	1,874,913	1,866,150
FUND YEAR 2016				
Paid Claims	3,686	13,399	1,020,993	1,034,393
Case Reserves	(3,686)	(13,399)	119,448	106,049
IBNR	(594)	(1,889)	12,494	10,605
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(594)	(1,889)	1,152,936	1,151,046
FUND YEAR 2017				
Paid Claims	964	52,481	2,017,972	2,070,452
Case Reserves	(11,187)	59,007	114,868	173,874
IBNR	106	3,249	14,138	17,387
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(10,117)	114,736	2,146,978	2,261,714
FUND YEAR 2018				
Paid Claims	154	221,955	1,997,114	2,219,069
Case Reserves	(4,654)	(208,754)	221,844	13,090
IBNR	(661)	(3,907)	46,027	42,120
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,874	(1,874)	0
TOTAL FY 2018 CLAIMS	(5,161)	11,168	2,263,111	2,274,278
FUND YEAR 2019				
Paid Claims	384	106,869	680,901	787,770
Case Reserves	(384)	30,890	144,011	174,901
IBNR	29,301	(74,116)	95,719	21,604
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,964	4,235	(8,479)	(4,243)
TOTAL FY 2019 CLAIMS	32,265	67,878	912,153	980,031
FUND YEAR 2020				
Paid Claims	2,895	271,080	1,295,849	1,566,929
Case Reserves	6,273	2,998	410,170	413,168
IBNR	(32,120)	(215,878)	310,207	94,329
Excess Insurance Recoverable	(180)	(5,947)	0	(5,947)
Discounted Claim Value	9,987	26,507	(48,505)	(21,998)
TOTAL FY 2020 CLAIMS	(13,145)	78,760	1,967,722	2,046,481

FUND YEAR 2021				
Paid Claims	25,876	398,649	926,186	1,324,835
Case Reserves	(24,747)	142,527	721,964	864,491
IBNR	16,025	(170,517)	581,926	411,410
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	27,461	44,604	(127,172)	(82,568)
TOTAL FY 2021 CLAIMS	44,615	415,264	2,102,904	2,518,168
FUND YEAR 2022				
Paid Claims	18,996	221,323	610,650	831,973
Case Reserves	(18,172)	214,883	437,282	652,165
IBNR	83,022	21,401	420,462	441,863
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,226	(546)	(95,208)	(95,754)
TOTAL FY 2022 CLAIMS	98,072	457,061	1,373,185	1,830,247
FUND YEAR 2023				
Paid Claims	13,713	334,910	386,448	721,359
Case Reserves	7,071	42,982	589,706	632,688
IBNR	(36,304)	(405,913)	1,127,216	721,303
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	24,364	81,675	(214,678)	(133,002)
TOTAL FY 2023 CLAIMS	8,844	53,654	1,888,693	1,942,347
FUND YEAR 2024				
Paid Claims	39,865	352,981		352,981
Case Reserves	96,041	680,065		680,065
IBNR	417,338	1,144,081		1,144,081
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(45,553)	(213,689)		(213,689)
TOTAL FY 2024 CLAIMS	507,691	1,963,438	0	1,963,438
COMBINED TOTAL CLAIMS	662,470	3,151,306	18,309,945	21,461,252

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,492,751	41,913,015	284,494,510	326,407,524
2.	CLAIM EXPENSES				
	Paid Claims	119,928	8,079,626	17,153,869	25,233,496
	Case Reserves	(594,049)	157,562	15,710,957	15,868,519
	IBNR	(52,002)	926,068	16,261,220	17,187,288
	Discounted Claim Value	474,723	(83,227)	(4,212,682)	(4,295,909)
	Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)
	TOTAL CLAIMS	(374,109)	8,303,440	42,983,159	51,286,599
3.	EXPENSES				
	Excess Premiums	2,410,357	32,105,009	205,538,373	237,643,382
	Administrative	138,649	2,382,196	20,746,720	23,128,916
	TOTAL EXPENSES	2,549,006	34,487,205	226,285,093	260,772,298
4.	UNDERWRITING PROFIT (1-2-3)	1,317,854	(877,631)	15,226,258	14,348,627
5.	INVESTMENT INCOME	112,812	1,122,036	2,159,119	3,281,155
6.	PROFIT (4+5)	1,430,667	244,405	17,385,377	17,629,782
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	1,430,667	244,405	10,677,826	10,922,231
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	485	4,277	66,109	70,386
	2011	9,606	(87,454)	478,587	391,132
	2012	(2,565)	(5,473)	491,515	486,042
	2013	(9,798)	19,218	1,098,961	1,118,179
	2014	243,690	299,767	1,623,920	1,923,686
	2015	11,376	(91,041)	1,404,062	1,313,021
	2016	(17,002)	(178,039)	1,686,719	1,508,680
	2017	(4,947)	(151,383)	2,714,322	2,562,938
	2018	23,425	128,097	2,317,319	2,445,415
	2019	1,372	82,502	1,991,211	2,073,713
	2020	(46,929)	209,458	(41,975)	167,484
	2021	(41,327)	(384,689)	(288,075)	(672,764)
	2022	(188,951)	(159,971)	1,403,700	1,243,729
	2023	462,771	(194,169)	(4,268,549)	(4,462,718)
	2024	989,460	753,307		753,307
	TOTAL SURPLUS (DEFICITS)	1,430,667	244,405	10,677,825	10,922,230
	TOTAL CASH				34,304,464

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	17,875	720,144	738,019
Case Reserves	0	88,617	16,412	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	(8,390)	(8,142)	(2,480)	(10,622)
TOTAL FY 2011 CLAIMS	(8,390)	98,350	737,076	835,426
FUND YEAR 2012				
Paid Claims	3,429	187,642	1,598,341	1,785,983
Case Reserves	(3,429)	(187,642)	300,079	112,437
IBNR	0	0	3,680	3,680
Discounted Claim Value	4,998	28,918	(40,489)	(11,571)
TOTAL FY 2012 CLAIMS	4,998	28,918	1,861,611	1,890,528
FUND YEAR 2013				
Paid Claims	0	33,438	1,120,027	1,153,465
Case Reserves	0	(31,098)	465,996	434,898
IBNR	(0)	(2,339)	19,679	17,340
Discounted Claim Value	14,266	19,874	(67,176)	(47,302)
TOTAL FY 2013 CLAIMS	14,266	19,874	1,538,527	1,558,401
FUND YEAR 2014				
Paid Claims	0	44,446	820,087	864,533
Case Reserves	0	(345,935)	428,510	82,575
IBNR	(250,000)	0	21,077	21,077
Discounted Claim Value	12,093	53,381	(64,534)	(11,153)
TOTAL FY 2014 CLAIMS	(237,907)	(248,109)	1,205,140	957,031
FUND YEAR 2015				
Paid Claims	1,207	303,478	2,170,225	2,473,703
Case Reserves	(3,132)	(152,501)	750,401	597,900
IBNR	(26,436)	(26,434)	76,409	49,975
Discounted Claim Value	21,922	13,730	(87,264)	(73,534)
TOTAL FY 2015 CLAIMS	(6,439)	138,274	2,909,770	3,048,044
FUND YEAR 2016				
Paid Claims	3,484	51,687	1,340,882	1,392,569
Case Reserves	(984)	200,713	925,034	1,125,747
IBNR	(1,209)	(1,341)	40,838	39,497
Discounted Claim Value	23,097	(6,886)	(103,043)	(109,929)
TOTAL FY 2016 CLAIMS	24,388	244,173	2,203,711	2,447,884
FUND YEAR 2017				
Paid Claims	389	271,649	1,313,614	1,585,263
Case Reserves	(389)	(21,650)	627,562	605,912
IBNR	(16,515)	(33,365)	76,572	43,208
Discounted Claim Value	12,725	19,731	(73,852)	(54,120)
TOTAL FY 2017 CLAIMS	(3,790)	236,365	1,943,897	2,180,262

FUND YEAR 2018				
Paid Claims	388	372,980	1,247,927	1,620,907
Case Reserves	(388)	(309,921)	750,478	440,557
IBNR	(27,650)	(147,764)	375,153	227,389
Discounted Claim Value	15,057	52,846	(116,810)	(63,964)
TOTAL FY 2018 CLAIMS	(12,593)	(31,858)	2,256,747	2,224,889
FUND YEAR 2019				
Paid Claims	5,495	148,673	1,224,373	1,373,046
Case Reserves	(5,695)	156,824	1,093,759	1,250,583
IBNR	(10,055)	(354,965)	551,533	196,568
Discounted Claim Value	19,051	56,605	(176,738)	(120,133)
TOTAL FY 2019 CLAIMS	8,797	7,137	2,692,927	2,700,064
FUND YEAR 2020				
Paid Claims	0	251,888	1,126,067	1,377,955
Case Reserves	(12,290)	889,438	3,919,181	4,808,620
IBNR	328,567	(513,301)	1,974,978	1,461,677
Discounted Claim Value	67,082	52,608	(889,320)	(836,712)
Excess Recoveries	(322,710)	(776,590)	(1,930,205)	(2,706,795)
TOTAL FY 2020 CLAIMS	60,648	(95,955)	4,200,701	4,104,746
FUND YEAR 2021				
Paid Claims	6,121	1,213,415	2,119,936	3,333,352
Case Reserves	(256,121)	(12,945)	2,159,327	2,146,382
IBNR	132,992	(933,978)	2,041,187	1,107,209
Discounted Claim Value	169,140	227,256	(652,413)	(425,157)
TOTAL FY 2021 CLAIMS	52,132	493,748	5,668,037	6,161,785
FUND YEAR 2022				
Paid Claims	1,776	677,934	839,542	1,517,476
Case Reserves	(6,776)	145,442	848,359	993,800
IBNR	144,801	(749,803)	3,693,684	2,943,881
Discounted Claim Value	60,905	197,903	(675,990)	(478,087)
TOTAL FY 2022 CLAIMS	200,705	271,476	4,705,595	4,977,071
FUND YEAR 2023				
Paid Claims	39,820	3,927,099	1,340,865	5,267,964
Case Reserves	632	(2,101,508)	3,425,859	1,324,351
IBNR	(585,526)	(1,849,845)	7,383,429	5,533,584
Discounted Claim Value	98,288	356,570	(1,262,574)	(906,005)
TOTAL FY 2023 CLAIMS	(446,786)	332,316	10,887,578	11,219,895
FUND YEAR 2024				
Paid Claims	57,819	577,421		577,421
Case Reserves	(305,476)	1,839,730		1,839,730
IBNR	259,029	5,539,202		5,539,202
Discounted Claim Value	(35,510)	(1,147,621)		(1,147,621)
TOTAL FY 2024 CLAIMS	(24,137)	6,808,732	0	6,808,732
COMBINED TOTAL CLAIMS	(374,109)	8,303,440	42,983,159	51,286,599

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2025

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	0	0	0	0	0	0	0	0	2	2	5	13	0	22	
January-25	0	0	0	0	0	0	0	0	2	2	4	12	1	21	
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-1	1	-1	
Limited Reserves														\$7,723	
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$93,000	\$0	\$132,231	
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$52,825	\$94,345	\$10,000	\$162,173	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,597	\$1,345	\$10,000	\$29,942	
Ltd Incurred	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$109,234	\$131,505	\$12	\$1,985,649	
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	0	0	0	0	0	0	2	8	12	4	5	8	0	39	
January-25	0	0	0	0	0	0	2	7	14	5	4	7	1	40	
NET CHGE	0	0	0	0	0	0	0	-1	2	1	-1	-1	1	1	
Limited Reserves														\$30,693	
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$132,074	\$334,551	\$498,409	\$266,378	\$26,000	\$13,000	\$0	\$1,270,412	
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$124,904	\$284,988	\$506,189	\$273,150	\$25,500	\$12,500	\$500	\$1,227,732	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,170)	(\$49,563)	\$7,780	\$6,772	(\$500)	(\$500)	\$500	(\$42,680)	
Ltd Incurred	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$688,716	\$734,027	\$1,027,588	\$297,456	\$39,075	\$12,654	\$12,654	\$6,456,954	
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	0	0	0	0	0	0	0	1	1	1	2	1	0	6	
January-25	0	0	0	0	0	0	0	1	1	1	2	1	0	6	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves														\$45,333	
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$241,912	\$500	\$19,286	\$250	\$0	\$262,248	
January-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$241,912	\$500	\$19,286	\$10,000	\$0	\$271,998	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,750	\$0	\$9,750	
Ltd Incurred	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250	\$438,425	
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	0	0	1	1	4	2	1	9	5	11	25	43	0	102	
January-25	0	0	1	1	4	2	1	9	5	11	23	37	9	103	
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	-6	9	1	
Limited Reserves														\$17,749	
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	\$0	\$0	\$20	\$106,049	\$173,874	\$13,090	\$42,827	\$88,617	\$124,168	\$380,785	\$553,174	\$572,816	\$0	\$2,055,420	
January-25	\$0	\$0	\$20	\$105,307	\$180,444	\$13,886	\$42,827	\$86,416	\$70,585	\$281,264	\$522,020	\$475,168	\$50,175	\$1,828,111	
NET CHGE	\$0	\$0	\$0	(\$742)	\$6,570	\$796	\$0	(\$2,202)	(\$53,583)	(\$99,522)	(\$31,154)	(\$97,648)	\$50,175	(\$227,309)	
Ltd Incurred	\$891,909	\$532,641	\$729,832	\$577,504	\$1,326,422	\$1,370,459	\$178,483	\$907,319	\$726,719	\$880,264	\$1,194,942	\$824,117	\$824,117	\$11,002,675	
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	0	0	1	1	4	2	3	18	20	18	37	65	0	169	
January-25	0	0	1	1	4	2	3	17	22	19	33	57	11	170	
NET CHGE	0	0	0	0	0	0	0	-1	2	1	-4	-8	11	1	
Limited Reserves														\$20,529	
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL	
December-24	\$0	\$0	\$20	\$106,049	\$173,874	\$13,090	\$174,901	\$423,468	\$864,491	\$652,665	\$632,688	\$679,065	\$0	\$3,720,311	
January-25	\$0	\$0	\$20	\$105,307	\$180,444	\$13,886	\$167,731	\$371,703	\$818,688	\$559,915	\$619,631	\$592,013	\$60,675	\$3,490,014	
NET CHGE	\$0	\$0	\$0	(\$742)	\$6,570	\$796	(\$7,170)	(\$51,765)	(\$45,803)	(\$92,750)	(\$13,057)	(\$87,053)	\$60,675	(\$230,297)	
Ltd Incurred	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,254,529	\$2,233,158	\$966,844	\$1,896,552	\$2,205,711	\$1,504,157	\$1,363,251	\$978,526	\$847,033	\$19,883,703	

RESOLUTION NO. 20-25

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST –APRIL 2025**

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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	CEL- 1ST INSTALL 2025 04/25	1,144,084.20 1,144,084.20
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN- INV 0377-0225 04/25	4,504.67
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN INV 0377-0125 04/25	4,504.67
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN- INV 0377-0325 04/25	4,504.66 13,514.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	2.07
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q2 2025	24,651.00 24,653.07
SG RISK, LLC	ACTUARY SERVICES 1ST INSTALL- 4/25	3,037.50 3,037.50
SAFETYFIRST SYSTEMS	YEARLY MONITORING- INV 128372 04/25	1,215.00 1,215.00
GANNETT NY NEW JERSEY LOCALIQ	A# 1123205- AD 11104017 MEETING 03/08/25	41.62 41.62
HARDENBERGH INSURANCE GROUP	RMC- Q2 2025 CTY CUMBERLAND 04/25	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q2 2025 CUMB CTY UTL AUTH 4/25	1,982.75 36,982.75
	Total Payments FY 2025	1,223,528.14
	TOTAL PAYMENTS ALL FUND YEARS	1,223,528.14

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 28, 2025
DATE OF MEETING: April 3, 2025

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738</p>
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February – April 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 6:** Attended the CUIC Meeting.
- **February 6:** Attended the CUIC Claims Committee meeting.
- **February 26:** Attended a client meeting at the County Library.
- **February 26:** Attended a safety and training meeting at the Department of Public Works (Bridgeton).
- **March 5:** Attended a client meeting at the County DPW Port Norris Yard.
- **March 10:** Attended a client meeting with the County Public Works and Mosquito Departments.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 3:** Plan to attend the CUIC Meeting.
- **April 3:** Plan to attend the CUIC Claims Committee meeting.
- **April 9:** 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 <https://njce.org/safety/safety-bulletins/>.

- PEOOSH Most Cited Standards from Oct. 1st – Dec. 31st in 2024.
- Training Announcement: Leadership Skills for Supervisors (2-Day) Workshop (2025 Schedule)
- Fitness Room – Best Practices
- Avian Influenza – Bird Flu – Best Practices
- Landscape Material – Combustible Mulch
- Concession Stand-Best Practices

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 2025 - [2025 Expo Training Schedule Flyer](#).

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 thru May 2025 Live Training Schedules 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

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). 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, 2025 (Start Date: July 1, 2025)

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](#).



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery

CONSULTING

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

*** In-Person Training:** 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 (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.

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 thru May 2025 Safety Training Schedule
 Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/1/25	Back Safety/Material Handling	9:00 - 10:00 am
4/1/25	Bloodborne Pathogens	10:30 - 11:30 pm
4/1/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
4/2/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/2/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/2/-4/3/25	NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*	9:00 - 3:30 pm
4/3/25	Mower Safety	7:30 - 8:30 am
4/3/25	Personal Protective Equipment	9:00 - 11:00 am
4/4/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/4/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/7/25	Confined Space Entry	8:30 - 11:30 am
4/7/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
4/7/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/8/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/9/25	Bloodborne Pathogens	7:30 - 8:30 am
4/9/25	Hearing Conservation	9:00 - 10:00 am
4/9/25	First Responders: Traffic Incident Management	9:00 - 1:00 pm
4/9/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/25	Implicit Bias in the Workplace	9:00 - 10:30 am
4/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/11/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/25	Shop and Tool Safety	10:30 - 11:30 am
4/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/14/25	Fire Safety	7:30 - 8:30 am
4/14/25	Fire Extinguisher Safety	9:00 - 10:00 am
4/14/25	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/25	Playground Safety Inspections	8:30 - 10:30 am

4/15/25	Ethical Decision Making	9:00 - 11:30 am
4/15/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
4/16/25	Chipper Safety	8:30 - 9:30 am
4/16/25	Chainsaw Safety	10:00 - 11:00 am
4/16/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/17/25	Driving Safety Awareness	8:30 - 10:00 am
4/17/25	Hearing Conservation	10:30 - 11:30 am
4/17/25	CDL: Supervisors' Reasonable Suspicion**	1:00 - 3:00 pm
4/22/25	Confined Space Entry	8:30 - 11:30 am
4/22/25	NJCE The Power of Collaboration Parts 1 & 2 (Ocean)*	9:00 - 1:00 pm
4/22/25	Fall Protection Awareness	2:30 - 4:30 pm
4/23/25	Personal Protective Equipment	8:30 - 10:30 am
4/23/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/25	Introduction to Management Skills**	1:00 - 3:00 pm
4/24/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/24/25	Protecting Children from Abuse in NJ Local Government	9:00 - 11:00 am
4/24/25	Bloodborne Pathogens	10:30 - 11:30 am
4/24/25	Fire Extinguisher Safety	1:00 - 2:00 pm
4/24 -4/25/25	NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*	9:00 - 3:30 pm w/lunch brk
4/25/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/25/25	Mower Safety	11:00 - 12:00 pm
4/28/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
4/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/28/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	2:30 - 5:30 pm
4/30/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
4/30/25	Fire Safety	1:00 - 2:00 pm
5/1/25	Shop and Tool Safety	8:30 - 9:30 am
5/1/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/25	Accident Investigation (Zoom Meeting) **	1:00 - 3:00 pm
5/2/25	Designated Employer Representative Training (DER) (Zoom Meeting) **	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/25	Mower Safety	10:00 - 11:00 am
5/5/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
5/5/25	Personal Protective Equipment	1:00 - 3:00 pm
5/6/25	Bloodborne Pathogens	8:30 - 9:30 am
5/6/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
5/6/25	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/25	Playground Safety Inspections	7:30 - 9:30 am
5/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/7/25	Introduction to Communication Skills (Zoom Meeting) **	1:00 - 3:00 pm
5/8/25	Chainsaw Safety	11:00 - 12:00 pm
5/8/25	Chipper Safety	1:00 - 2:00 pm
5/9/25	Disaster Management	8:30 - 10:00 am
5/9/25	Hearing Conservation	11:00 - 12:00 pm
5/12/25	Flagger Skills and Safety	8:30 - 9:30 am
5/12/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/12/25	Fire Extinguisher Safety	1:00 - 2:00 pm

5/13/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/13/25	Preparing for First Amendment Audits	9:00 - 11:00 am
5/13/25	NJCE-Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
5/13/25	NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	12:00 - 2:00 pm
5/14/25	Confined Space Entry	8:30 - 11:30 am
5/14/25	Asbestos Awareness	1:00 - 3:00 pm
5/15/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/16/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/16/25	Fire Safety	11:00 - 12:00 pm
5/16/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/19/25	NJCE-Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)	9:00 - 11:00 am
5/19/25	Fall Protection Awareness	1:00 - 3:00 pm
5/19/25	High Performing Teams (Zoom Meeting) **	1:00 - 3:00 pm
5/20/25	Hearing Conservation	8:30 - 9:30 am
5/20/25	Preparing for the Unspeakable	9:00 - 10:30 am
5/20/25	Mower Safety	10:00 - 11:00 am
5/20/25	Driving Safety Awareness	1:00 - 2:30 pm
5/21/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/21-5/22/25	NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*	9:00 - 3:30 pm w/lunch brk
5/22/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
5/22/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/25	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/28/25	Personal Protective Equipment	10:00 - 12:00 pm
5/28/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/25	Confined Space Entry	8:30 - 11:30 am
5/30/25	NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Flagger Work Zone Safety (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*	8:30 - 11:30 am

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.

- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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 [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. (***Please Note:** The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.*)



2025 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)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

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 Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org).
[\(NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.



LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

2025 Schedule & Locations

CLICK THE "DATE" BELOW TO REGISTER!
(THIS IS A TWO - DAY WORKSHOP)

[March 13 & 14](#) | 9:00 AM to 3:30 PM
Atlantic Cape Community College (Mays Landing)

[March 20 & 21](#) | 9:00 AM to 3:30 PM
Scotch Plains Fire Department (Union)

[April 2 & 3](#) | 9:00 AM to 3:30 PM
Piscataway Community Center (YMCA) (Middlesex)

[April 24 & 25](#) | 9:00 AM to 3:30 PM
Middletown Municipal Building (Monmouth)

[May 21 & 22](#) | 9:00 AM to 3:30 PM
TRIAD1828 Centre (Camden)

[June 12 & 13](#) | 9:00 AM to 3:30 PM
East Brunswick Library (Middlesex)

[September 18 & 19](#) | 9:00 AM to 3:30 PM
Burlington County Emergency Training Center (Burlington)

[October 7 & 8](#) | 9:00 AM to 3:30 PM
Hillsborough Township Municipal Building (Somerset)

[November 13 & 14](#) | 9:00 AM to 3:30 PM
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

Class size is limited.

Questions?
Natalie Dougherty
ndougherty@jamontgomery.com

[NJCE LIVE Monthly Training Schedules](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 4/3/2025

RE: Risk Management Consultant's Report

Safety and Training

- **12/11/2024 Safety and Accident Review Committee Meeting Minutes**

Attached are the approved 12/11/2024 Safety and Accident Review Committee Meeting Minutes. The 2/12/2025 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2025 NJCE Reinsurer Safety Grant**

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

- **2025 NJCE Coverage Modifications**

We have communicated to all members of the Insurance Commission the 2025 NJCE coverage modifications that impact them.

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
December 11, 2024, 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

Committee Members	Member	Present / Absent
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Frank Sabella	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	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	Absent
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – CATS	Present
Nikki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Kevin Smaniotto	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple	Cumberland County – Planning Department	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent
<u>Alternates:</u>		
Matt Lutz	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Aging and Disabled	Absent
Javier Torres	Cumberland County – CATS	Present
<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
Djamal Kirby	PERMA	Absent
Veronica George	Inservco Insurance Services	Absent

Ms. Susan Sauro introduced Mr. Torres to the committee.

III. Approval of the 10/9/2024 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 10/9/2024 Safety and Accident Review Committee Meeting Minutes.
Moved: Jennifer Brenner
Seconded: Ginger Supernavage
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

CUMBERLAND COUNTY INSURANCE COMMISSION

IV. Chairwoman's Report – Dr. Hickman

Dr. Hickman began by thanking the committee members for their participation in the safety and accident review committee.

Next, she spoke about the County's intranet and the resources available under the personnel tab and the workplace health and safety tab including the Run, Hide and Fight video. It shows employees how to respond to an active threat. She stated that all employees are to review the video yearly. She further stated that within the same area is the PEOSH requirements. Ms. Sheppard advised that a similar video is provided through the County's mandatory training program. There was a discussion regarding which video should be utilized by employees.

She continued by emphasizing the importance of each department having a training coordinator and their role within J.A. Montgomery's Learning Management System. She encouraged all departments that do not have a coordinator to reach out to her for assistance in delegating an employee to that role.

Next, she spoke about the County employee assistance program and where the resources can be found on the County intranet.

Lastly, she spoke about the Safety and Parking Lot bulletin distributed by J.A. Montgomery. She encouraged the committee to read the bulletins and share them with their employees. She also spoke about the live training catalog available on the www.njce.org website and the resources available. She encouraged the committee to utilize the catalog to assist with assigning training to employees.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 11/30/2024 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

He continued by advising the committee members that the 2025 meeting schedule was provided.

VI. NJCEL Safety Director's Report

Mr. Prince spoke about the Munich Re Safety Grant. He is anticipating the grant to continue in 2025 but is awaiting the official word from the carrier. The NJCE JIF Underwriting Team is working to increase the monetary amount of the grant. He spoke about how the grant benefits the member entities.

Next, he spoke about the www.njce.org website and the training available. He encouraged all members to review the training programs and register for them. He continued by speaking about the 2025 Leadership Academy.

Lastly, he advised that the 2025 expos will continue. The dates and locations are still being organized. Dr. Hickman encouraged the members to review the Leadership Academy program. Mr. Prince spoke about the types of trainings that are available through the program.

Dr. Hickman thanked Mr. Prince for all the training sessions that have been coordinated for the County and the loss control visits that have been conducted.

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

There was no new business.

X. Adjournment

Motion to adjourn.

Moved: Jennifer Brenner

CUMBERLAND COUNTY INSURANCE COMMISSION

Seconded: Ginger Supernavage
The meeting was adjourned at 10:27am



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2025						
	UNITS OF SERVICE	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						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	168	\$140,184.25	\$54,089.31	\$86,094.94	62%	\$11,028.49

2024						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
February	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
March	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
April	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
May	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
June	-	-	-	-	-	-
July	42	\$19,755.25	\$6,757.46	\$12,997.79	66%	\$1,689.76
August	217	\$166,482.02	\$61,859.28	\$104,622.74	63%	\$13,337.09
September	128	\$ 192,433.70	\$74,977.82	\$103,045.34	54%	\$14,410.54
October	75	\$178,262.08	\$52,193.37	\$126,068.71	71%	\$698.54
November	111	\$181,422.55	\$89,753.64	\$91,668.91	51%	\$0.00
December	78	\$62,913.53	\$21,186.57	\$41,726.96	66%	\$0.00
Grand Total	995	\$1,031,758.20	\$392,109.08	\$625,238.58	62%	\$49,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

01/01/2025 –2/28/2025

	Units of Service	Billed	\$ Approved	\$ Savings	% of Savings
Participating Provider	160	\$125,873.73	\$42,889.39	\$82,984.34	66%
DURABLE MEDICAL EQUIPMENT	2	\$388.16	\$187.15	\$201.01	52%
HOSPITAL	5	\$8,729.67	\$5,237.79	\$3,491.88	40%
MRI/RADIOLOGY	1	\$183.00	\$103.76	\$79.24	43%
OCCUPATIONAL MEDICINE	25	\$27,861.20	\$11,804.87	\$16,056.33	58%
ORTHOPEDIC SURGERY	18	\$15,526.70	\$4,650.96	\$10,875.74	70%
OUTPATIENT SURGICAL FACILITY	1	\$28,555.00	\$6,355.00	\$22,200.00	78%
PHYSICAL THERAPY	87	\$38,104.00	\$9,887.86	\$28,216.14	74%
URGENT CARE CENTER	21	\$6,526.00	\$4,662.00	\$1,864.00	29%
Out of Network	5	\$9,635.52	\$7,783.92	\$1,851.60	19%
AMBULANCE	1	\$1,059.40	\$1,059.40	\$0.00	0%
Negotiated	3	\$4,675.00	\$3,416.00	\$1,259.00	27%
ORTHOPEDIC SURGERY	2	\$4,155.00	\$2,974.00	\$1,181.00	28%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	15%
GRAND TOTAL	168	\$140,184.25	\$54,089.31	\$86,094.94	61%
PPO Penetration Rate	93%				



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

01/01/2024 –2/28/2025

	Units of Service	\$ APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC ASSOCIATES	40	\$13,454.21	Ortho/Occ Med
PREMIER ORTHOPAEDIC SURGERY CENTER	1	\$6,355.00	Orthopedic Surgery
REHAB CLINICS	55	\$6,097.22	Physical Therapy
HAND SURGEONS PC	4	\$6,052.02	Orthopedic Surgery
INSPIRA MEDICAL CENTER	5	\$5,237.79	Hospital
INSPIRA HEALTH NETWORK URGENT CARE	21	\$4,662.00	Urgent Care Center
IVY REHAB	31	\$2,990.64	Physical Therapy
SURGERY CENTER OF CHERRY HILL	1	\$2,702.90	Orthopedic Surgery
SURGICAL STUDIOS LLC	1	\$2,450.00	Orthopedic Surgery
PRO MEDICAL EAST	1	\$1,196.50	Durable Medical Equipment
Grand Total	160	\$51,198.28	

APPENDIX I – MEETING MINUTES
February 6, 2025

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 6, 2025
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
James Sauro	Absent
Sandra Taylor	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:

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Christopher Hart, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Christopher Powell, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Ben Newville, SG Risk
John Griglack, SG Risk
Michelle Naraine, Qual-Lynx
Karen Beatty, Qual-Lynx
Brandon Tracy, PERMA
Robyn Walcoff, PERMA
Shai McLeod, PERMA
Glenn Prince, JA Montgomery
Jonothan Travares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECMEBER 5, 2024

Moved:	Commissioner Codispoti
Second:	Chairman Marchand
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 1-25 Certifying the Appointment of Chairperson and Vice Chairperson
- Resolution 2-25 Appointing CEL Commissioner
- Resolution 3-25 Appointing Commission Treasurer
- Resolution 4-25 Appointing Commission Attorney
- Resolution 5-25 Appointing Commission Secretary
- Resolution 6-25 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-25 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-25 Designating Official Newspapers
- Resolution 9-25 Designating Agent for Service of Process & Custodian of Records
- Resolution 10-25 Establish Public Meeting Procedures
- Resolution 11-25 2025 Risk Management Plan

Executive Director Stokes reviewed the Reorganizational Resolutions which included the appointment of a chairperson, vice chair, commissioners, treasurer, attorney, secretary, and the designation of official newspapers and banks. The Plan of Risk Management was also reviewed by Underwriting Manager Jonathon Tavares and said some of the key changes include updates on the liability limits to account for the increased retention from \$1.5 million to \$2 million that the NJCE bound for 2025. There were no changes in the amount obtained by the Commission. With that change an additional comment was added to capture the \$10 million, name windstorm, aggregate retention of \$10 million elected by the NJCE for the renewal, and all references to Cumberland County Improvement Authority were removed as their membership in the Commission was terminated January 1st. The Commission also elected the reimbursement option for POL/EPL which moved the Cumberland County Utility Authority retentions up to \$100,000 on POL, and \$250,000 on EPL. Overall, the renewals went great. We will be hosting a webinar on the 24th to go into the changes, enhancements, and new reinsurers on the excess program, but all positive news.

Motion to approve Resolutions 1-25 through 11-25

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: 4 Ayes, 0 Nays

Claims Administration Request for Proposals – The County Purchasing Department solicited and received three responses for the position of Claims Administrator. Two responsive bids were received from Inservco Insurance Services and Claims Resolution Corporation. A submission from PMA Group will need to be rejected as it was not properly labeled per RFP instructions. The responsive bids were reviewed and scored; the recommendation is to appoint the incumbent firm of Inservco Insurance Services.

Actuary Request for Proposals – The County Purchasing Department solicited for Request for Proposals for Actuary. Two responses were received; the current Actuary, SG Risk LLC and Pinnacle Actuarial Resources. Both bids were reviewed and scored, the recommendation is to re-appoint the incumbent firm of SG Risk, LLC.

Resolution 12-25 Appears on page 26.

Motion to Approve Resolution 12-25 appointing Inservco Insurance Services as Claims Administrator for a one-year term with two one-year renewals at the Fund’s discretion and SG Risk as Actuary for a one-year term.

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

Auditor Request for Proposal - The County Purchasing Department solicited for Request for Proposals for Auditor. One response was received from the incumbent Auditor, Bowman & Company. In reviewing the response, Bowman altered and removed exhibits in the submission which is cause to consider it as non-responsive. Accordingly, their submission will need to be rejected, and the Purchasing Department be authorized to re-advertise. Resolution 13-25 appears on page 27. In response to Commissioner Smaniotto, Executive Director said the auditor is aware of their action that caused the disqualification and said they think a problem with the header and footer of their document covered some of the county’s documents. They were the only bidder so the RFP will be advertised again.

Motion to Reject an RFP’s submission received for Auditor and authorize to re-advertise

Moved: Commissioner Taylor
Second: Commissioner Codispoti
Vote: Unanimous

2025 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 2025. Resolution 14-25 appears on **Page 29** re-appointing the professionals.

Motion to Adopt Resolution 14-25 Re-Appointing Fund Professionals

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

Managed Care Contract Extension – While the Purchasing Department re-issues the RFP for Managed Care Services, there is a need to extend the contract of our current vendor Qual Lynx, for two additional months.

Motion to extend the contract with Qual Lynx for Managed Care Services until April 30, 2025.

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

2025 Property & Casualty Budget – The 2025 Property & Casualty Budget was introduced at the December 7, 2024 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 \$54,818 as the successful marketing efforts for the NJCE’s 2025 renewal came in lower than expected. The revised budget in the amount of \$4,746,719 is included in the agenda on **Page 30**; a copy of the assessments is on **Page 31**.

Motion to open the Public Hearing on the 2025 Budget

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

Discussion of Budget

Executive Director reviewed the budget and said the budget was introduced at our December 7th meeting. The good news is that the budget has been reduced by over \$54,000, due to the successful marketing efforts by the underwriting team. They came in lower than expected, which is obviously always good news. The CEL premium dropped from 7.99 to 5.43%. The overall budget is at 7.67% which is down over 1% point. The 2025 budget is at \$4,746,719. As you are aware the Improvement Authority has left the Insurance Commission so we will need to amend this budget after it is adopted. Assessments are enclosed on page 31. The Improvement Authority leaving will have no effect on the assessments. With no questions being heard on the budget a motion to close the public hearing and adopt the budget will be in order.

Motion to close the Public Hearing

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

Motion to approve Resolution 15-25 (Page 32) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,746,719 as presented for Fund Year 2025 and Certify the Assessments.

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

Amendment to the Adopted Budget – With the Cumberland County Improvement Authority leaving the Insurance Commission, we will need to amend the adopted budget and conduct a public hearing as the reduction is over 10% of the budget.

The public hearing on the amended budget will be held at our April meeting. The departure of the Authority does not affect the assessments of the County or the Utilities Authority. The amended budget appears on **page 33**.

Executive Director said the termination of the Improvement Authority lowers the loss funds, the professionals will be taking a haircut a little from the loss of that. The overall difference is \$657,560, so the new total for the budget is \$4,089,159 and as stated earlier today this does not affect the County's or the Utility Authority's assessment.

Motion to Amend the 2025 Adopted Budget and schedule a Public Hearing on April 3, 2025 at 11:00 AM.

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

2025 Property & Casualty Assessments – In accordance with the Commission's By Laws, the assessment bills for 2025 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, 2025. The second assessment of 30% is due on June 15, 2025 and the third assessment of 30% is due on September 15, 2025.

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 34-38) – The NJCE held a special meeting on January 7th to formally adopt their 2025 Budget. A summary of that meeting appears on pages 34-38. The NJCE is scheduled to meet again on Thursday, February 27, 2025 and will conduct their reorganization meeting. Executive Director said the CEL also held another special meeting last week on January 31st and appointed Vanguard as the Fund's Property Claims Administrator.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report: Attached on **Pages 39-42** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for December. There were 21 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

Financial Fast Track – Included on **Pages 43-45** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2024**, the Commission has a deficit of **\$1,449,857**. Total cash on hand is \$3,820,585. Executive Director reported the 4th quarter actuarial numbers should be in soon so a revised Fast Track for the year end financials should be available at the next meeting.

NJ CEL Property and Casualty Financial Fast Track (Page 46-48) – 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 49-50) – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims. Executive Director reported the November has 22 less open claims which is good news and for December there were nine more open claims.

Executive Director thanked the Commissioners for Perma’s reappointment.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the period of October 1st through November 30, 2024 for that period of time there were 10 new claims deemed comprehensive. Of those ten claims three were report only and 7 claims requiring medical attention. Of the seven claims four were non-preventable, all 4 of which were within law enforcement agencies. Three preventable claims were all trip, slips and falls and for all claims the employees were assigned training for their preventable losses for their preventable practice. There were on four days lost for this period which is down slightly.

CLAIMS COMMITTEE: Robyn Walcoff said there was no report for open session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 16-25 FEBRUARY BILLS LIST IN THE AMOUNT OF \$71,433.14

Motion: Commissioner Codispoti
Second: Commissioner Taylor
Roll Call Vote: 4 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said he will be coordinating a meeting with the new DPW Director with the assistance of Paige Desiere to

advise him of the resources and training opportunities that are available to members of the Commission.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the October 9, 2024 meeting are included in the agenda. Minutes for the December meeting will be provided once they are approved at the next meeting. Ms. Violetti thanked the Commissioners for the reappointment on behalf of Hardenbergh Insurance.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending December 31, 2024 along with the PPO Savings Report and Top 10 Providers.

CLAIMS SERVICE: Claims Manager Veronica George reported there was no report for Open Session. Amy Zeiders thanked the Commissioners for the reappointment on behalf of Inservco.

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

Motion: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Smaniotto
Second: Commissioner Taylor
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000911 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002191 IN THE AMOUNT OF \$60,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotto

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002061 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002041 IN THE AMOUNT OF \$3,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001447 IN THE AMOUNT OF \$75,500.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001514 IN THE AMOUNT OF \$136,110.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$40,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001524 IN THE AMOUNT OF \$100,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$40,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001709 IN THE AMOUNT OF \$14,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002161 IN THE AMOUNT OF \$25,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$15,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotta

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR CLAIM #2024311778 IN THE AMOUNT OF \$21,000.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR CLAIM #2025347083 IN THE AMOUNT OF \$29,500.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$461,110.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$120,500.00

Motion: Commissioner Codispoti
Second: Commissioner Smaniotto
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Codispoti
Second: Chairman Taylor
Vote: Unanimous

MEETING ADJOURNED: 11:50 PM

NEXT MEETING: WILL BE HELD ON APRIL 3, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary