

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 4, 2024 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

<https://permainc.zoom.us/j/92526409529>

The Cumberland County Insurance Commission will conduct its April 4, 2024 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 4, 2025 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: February 1, 2024 Open Minutes.....Appendix I**
 - February 1, 2024 Closed Minutes.....Distributed**
 - March 1, 2024 Open Minutes.....Appendix II**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 19-24 April Bill List.....Page 22**

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 23**

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

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

- 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 6, 2024 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: April 4, 2024
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

2024 Property & Casualty Budget - The 2024 Property & Casualty Budget was introduced at the March 1st meeting. In accordance with State regulations, the budget has been advertised in the Commission's official newspaper and posted at the Clerk's office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2024 budget appears on **page 3**, assessments by member entity are on **page 4**.

- Motion to open the Public Hearing on the 2024 Budget.**
- Discussion of Budget.**
- Motion to close the Public Hearing.**
- Motion to approve Resolution 14-24 (Page 5) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,408,592 as presented for Fund Year 2024 and Certify the Assessments.**

2024 Assessment Due Dates – Since the 2024 budget was just adopted, we will need to adjust the due dates for the assessment bills. The Fund typically gives member entities 45 days to make the first assessment payment; we propose the following payment schedule: first payment of 40% due on May 15th; second assessment of 30% due on August 15th; third assessment due on October 15th.

- Motion to extend the assessment due dates for Fund Year 2024**

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted its Reorganization Meeting on February 22, 2024. A summary report of the meeting is included in the agenda on pages 6-9. The NJCE is scheduled to meet again on Thursday, April 25, 2024 at 9:30 AM.

Boiler Inspections - The NJCE's new equipment breakdown insurer Chubb will be conducting annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review, and contact members as needed. Below is the contact information for the account leads. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable.

Timothy Bebout Senior Equipment Breakdown Risk Engineer 609-955-6777 Timothy.bebout@chubb.com	Matthew Sanchez, AINS Team Lead 914-552-0982 matthew.sanchez@chubb.com
---	---

- ❑ **Financial Fast Track** – Included on **pages 10-11** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for January. As of **January 31, 2024**, the Commission has a deficit of \$715,230. Total cash on hand is \$3,488,950.
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 12-14)** – Included in the agenda on pages 12-14 is the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2024** there is a statutory surplus of **\$11,104,935**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$33,184,775**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 15-18** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January & February. There were 16 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Claims Tracking Report (Pages 19-20)** – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims.
- ❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar will be conducted virtually on two half-day sessions: Friday, April 19th and Friday, April 26th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **page 21** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2024 New Jersey Association of Counties Conference** - The 73rd Annual NJAC Conference is scheduled to be held from May 1st to May 3rd at Caesar’s in Atlantic City. The Counties Excess Joint Insurance Fund will have an exhibit at the conference.

CUMBERLAND COUNTY INSURANCE COMMISSION					
2024 PROPOSED BUDGET :					
				Total	
		ANNUALIZED BUDGET FY2023	PROPOSED BUDGET FY2024	Increase/Decrease	
APPROPRIATIONS				\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	185,000	190,482	5,482	2.96%
2	Liability	587,000	665,223	78,223	13.33%
3	Auto	35,000	34,189	(811)	-2.32%
4	Workers' Comp.	862,000	923,106	61,106	7.09%
5					
6	Subtotal - Claims	1,669,000	1,813,000	144,000	8.63%
7					
8	Premiums				
9	CEL JIF	1,562,857	1,789,390	226,533	14.49%
10					
11	SubTotal Premiums	1,562,857	1,789,390	226,533	14.49%
12	Total Loss Fund	3,231,857	3,602,390	370,533	11.47%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	57,488	58,658	1,170	2.0%
17	Managed Care	0	-	0	0.0%
18	General Expense				
19	Exec. Director	106,657	108,790	2,133	2.0%
20	Actuary	5,483	5,950	467	8.5%
21	Auditor	10,404	14,300	3,896	37.4%
22	Attorney	7,018	7,158	140	2.0%
23	Treasurer	3,161	3,224	63	2.0%
24	Secretary	2,438	2,487	49	2.0%
25					
26	Misc. Expense & Contingency	17,717	12,717	(5,000)	-28.2%
27	Training	15,000	15,000	0	0.0%
28					
29	Total Fund Exp & Contingency	225,366	228,284	2,918	1.29%
30	Risk Managers	174,256	174,824	568	0.33%
31					
32					
33					
34	Total Ancillary Coverages	381,468	403,094	21,626	5.67%
35					
36	Total FUND Disbursements	4,012,947	4,408,592	395,645	9.86%

**CUMBERLAND COUNTY INSURANCE COMMISSION
2024 PROPOSED ASSESSMENTS -**

Member Name	2023 ANNUALIZED			2024			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Cumberland County	3,023,753	319,174	3,342,927	3,335,766	338,509	3,674,275	312,013	19,335	331,348	10.32%	6.06%	9.91%
Cumberland County Improvement Authority	522,327	35,099	557,426	575,779	36,563	612,342	53,452	1,464	54,916	10.23%	4.17%	9.85%
Cumberland County Utility Authority	85,399	27,195	112,594	93,953	28,022	121,975	8,554	827	9,381	10.02%	3.04%	8.33%
Grand Totals:	3,631,479	381,468	4,012,947	4,005,498	403,094	4,408,592	374,019	21,626	395,645	10.30%	5.67%	9.86%

RESOLUTION NO. 14-24

**RESOLUTION AUTHORIZING AND ADOPTING THE 2024 BUDGET
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION AND
CERTIFYING MEMBER ASSESSMENTS**

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 **\$4,408,592** 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 4, 2024.

ADOPTED:

BY: _____
JOSEPH SILEO, CHAIRPERSON

ATTEST:

ART MARCHAND, VICE CHAIRPERSON



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 22, 2024
Memo to: Commissioners
 Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

MCIC Representative: Commissioner Chris Marion joined the NJCE JIF Board as Mercer County’s representative as of January 25, 2024.

2024 Reorganization: The NJCE conducted its 2024 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

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

2024 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono Dinna Rocco - Alternate	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Joseph Kelly – Alternate	Monmouth County

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

- Resolution 2-24,** Certifying the Election of Chairman & Secretary
- Resolution 3-24,** Appointing PERMA as Agent for the Fund for Process of Service
- Resolution 4-24,** Designating Custodian of Fund Records
- Resolution 5-24,** Designating Official Newspapers for the Fund

Resolution 6-24, Fixing 2024 & 2025 Reorganization Meeting Dates - The Board of Fund Commissioners adopted the following meeting dates for 2024 and 2025 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 25, 2024, June 27, 2024, September 26, 2024, October 24, 2024, November 15, 2024 and February 27, 2025 – *2025 Reorganization*.

Resolution 7-24, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 8-24 Designating Signatures for Fund Bank Accounts

Resolution 9-24, Indemnifying NJCE Officials/Employees

Resolution 10-24, Fund Treasurer to Process Contracted Payments/Expenses

Resolution 11-24, Appointing Fund Treasurer

Resolution 12-24, Appointing Fund Attorney

Resolution 13-24, 2024 Risk Management Plan - Underwriting Manager confirmed the changes from 2023 are accurate and highlighted the following property program changes: NJCE property retention was reduced from \$3m to \$1m, Zurich was replaced by 40 carriers representing a fully layered and shared property program and the carrier for equipment breakdown/boiler inspections is Chubb.

The renewal resolution appointing the Qualified Purchasing Agent was inadvertently omitted and will be included in the next agenda for ratification.

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.

Origami: The NJCE’s contract with Origami includes a predetermined amount of support hours for each year (March to March). This year, the hours were exhausted since PERMA’s Claims team worked extensively with Origami to accurately link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for excess insurance marketing. The Board of Fund Commissioners authorized the additional expenditure to add 15 support hours for \$3,375 until the hours are renewed this coming March.

Professional Contracts/Services/Competitive Contracts: The below services were procured and authorized for a one-year term.

- Auditor and Litigation Manager will expire on or about April 30, 2024.
- Payroll Auditor and Actuary will expire on or about June 30, 2024.
- Cyber Security Consulting Services was procured via Extraordinary and Unspecifiable services for a one-year term and expires April 30, 2024. This contract will be reviewed by the Cyber Taskforce and if necessary, the Finance Committee to determine if the full scope of services has been completed as well as identify any potential future projects.

The Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and to act.

NJ Cyber JIF: On July 27, 2023, Chairman Angilella submitted a memo on behalf of the Fund to the NJ Cyber JIF Chair, requesting consideration for membership in the NJ Cyber JIF effective on January 1, 2024. The NJ Cyber Risk Control Committee met, reviewed the membership request in detail and decided to hold off on accepting new members until 2025. At the appropriate time, the NJCE JIF will approach the NJ Cyber JIF to reconsider a membership submission for January 1, 2025.

NJCE Committees:

Finance Sub Committee: A meeting of this subcommittee is scheduled for March 28th at 2pm to discuss several items.

Cyber Task Force: A meeting of this task force will be scheduled in the coming weeks to review the final draft of the Cyber Risk Management Framework and discuss the need to reappoint the

Chertoff Group for Cyber Security Consultant Services. Commissioner Sheehan was the sole Commissioner serving on the task force; Commissioner Kelly of OCIC and Commissioner Marion of MCIC volunteered to serve.

Coverage Committee: This committee met several times over the course of 2023 to review the revised manuscript insurance policies, submitted feedback which was reviewed and approved by the Underwriting Manager and Technical Writer. The Technical Writer finalized the manuscript policies and were approved by the Board of Fund Commissioners in September of 2023 retroactive to 1/1/2023. The Underwriting Manager in conjunction with the Fund Office are developing the policies for release and expect to have them finalized shortly.

Safety Committee: A Safety Committee was formed at the NJCE level to compliment members' safety committees as well as foster collaboration among members. The Committee is scheduled to meet in 2024 as follows: Monday, March 11th, Monday June 10th, Monday September 9th and Monday December 9th via Zoom at 10am.

Claims Update:

2024 NJCE Claims Reporting Requirements: PERMA claims will be distributing the 2024 claims reporting requirements to Third-Party Administrators (TPAs) along with supplemental information regarding property. A copy of the reporting requirements was submitted for information.

Hurricane Ida: Zareena Majeed of PERMA Claims reported there are three remaining property claims to be settled from the September 1, 2021 event. Other joint insurance funds are experiencing similar challenges in settling these claims as well as keeping the Federal Emergency Management Agency (FEMA) involved.

NJCE Financial Fast Track: Submitted for information was the Financial Fast Track as of December 31, 2023 which reflected a statutory surplus of \$11.1 million. The Fund continues to operate in a strong position despite the large property claims that occurred in 2023. There may be additional reserve increases on property that will affect the NJCE surplus.

Boiler Inspections: Chubb, the NJCE's Equipment Breakdown insurer, will be conducting the annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review and contact members as needed. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable. Notify the Fund office if additional contacts should be added.

2024 Financial Disclosures: Board members and certain professionals 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.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 19th and April 26th, 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.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Best Practices Seminar: PERMA held a virtual interactive webinar on October 5, 2023 that covered several topics. anticipating holding another best practices seminar in Spring of 2025.

Membership Chart: A copy of the NJCE JIF membership chart as of 1/1/24 was submitted for information.

Closed Session – Property Payment Authority Request (PAR) & Coverage Matter: Closed Session was needed to discuss a coverage matter as well as review a property PAR 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 two actions: 1) Approved the PAR for claim # 2024315588 in the amount of \$2m and 2) Approved the exclusion of Engineered Materials Arresting System (EMAS) Blocks located at the Mercer County Airport and to amend the 2024 Plan of Risk Management Plan, which shall be ratified at the next meeting.

Underwriting Manager Report

Extraordinary Unspecifiable Services (EUS): The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2024 renewal program. Submitted as part of the Underwriting Manager’s report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the January meeting.

2024 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on February 13, 2024 and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from December 2023 – February 2024, bulletins that were distributed and training sessions through April 2024.

2024 Safety Grant Program: J.A. Montgomery provided a recap on the 2023 successes of the grant and highlighted members’ submissions of safety barricades, automated external defibrillator (AED) units and body worn cameras. Safety Director submitted a memorandum on the 2024 Grant Program which highlighted that Munich Re increased their grant amount from \$50,000 to \$60,000. Given the popularity of the grant and that the excess renewal came in under budget, a suggestion was made to use available monies in the 2024 budget to supplement Munich Re’s grant. The Board of Fund Commissioners agreed with a recommendation to authorize up to an additional \$30,000 to supplement Munich Re for a grand total of \$90,000.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2024.

Next Meeting: The next meeting of the NJCE JIF is scheduled for April 25, 2024 at 9:30AM virtually.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2024					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,383	367,383	34,950,791	35,318,174
2.	CLAIM EXPENSES				
	Paid Claims	200,554	200,554	13,429,590	13,630,144
	Case Reserves	(164,434)	(164,434)	2,759,312	2,594,879
	IBNR	114,963	114,963	2,616,954	2,731,917
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(16,807)	(16,807)	(429,639)	(446,446)
	TOTAL CLAIMS	134,276	134,276	18,376,217	18,510,493
3.	EXPENSES				
	Excess Premiums	182,707	182,707	14,432,147	14,614,854
	Administrative	31,266	31,266	3,775,104	3,806,370
	TOTAL EXPENSES	213,973	213,973	18,207,251	18,421,224
4.	UNDERWRITING PROFIT (1-2-3)	19,134	19,134	(1,632,677)	(1,613,543)
5.	INVESTMENT INCOME	11,174	11,174	320,685	331,860
6.	PROFIT (4 + 5)	30,308	30,308	(1,311,992)	(1,281,684)
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	0	0	564,345	564,345
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	30,308	30,308	(745,538)	(715,229)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	487	487	291,801	292,288
	2013	243	243	218,073	218,316
	2014	793	793	144,395	145,188
	2015	676	676	(346,003)	(345,327)
	2016	1,094	1,094	419,150	420,244
	2017	307	307	(474,971)	(474,664)
	2018	229	229	(637,371)	(637,142)
	2019	1,519	1,519	686,269	687,789
	2020	598	598	(367,683)	(367,084)
	2021	1,099	1,099	(576,659)	(575,560)
	2022	1,824	1,824	256,152	257,976
	2023	2,306	2,306	(358,693)	(356,387)
	2024	19,134	19,134		19,134
	TOTAL SURPLUS (DEFICITS)	30,308	30,308	(745,539)	(715,230)
	TOTAL CASH				3,488,950

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	0	8,763	8,763	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2015 CLAIMS	0	0	1,874,913	1,874,913	
FUND YEAR 2016					
Paid Claims	606	606	1,020,993	1,021,599	
Case Reserves	(606)	(606)	119,448	118,842	
IBNR	0	0	12,494	12,494	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2016 CLAIMS	0	0	1,152,936	1,152,936	
FUND YEAR 2017					
Paid Claims	1,628	1,628	2,017,972	2,019,599	
Case Reserves	(1,628)	(1,628)	114,868	113,240	
IBNR	0	0	14,138	14,138	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2017 CLAIMS	0	0	2,146,978	2,146,978	
FUND YEAR 2018					
Paid Claims	7,445	7,445	1,997,114	2,004,558	
Case Reserves	(9,445)	(9,445)	221,844	212,399	
IBNR	2,000	2,000	46,027	48,027	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(1,596)	(1,596)	
TOTAL FY 2018 CLAIMS	(0)	(0)	2,263,389	2,263,389	
FUND YEAR 2019					
Paid Claims	19,541	19,541	680,901	700,442	
Case Reserves	(19,541)	(19,541)	144,011	124,470	
IBNR	0	0	95,719	95,719	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(7,233)	(7,233)	
TOTAL FY 2019 CLAIMS	0	0	913,398	913,398	
FUND YEAR 2020					
Paid Claims	11,704	11,704	1,295,845	1,307,549	
Case Reserves	10,972	10,972	410,170	421,142	
IBNR	(22,676)	(22,676)	310,207	287,531	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(41,351)	(41,351)	
TOTAL FY 2020 CLAIMS	(0)	(0)	1,974,871	1,974,871	
FUND YEAR 2021					
Paid Claims	60,941	60,941	926,186	987,127	
Case Reserves	(67,627)	(67,627)	721,964	654,337	
IBNR	6,686	6,686	581,926	588,612	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(108,565)	(108,565)	
TOTAL FY 2021 CLAIMS	(0)	(0)	2,121,511	2,121,511	
FUND YEAR 2022					
Paid Claims	17,225	17,225	610,650	627,874	
Case Reserves	(3,806)	(3,806)	437,282	433,476	
IBNR	(13,418)	(13,418)	420,462	407,044	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(81,357)	(81,357)	
TOTAL FY 2022 CLAIMS	0	0	1,387,037	1,387,037	
FUND YEAR 2023					
Paid Claims	81,464	81,464	386,448	467,913	
Case Reserves	(79,553)	(79,553)	589,706	510,153	
IBNR	(1,912)	(1,912)	1,127,216	1,125,305	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(189,536)	(189,536)	
TOTAL FY 2023 CLAIMS	(0)	(0)	1,913,834	1,913,834	
FUND YEAR 2024					
Paid Claims	0	0	0	0	
Case Reserves	6,800	6,800	0	6,800	
IBNR	144,283	144,283	0	144,283	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	(16,807)	(16,807)	0	(16,807)	
TOTAL FY 2024 CLAIMS	134,276	134,276	0	134,276	
COMBINED TOTAL CLAIMS	134,276	134,276	18,376,217	18,510,493	

Page 1

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,645,216	35,594,586	248,899,924	284,494,510
2.	CLAIM EXPENSES				
	Paid Claims	(42,338)	4,639,507	12,514,366	17,153,873
	Case Reserves	1,370,734	3,024,083	12,686,874	15,710,957
	IBNR	(1,246,098)	3,116,262	11,414,958	14,531,220
	Discounted Claim Value	120,121	(647,280)	(2,262,516)	(2,909,796)
	Excess Recoveries	166,539	237,105	(2,167,310)	(1,930,205)
	TOTAL CLAIMS	368,957	10,369,677	32,186,372	42,556,049
3.	EXPENSES				
	Excess Premiums	2,326,925	28,036,116	177,502,257	205,538,373
	Administrative	201,722	2,285,989	18,460,731	20,746,720
	TOTAL EXPENSES	2,528,647	30,322,105	195,962,988	226,285,093
4.	UNDERWRITING PROFIT (1-2-3)	(252,389)	(5,097,196)	20,750,564	15,653,368
5.	INVESTMENT INCOME	111,137	779,908	1,379,212	2,159,119
6.	PROFIT (4+5)	(141,252)	(4,317,288)	22,129,775	17,812,487
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(141,252)	(4,317,288)	15,422,224	11,104,936
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	488	3,628	62,481	66,109
	2011	(2,610)	(94,590)	572,420	477,831
	2012	2,424	(207,405)	686,619	479,213
	2013	626	(12,177)	1,090,793	1,078,616
	2014	(76,851)	(473,407)	2,077,841	1,604,435
	2015	15,745	(301,878)	1,679,406	1,377,528
	2016	(229,189)	(54,806)	1,710,308	1,655,502
	2017	(83,849)	77,389	2,614,589	2,691,977
	2018	(65,670)	(39,756)	2,321,638	2,281,882
	2019	238,336	(227,159)	2,164,699	1,937,540
	2020	181,364	381,332	(689,222)	(307,890)
	2021	140,921	(279,367)	(204,057)	(483,424)
	2022	228,325	(134,610)	1,334,709	1,200,099
	2023	(491,312)	(2,954,483)		(2,954,483)
	TOTAL SURPLUS (DEFICITS)	(141,252)	(4,317,288)	15,422,224	11,104,935
	TOTAL CASH				33,184,775

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	136,559	167,508	552,636	720,144
Case Reserves	(136,559)	(66,616)	83,028	16,412
IBNR	0	0	3,000	3,000
Discounted Claim Value	4,340	6,259	(7,983)	(1,724)
TOTAL FY 2011 CLAIMS	4,340	107,151	630,681	737,832
FUND YEAR 2012				
Paid Claims	786	8,534	1,589,807	1,598,341
Case Reserves	(786)	241,466	58,613	300,079
IBNR	0	558	3,122	3,680
Discounted Claim Value	552	(22,131)	(6,056)	(28,187)
TOTAL FY 2012 CLAIMS	552	228,427	1,645,486	1,873,913
FUND YEAR 2013				
Paid Claims	4,795	124,208	995,819	1,120,027
Case Reserves	(4,795)	(83,223)	549,219	465,996
IBNR	(0)	(9,872)	29,551	19,679
Discounted Claim Value	3,735	13,334	(60,165)	(46,831)
TOTAL FY 2013 CLAIMS	3,735	44,447	1,514,426	1,558,873
FUND YEAR 2014				
Paid Claims	4,470	160,271	659,816	820,087
Case Reserves	(41,033)	290,146	138,364	428,510
IBNR	0	0	21,077	21,077
Discounted Claim Value	19,675	(29,719)	(15,330)	(45,049)
TOTAL FY 2014 CLAIMS	(16,889)	420,699	803,927	1,224,625
FUND YEAR 2015				
Paid Claims	151,270	347,578	1,822,647	2,170,225
Case Reserves	(180,787)	15,415	734,986	750,401
IBNR	0	(17,729)	94,138	76,409
Discounted Claim Value	20,781	6,897	(67,627)	(60,730)
TOTAL FY 2015 CLAIMS	(8,736)	352,162	2,584,143	2,936,305
FUND YEAR 2016				
Paid Claims	28,712	310,788	1,030,094	1,340,882
Case Reserves	(28,712)	(414,660)	1,339,694	925,034
IBNR	32,510	(1,371)	42,209	40,838
Discounted Claim Value	4,631	22,696	(94,522)	(71,826)
TOTAL FY 2016 CLAIMS	37,140	(82,547)	2,317,474	2,234,928
FUND YEAR 2017				
Paid Claims	1,090	132,469	1,181,145	1,313,614
Case Reserves	(1,090)	(227,404)	854,966	627,562
IBNR	(10,009)	(37,904)	114,476	76,572
Discounted Claim Value	3,899	26,857	(78,364)	(51,507)
TOTAL FY 2017 CLAIMS	(6,110)	(105,983)	2,072,224	1,966,241

FUND YEAR 2018					
	Paid Claims	4,145	260,437	987,489	1,247,927
	Case Reserves	(3,162)	(200,108)	950,586	750,478
	IBNR	(80,473)	(177,810)	552,963	375,153
	Discounted Claim Value	6,543	39,191	(120,565)	(81,373)
	TOTAL FY 2018 CLAIMS	(72,947)	(78,289)	2,370,473	2,292,184
FUND YEAR 2019					
	Paid Claims	179,672	540,008	684,365	1,224,373
	Case Reserves	(252,557)	(111,259)	1,205,018	1,093,759
	IBNR	(182,509)	(712,228)	1,263,761	551,533
	Discounted Claim Value	27,168	75,456	(198,523)	(123,067)
	TOTAL FY 2019 CLAIMS	(228,226)	(208,022)	2,954,620	2,746,598
FUND YEAR 2020					
	Paid Claims	0	244,208	881,863	1,126,071
	Case Reserves	1,899	62,978	3,856,203	3,919,181
	IBNR	(386,729)	(731,221)	2,706,198	1,974,978
	Discounted Claim Value	46,098	(128,958)	(494,451)	(623,409)
	Excess Recoveries	166,539	237,105	(2,167,310)	(1,930,205)
	TOTAL FY 2020 CLAIMS	(172,193)	(315,887)	4,782,503	4,466,616
FUND YEAR 2021					
	Paid Claims	2,156	414,846	1,705,091	2,119,936
	Case Reserves	16,880	64,048	2,095,279	2,159,327
	IBNR	(160,573)	(105,719)	2,146,905	2,041,187
	Discounted Claim Value	13,318	(3,649)	(453,414)	(457,064)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	(128,219)	369,526	5,493,861	5,863,386
FUND YEAR 2022					
	Paid Claims	41,746	587,787	251,754	839,542
	Case Reserves	308,380	27,440	820,919	848,359
	IBNR	(616,688)	(743,873)	4,437,558	3,693,684
	Discounted Claim Value	52,200	193,127	(665,517)	(472,390)
	TOTAL FY 2022 CLAIMS	(214,363)	64,481	4,844,714	4,909,195
FUND YEAR 2023					
	Paid Claims	(597,737)	1,340,865		1,340,865
	Case Reserves	1,693,055	3,425,859		3,425,859
	IBNR	158,374	5,653,429		5,653,429
	Discounted Claim Value	(82,819)	(846,640)		(846,640)
	TOTAL FY 2023 CLAIMS	1,170,874	9,573,513	0	9,573,513
COMBINED TOTAL CLAIMS		368,957	10,369,677	32,186,372	42,556,049

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 1/1/2024 To 2/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Board of I - Cumberland County Improvement Authority	Vocational Education 2745 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of location 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 2745 S. Delsea Drive, Vineland, NJ 08360	1/8/2024 #4385206	GL AU EX WC
H - State of New Jersey I - Cumberland County	Department of Environmental Protection 401 East State Street Mail Code 401-04N Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 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 FY 2024 CEHA Grant - grant identifier number (CEHA2024-00012)	1/12/2024 #4387195	GL AU EX WC
H - Cumberland County Board of I - Cumberland County Improvement Authority	Vocational Education 2745 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	1/12/2024 #4387228	GL AU EX WC
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Shared Services Agreement The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with respects to the Shared Services agreement for providing camera truck services throughout the year.	1/16/2024 #4388149	GL AU EX WC
H - State of New Jersey I - Cumberland County	Department of Environmental Protection 401 East State Street Mail Code 401-04N Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 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 FY 2024 CEHA Grant - grant identifier number (CEHA2024-00013)	1/18/2024 #4388402	GL AU EX WC
H - NJ Dept of Military & Veterans I - Cumberland County	Affairs P.O. Box 340 Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Grant No. VL24T74 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Transportation Grant Grant No. VL24T74.	1/23/2024 #4390283	GL AU EX WC
H - New Jersey Emergency Medical Group	Services Task Force Support Group	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE:	1/25/2024	GL AU EX WC

02/01/2024

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 1/1/2024 To 2/1/2024

I - Cumberland County	107 Highland Avenue Neptune, NJ 07753	Agreement The Certificate Holder, all of their agents, officers and employees are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the agreement for equipment assignment to the County.	#4390715	
H - New Jersey Emergency Medical I - Cumberland County	Services Task Force Support Group 107 Highland Avenue Neptune, NJ 07753	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2024- 1/1/2025 Policy #: NJCE20243-10 RE: Agreement The Certificate Holder, all of their agents, officers and employees are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the agreement for equipment assignment to the County.	1/26/2024 #4391137	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Company E: Crime; Policy Term: 1/1/2024 - 1/1/2025; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: Contract #S00330 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 contract #S00330	1/31/2024 #4400565	GL AU EX WC
Total # of Holders: 9				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 2/1/2024 To 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Police K9 Association I - Cumberland County	1180 White Horse Road Voorhees, NJ 08043	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2024- 1/1/2025 Policy #: NJCE20243-10 Evidence of insurance.	2/8/2024 #4404854	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 12000 Horizon Way 4th FL Mt. Laurel, NJ 08054	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Company D: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 RE: Lease #40160453 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160453.	2/9/2024 #4405860	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 12000 Horizon Way 4th FL Mt. Laurel, NJ 08054	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Company D: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 RE: Lease #40160453 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160453.	2/9/2024 #4405861	GL AU EX WC OTH
H - Cumberland Mall Realty Holding I - Rowan College of South Jersey	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Premises- Rowan College of South Jersey The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for any and all Rowan College of South Jersey sponsored events during the current calendar year	2/9/2024 #4405865	GL AU EX WC
H - City of Vineland I - Cumberland County	640 E. Wood Street Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Code Blue Shelter The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Code Blue Shelter.	2/12/2024 #4408430	GL AU EX WC

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 2/1/2024 To 3/1/2024

H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: S5311 Service New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit shall be included as an Additional Insured on the above-referenced General/Excess Liability but only with respect to the named insured's activities or operations for claims arising out of their S5311 service, contingent upon an underlying written agreement with the named insured, requiring such coverage.	2/20/2024 #4411224	GL AU EX
H - Consulting & Municipal Engineers I - Cumberland County Improvement Authority	3759 US Hwy 1 South Suite 100 Monmouth Junction, NJ 08852	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Evidence of insurance	2/26/2024 #4416646	GL AU EX WC
Total # of Holders: 7				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	0	0	0	0	0	0	2	2	10	0	14
January-24	0	0	0	0	0	0	0	0	0	2	2	10	0	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$5,095
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$69,934	\$0	\$74,937
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$66,326	\$0	\$71,329
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,608)	\$0	(\$3,608)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$304,243	\$117,607	\$0	\$1,858,321
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	0	0	0	3	4	12	17	5	11	0	52
January-24	0	0	0	0	0	0	2	4	13	16	5	8	2	51
NET CHGE	0	0	0	1	0	0	-1	0	1	-1	0	-3	2	-1
Limited Reserves														\$24,287
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$34,675	\$119,280	\$276,842	\$582,234	\$271,179	\$30,050	\$0	\$1,314,260
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$26,613	\$99,739	\$281,963	\$540,402	\$268,883	\$20,550	\$500	\$1,238,650
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,062)	(\$19,541)	\$5,121	(\$41,831)	(\$2,296)	(\$9,500)	\$500	(\$75,610)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$681,732	\$569,277	\$551,403	\$797,184	\$282,122	\$20,650	\$500	\$5,814,122
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	0	0	0	0	0	1	1	1	3	0	6
January-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$3,508
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,750	\$0	\$16,050
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$5,000
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$10,750	\$0	\$168,675
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	1	1	4	5	1	10	8	13	36	0	79
January-24	0	0	0	1	1	4	5	1	10	8	13	31	4	78
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-5	4	-1
Limited Reserves														\$16,214
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$20	\$119,448	\$114,868	\$187,169	\$24,731	\$143,329	\$130,228	\$161,102	\$483,972	\$0	\$1,364,865
January-24	\$0	\$0	\$0	\$20	\$118,842	\$113,240	\$185,786	\$24,731	\$138,879	\$104,433	\$159,773	\$412,696	\$6,300	\$1,264,700
NET CHGE	\$0	\$0	\$0	\$0	(\$606)	(\$1,628)	(\$1,383)	\$0	(\$4,449)	(\$25,795)	(\$1,329)	(\$71,275)	\$6,300	(\$100,165)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,405,732	\$160,163	\$922,086	\$629,258	\$467,063	\$829,059	\$6,300	\$8,394,529
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	1	1	4	8	5	23	28	21	60	0	151
January-24	0	0	0	2	1	4	7	5	24	27	21	52	6	149
NET CHGE	0	0	0	1	0	0	-1	0	1	-1	0	-8	6	-2
Limited Reserves														\$17,421
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$20	\$119,448	\$114,868	\$221,844	\$144,011	\$420,470	\$721,964	\$437,782	\$589,706	\$0	\$2,770,112
January-24	\$0	\$0	\$0	\$20	\$118,842	\$113,240	\$212,399	\$124,470	\$421,142	\$654,337	\$434,157	\$510,322	\$6,800	\$2,595,729
NET CHGE	\$0	\$0	\$0	\$0	(\$606)	(\$1,628)	(\$9,445)	(\$19,541)	\$672	(\$67,627)	(\$3,625)	(\$79,384)	\$6,800	(\$174,383)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,216,957	\$829,085	\$1,728,695	\$1,637,845	\$1,071,438	\$978,066	\$6,800	\$16,235,647

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

February 29, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	0	0	0	0	0	0	2	2	10	0	14
February-24	0	0	0	0	0	0	0	0	0	2	2	8	1	13
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-2	1	-1
Limited Reserves														\$6,133
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$66,326	\$0	\$71,329
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$49,731	\$25,000	\$79,734
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$16,595)	\$25,000	\$8,405
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$304,243	\$106,040	\$25,000	\$1,871,754
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	1	0	0	2	4	13	16	5	8	2	51
February-24	0	0	0	0	0	0	3	3	13	16	5	6	3	49
NET CHGE	0	0	0	-1	0	0	1	-1	0	0	0	-2	1	-2
Limited Reserves														\$25,528
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$26,613	\$99,739	\$281,963	\$540,402	\$268,883	\$20,550	\$500	\$1,238,650
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$53,173	\$122,070	\$273,379	\$523,425	\$268,560	\$9,500	\$781	\$1,250,888
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$26,560	\$22,331	(\$8,584)	(\$16,977)	(\$322)	(\$11,050)	\$281	\$12,238
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$718,383	\$592,770	\$551,403	\$802,184	\$282,122	\$10,575	\$781	\$5,869,472
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
February-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$3,508
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$10,750	\$0	\$168,675
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	1	1	4	5	1	10	8	13	31	4	78
February-24	0	0	0	1	1	4	5	1	10	7	12	32	7	80
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-1	1	3	2
Limited Reserves														\$15,492
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$20	\$118,842	\$113,240	\$185,786	\$24,731	\$138,879	\$104,433	\$159,773	\$412,696	\$6,300	\$1,264,700
February-24	\$0	\$0	\$0	\$20	\$118,230	\$110,668	\$184,240	\$24,731	\$136,868	\$98,946	\$145,125	\$401,850	\$18,700	\$1,239,378
NET CHGE	\$0	\$0	\$0	\$0	(\$612)	(\$2,572)	(\$1,546)	\$0	(\$2,012)	(\$5,487)	(\$14,648)	(\$10,846)	\$12,400	(\$25,322)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,405,882	\$160,163	\$894,317	\$628,576	\$453,045	\$845,448	\$18,902	\$8,381,202
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	2	1	4	7	5	24	27	21	52	6	149
February-24	0	0	0	1	1	4	8	4	24	26	20	49	11	148
NET CHGE	0	0	0	-1	0	0	1	-1	0	-1	-1	-3	5	-1
Limited Reserves														\$17,507
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$20	\$118,842	\$113,240	\$212,399	\$124,470	\$421,142	\$654,337	\$434,157	\$510,322	\$6,800	\$2,595,729
February-24	\$0	\$0	\$0	\$20	\$118,230	\$110,668	\$237,413	\$146,800	\$410,547	\$631,873	\$419,187	\$471,831	\$44,481	\$2,591,050
NET CHGE	\$0	\$0	\$0	\$0	(\$612)	(\$2,572)	\$25,014	\$22,331	(\$10,595)	(\$22,464)	(\$14,970)	(\$38,492)	\$37,681	(\$4,679)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,253,758	\$852,578	\$1,700,926	\$1,642,164	\$1,057,420	\$972,814	\$44,683	\$16,291,104



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

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

The seminar is expected to be eligible 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)

TO REGISTER

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

SPONSORED BY



MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org

RESOLUTION NO. 19-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – APRIL 2024**

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

BE IT RESOLVED that the Cumberland County Insurance 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.

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000365	PERMA RISK MANAGEMENT SERVICES	2023 AATRIX 1099 FILING	14.95
			14.95
		Total Payments FY 2023	14.95
<u>FUND YEAR 2024</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000366	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 1ST HALF 2024	1,315,490.40
			1,315,490.40
000367	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 03/24	4,888.16
000367	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 02/24	4,888.16
			9,776.32
000368	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q1 2024	27,197.50
			27,197.50
000369	SAFETYFIRST SYSTEMS	MONITORING SERVICE INV 134694 3/24	882.00
			882.00
000370	GANNETT NY NEW JERSEY LOCALIQ	A# 1122589 INV 6174469- 9773667 1/26/24	37.12
000370	GANNETT NY NEW JERSEY LOCALIQ	A# 1122589 INV 6174469-9759777 1/24/24	48.06
			85.18
000371	HARDENBERGH INSURANCE GROUP	RMC- Q1 2024 COUNTY CUMBERLAND	35,000.00
000371	HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q1 2024	6,875.00
000371	HARDENBERGH INSURANCE GROUP	RMC- Q1 2024 CUMB CTY UTIL AUTH	1,831.00
			43,706.00
		Total Payments FY 2024	1,397,137.40
		TOTAL PAYMENTS ALL FUND YEARS	1,397,152.35

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, 2024
DATE OF MEETING: April 4, 2024

CUIC SERVICE TEAM

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

February – April 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- February 1: Attended the CUIC meeting.
- February 1: Attended the CUIC Claims Committee meeting.
- February 14: Attended the CUIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- April 4: Plan to attend the CUIC meeting.
- April 4: Plan to attend the CUIC Claims Committee meeting.
- April 10: 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/>.

- NJCE JIF - JAM SD Message: Manual on Uniform Traffic Control Devices 11th Edition (2024 Annual NJ Work Zone Safety Conference) – February 5.
- NJCE JIF: Safety Recalls Alert – Husqvarna Grass Trimmers – February 13.
- NJCE JIF - JAM SD Bulletin: Office Safety & Workstation Ergonomics – February 16.
- NJCE JIF - JAM SD Bulletin: Bomb Threat Resources & Best Practices – February 22.

- NJCE JIF - JAM SD Bulletin: Catalytic Converter Theft – February 26.
- NJCE JIF - JAM SD Bulletin: Danie'l's Law in New Jersey: Requirements & Challenges – February 27.
- NJCE JIF - Training Announcement -MSI/NJCE EXPO (Atlantic Cape Community College - Cape May Campus) – March 4.
- NJCE JIF - JAM SD Bulletin: Respirators - Counterfeit P100 Filters – March 13.
- NJCE JIF - JAM SD Bulletin: Emergency Eyewash Stations & Showers Best Practices – March 18.
- NJCE JIF - JAM SD Bulletin: Fall Protection - Understanding Warranty Requirements – March 21.
- Law Enforcement Work Zone Training – NJCE LE Training Announcement – March 27.

NJCE 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 - [2024 MSI-NJCE Expo Flyer.pdf](#).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

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. (March thru May 2024 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.**

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, 2024 (Start Date: July 1, 2024)

The Registration Form will be available to download and complete 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 Monthly Training Schedules or a class date/ location is not showing on the NJCE LMS the class may not be offered/ available yet so please check back.

The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



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@jamountgomery.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 (under the Safety tab).

*In-Person training is being held via the MSI-NJCE Expo. These 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 Training Topic registration link(s) below.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/2/24	Work Zone Training for Police Officers - Initial Course	8:00 – 12:00 pm
4/2/24	Back Safety/Material Handling	9:00 - 10:00 am
4/2/24	Bloodborne Pathogens	10:30 - 11:30 am
4/2/24	Mower Safety	7:30 - 8:30 am
4/2/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/3/24	MSI-NJCE Expo 2024: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/4/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/4/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/5/24	Confined Space Entry	8:30 - 11:30 am
4/8/24	Hearing Conservation	10:30 - 11:30 am
4/8/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/8/24	Personal Protective Equipment	8:00 - 10:00 am
4/9/24	Bloodborne Pathogens	7:30 - 8:30 am
4/9/24	Ethical Decision Making	9:00 - 11:30 am
4/9/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/10/24	Microlearning Theory and Practice	1:00 - 3:00 pm
4/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/24	Shop and Tool Safety	10:30 - 11:30 am
4/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/12/24	Fire Extinguisher Safety	11:00 - 12:00 pm
4/12/24	Fire Safety	7:30 - 8:30 am
4/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/24	Playground Safety Inspections	8:30 - 10:30 am
4/16/24	Chainsaw Safety	10:00 - 11:00 am

4/16/24	Chipper Safety	8:30 - 9:30 am
4/16/24	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
4/16/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	1:00 - 3:00 pm
4/17/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
4/17/24	Driving Safety Awareness	8:30 - 10:00 am
4/17/24	Hearing Conservation	10:30 - 11:30 am
4/18/24	The Power of Collaboration (JIF 101) (Atlantic)	9:00 - 1:00 pm
4/18/24	Bloodborne Pathogens	10:30 - 11:30 am
4/18/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/19/24	Dealing with Difficult People	1:00 - 2:30 pm
4/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/22/24	Fall Protection Awareness	1:00 - 3:00 pm
4/22/24	Mower Safety	8:30 - 9:30 am
4/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/24	Introduction to Management Skills	1:00 - 3:00 pm
4/23/24	Personal Protective Equipment	8:30 - 10:30 am
4/25/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/26/24	Confined Space Entry	8:30 - 11:30 am
4/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
4/29/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
4/30/24	Fire Safety	1:00 - 2:00 pm
4/30/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/1/24	Shop and Tool Safety	8:30 - 9:30 am
5/1/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/24	Accident Investigation	1:00 - 3:00 pm
5/2/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
5/3/24	Playground Safety Inspections	7:30 - 9:30 am
5/3/24	Mower Safety	10:00 - 11:00 am
5/3/24	Personal Protective Equipment	1:00 - 3:00 pm
5/6/24	Bloodborne Pathogens	9:00 - 10:00 am
5/6/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/24	Implicit Bias in the Workplace	9:00 - 10:30 am
5/7/24	Introduction to Communication Skills	1:00 - 3:00 pm
5/8/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/8/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/9/24	Disaster Management	8:30 - 10:00 am
5/9/24	Hearing Conservation	11:00 - 12:00 pm
5/9/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/10/24	Confined Space Entry	8:30 - 11:30 am
5/10/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am

5/13/24	Chainsaw Safety	11:00 - 12:00 pm
5/13/24	Chipper Safety	1:00 - 2:00 pm
5/14/24	Bloodborne Pathogens	8:30 - 9:30 am
5/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
5/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/14/24	Asbestos Awareness	1:00 - 3:00 pm
5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations 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 (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 4/4/2024
RE: Risk Management Consultant's Report

Safety and Training

- **12/13/2023 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 12/13/2023 Safety and Accident Review Committee Meeting Minutes. The 2/14/2024 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2024 NJCE Reinsurer Safety Grant**
A submission for the 2024 NJCE reinsurer safety grant has been provided to J.A. Montgomery from the County department of Public Works. The submission was for bucket truck and chipper safety training. The total cost for 5 employees to receive bucket training is \$2,500 and the cost for 30 employees to receive chipper safety training is \$1,750 for a total request of \$4,250.

The bucket training is a one-day course that provides the employees with comprehensive instruction on the safe operation of bucket trucks used in arboriculture. The employees will learn proper techniques for ascending trees, navigating branches, and executing tasks such as pruning or removing limbs. The employees will receive hands-on training. The chipper safety training is a half-day course that will provide the employees with safety knowledge and best practices for chipper operation. The employees will be taught in a demonstration classroom-based session.

Employees properly trained on both pieces of equipment will reduce general liability claims, as there will be safe handling of the equipment and less opportunity for a motorist or pedestrian to be injured while employees are working. In addition, it will reduce vehicle damage to motorists caused by falling tree limbs.

Another benefit of neatly trimmed bushes and trees is to allow motorists a clear vision of on-coming traffic. This could reduce motor vehicle accidents for which the County could be held liable due to improper maintenance of an owned area. This could additionally provide a defense to the County for allegations of negligence from motorists.

We are awaiting the carrier's decision on the submission.

- **2024 NJCE Coverage Modifications**
Last month we communicated to all members the 2024 NJCE coverage modifications that impact them.

Insuring Bright Future and Building Lasting Relationships since 1954

Main Office
8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 December 13, 2023 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Dr. Cynthia Hickman
 Dr. Cynthia 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 – Human Services (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff’s Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Present
Lisa Williams	Cumberland County – Department of Veterans Affairs	Present
Celeste Riley	Cumberland County – County Clerk’s Office	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>		
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Absent
Nathanael Cruz	Cumberland County – Sheriff’s Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present
Ricardo Martinez	Cumberland County – Department of Corrections	Present
<u>Commission Professionals:</u>		
Brad Stokes	NJCE Safety Director / JA Montgomery	Absent
Glenn Prince	NJCE JF Safety Director / J.A. Montgomery	Absent
Tom Reilly	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 10/11/2023 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 10/11/2023 Safety and Accident Review Committee Meeting Minutes.
 Moved: Robin Haaf
 Seconded: Jennifer Brenner
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman’s Report
 The chairwoman began her report by welcoming Lisa Williams from the County’s Department of Veteran’s Affairs and Celeste Riley from the County’s Clerk Office. She also thanked Mr. DeWoody for chairing the October meeting.

CUMBERLAND COUNTY INSURANCE COMMISSION

She continued by speaking of the increase in safety training that has occurred within the year by the County. She further advised that employees should reach out to her to inquire about safety training. She commended the supervisors for supporting safety and training.

She concluded by stating that she has seen a large increase in training with the County Public Works department. She thanked everyone who uses the learning management system.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph valued as of 11/30/2023 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 provided praise to the Cumberland County Utilities Authority for remaining claims free since last year.

Next, he advised that all departments and entities have completed their wellness activities for 2023. He thanked all who participated. He stated that a decision is pending from the Cumberland County Insurance Commission on whether funding for the 2024 Wellness Grant will be approved.

Mr. Henry concluded by stating that the 2024 meeting schedule was provided. Ms. Violetti advised that the platform for the meeting in 2024 will be Teams as opposed to Zoom.

VI. NJCEL Safety Director's Report

Mr. Reilly began by reminding the committee that all training opportunities for January and February can be found on the NJCE.org website. He encouraged all to review the training available.

He continued by advising that safety bulletins are also available on the website and can be utilized for toolbox talks for all departments.

He continued by stating that they are waiting for an indication for funding of the reinsurer safety grant. He advised that Mr. Prince will reach out once the grant information has been confirmed.

Lastly, he said that he believes that all training for J.A. Montgomery will remain on the Zoom platform, but he will double check with Mr. Prince.

Dr. Hickman inquired if the safety training calendars will continue to be posted on the NJCE.org website as opposed to the County's LMS system. Mr. Reilly advised that he would let Dr. Hickman know.

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

Seconded: Neil Riley

The meeting was adjourned at 10:30am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

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
Grand Total	102	\$133,049.60	\$45,739.86	\$87,309.74	66%	\$11,350.27

2023						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
May	39	\$54,951.09	\$24,798.17	\$30,152.92	55%	\$3,919.88
June	57	\$134,714.30	\$39,343.36	\$95,370.94	71%	\$12,398.22
July	47	\$35,852.00	\$11,747.65	\$24,104.35	67%	\$3,133.57
August	58	\$241,465.26	\$61,379.69	\$178,765.57	74%	\$16,479.91
September	75	\$40,224.03	\$16,458.02	\$23,106.01	57%	\$0.00
October	52	\$22,430.04	\$8,621.68	\$13,808.36	62%	\$0.00
November	54	\$56,632.40	\$25,463.65	\$31,168.75	55%	\$0.00
December	61	\$59,993.50	\$17,673.61	\$42,319.89	71%	\$0.00
Grand Total	676	\$795,020.30	\$261,409.49	\$531,630.81	67%	\$48,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2024 – 2/29/2024

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	89	\$123,907.19	\$38,289.45	\$85,617.74	69%
Occ Med/Primary Care	18	\$6,795.87	\$2,383.74	\$4,412.13	65%
Ortho/Neuro	12	\$28,582.40	\$7,505.25	\$21,077.15	74%
Physical Therapy	43	\$14,153.00	\$4,340.42	\$9,812.58	69%
Pain Management	1	\$367.50	\$88.09	\$279.41	76%
Hospital	5	\$11,172.62	\$6,703.57	\$4,469.05	40%
Ambulatory Surgical Center	3	\$57,510.80	\$14,039.30	\$43,471.50	76%
Anesthesia	7	\$5,325.00	\$3,229.08	\$2,095.92	39%
Out Of Network	13	\$9,142.41	\$7,450.41	\$1,692.00	19%
Ortho/Neuro	3	\$4,296.00	\$3,055.00	\$1,241.00	29%
Other	3	\$1,237.41	\$1,115.41	\$122.00	10%
Pain Management	7	\$3,609.00	\$3,280.00	\$329.00	9%
Grand Total	102	\$133,049.60	\$45,739.86	\$87,309.74	66%
QualCare Network Penetration Rate		93%			



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2024 – 2/29/2024

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	24	\$8,528.89	Ortho/Occ Ned
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$7,955.30	Ambulatory Surgery Center
MILLENNIUM SURGICAL CENTER, LLC	1	\$6,084.00	Ambulatory Surgery Center
NOVACARE REHABILITATION	43	\$4,340.42	Physical Therapy
INSPIRA MEDICAL CENTER VINELAND	3	\$4,227.66	Hospital
HELIOS INTERVENTIONAL PAIN SPECIALIST	7	\$3,280.00	Pain Management
RANCOCAS ANESTHESIOLOGY, PA	7	\$3,229.08	Anesthesiology
DIRK E. SKINNER MD	3	\$3,055.00	Neurology
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$1,602.89	Hospital
BRIDGETON FIRE DEPARTMENT EMS	1	\$1,048.00	Ambulance
Grand Total	92	\$43,351.24	

APPENDIX I – MEETING MINUTES

FEBRUARY 1, 2024

AND

MARCH 1, 2024

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 1, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Joseph Sileo	Present
Art Marchand	Present
Sandra Taylor	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
----------------	--------

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Joseph Hrubash, Karen Read
--------------------	--

ALSO PRESENT:

Anthony Bontempo, Cumberland County
John Carr, 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
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Brandon Tracy, PERMA
Jennifer Conicella, 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 7, 2023

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous - Abstain Commissioner Marchand

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

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

Resolution 1-24 Certifying the Election of Chairperson and Vice Chairperson

Executive Director asked for nominations for the Chairperson. Commissioner Ridgway nominated Director Sileo as Chairperson

MOTION TO APPOINT JOSEPH SILEO AS CHAIRPERSON

Moved: Commissioner Ridgway
Second: Commissioner Johnson
Vote: Unanimous

Executive Director asked for nominations for the Vice Chairperson. Commissioner Ridgway nominated Art Marchand as Vice Chairperson.

MOTION TO APPOINT ART MARCHAND AS VICE CHAIRPERSON

Moved: Commissioner Ridgway
Second: Commissioner Johnson
Vote: Unanimous

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

Moved: Commissioner Ridgway
Second: Commissioner Johnson
Vote: Unanimous

Reorganizational Resolutions (Pages 4-24) – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-24 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 2-24 Appointing CEL Commissioner
- Resolution 3-24 Appointing Commission Treasurer
- Resolution 4-24 Appointing Commission Attorney
- Resolution 5-24 Appointing Commission Secretary
- Resolution 6-24 Designating Authorized Depositories for Commission Assets
and Establishing a Cash Management Plan
- Resolution 7-24 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-24 Designating Official Newspapers
- Resolution 9-24 Establish Public Meeting Procedures
- Resolution 10-24 2024 Risk Management Plan

Underwriting Manager Jonothan Tavares reviewed the 2024 Risk Management Plan and said the Plan contains new clarifications to the property. Now that the lead form has \$260,000 limit the Risk Management Plan was updated to correspond. For flood the limits have not changed from the expiring, but the plan was updated to reflect as evidenced in the lead form.

In response to Attorney Carr, Underwriting Manager said in the renewal program there is a \$10 million-dollar miscellaneous, unnamed location limit for flood which is an improvement over the expiring program other than that the plan is unchanged.

Motion to approve Resolutions 1-24 through 10-24

Moved:	Commissioner Johnson
Second:	Chairman Sileo
Vote:	4 Ayes, 0 Nays

Request for Proposals – The County Purchasing Department solicited and received multiple responses for RFP’s for the positions of Risk Management Consultant and Executive Director. Those bids will need to be rejected as changes are needed to the Technical Specifications section of the RFP. **Pages 25 & 27**

Motion to Approve Resolution 11-24 Rejecting RFP’s received for Risk Management Consultant, Authorizing the re-advertisement of RFPs and extend the Risk Managers current contract to February 29, 2024.

Moved:	Commissioner Johnson
Second:	Commissioner Ridgway
Vote:	4 Ayes, 0 Nays

Motion to Approve Resolution 12-24 Rejecting RFP’s received for Executive Director, Authorizing the re-advertisement of RFPs and extend the Executive Director’s current contract to February 29, 2024.

Moved: Chairman Sileo
Second: Commissioner Johnson
Vote: 4 Ayes, 0 Nays

Actuary & Auditor Request for Proposals – The County Purchasing Department solicited for Request for Proposals for Actuary & Auditor. The current Actuary and Auditor, SG Risk LLC and Bowman & Company, were the only submissions received for each position. **Page 29**

Motion to Approve Resolution 13-24 Appointing SG Risk as the Fund’s actuary and Bowman & Company as the Fund’s auditor.

Moved: Chairman Sileo
Second: Commissioner Johnson
Vote: 4 Ayes, 0 Nays

2024 Property & Casualty Budget – The 2024 Property & Casualty Budget was introduced at the December 7, 2023 meeting. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2024 budget appears on **Page 30**, assessments by member entity are on **Page 31**.

Director Sileo and Commissioner Ridgway said the Public Hearing was tabled at the last meeting would like to table the introduction this meeting pending receipt of the RFPs from the professionals. Executive Director said the matter will be tabled and a special meeting will need to be scheduled to introduce the 2024 budget.

Motion to table the Public Hearing of the 2024 Budget

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

2024 Property & Casualty Assessments – In accordance with the Commission’s By Laws, the assessment bills will be issued once the 2024 Budget is adopted. Assessments due dates will be adjusted accordingly.

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 33-35) – The NJCE Finance Sub-Committee met several times since the budget introduction, December 4, December 27 and January 5. The NJCE held a special meeting on January 11 to adopt the 2024 Budget.

A written summary report of the meeting is included in the agenda on pages 33-35. The NJCE is scheduled to meet on Thursday, February 24, 2024 at 9:30 am via Teams to conduct the 2024 Reorganization Meeting.

Executive Director said the Finance Committee had a very busy season. They met three or four times to review the budget. The NJCE had a special meeting on January 11th to adopt the budget and the summary appears in the agenda. NJCE Executive Director Joseph Hrubash gave an overview of the budget and said it has been a hard market since 2019 but the results from this year's marketing were very good, and it also shows signs at the marketplace is beginning to level. The two biggest items were getting all other property deductibles on the excess program down from \$3 million to \$1 million. The CEL had taken over that retention and have put up with some major losses in that area so that is a major. The second item the Underwriting Manager came will within our budget which allowed us to purchase additional cyber liability limits of \$5 million x of \$5 million. NJCE Executive Director said overall these are signs that things are getting better and we are happy with the renewal program.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Pages 36-38** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for November & December. There were 13 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Johnson
Second:	Chairman Sileo
Vote:	Unanimous

Financial Fast Track – Included on **Pages 39-41** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2023**, the Commission has a deficit of **\$371,026**. Total cash on hand is \$4,508,631. Executive Director said the Commission gained \$114,000 for the period that reduced our deficit down to \$371,026 and the Commission does have \$4.5 million in cash so we are doing very well on the cash front.

NJ CEL Property and Casualty Financial Fast Track (Page 42) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2023, the CEL has a surplus of **\$11,246,188** and **\$32,396,522** in cash. Executive Director said the CEL has an \$11.2 million surplus. There are some reserve changes due to three or four large property claims in the northern part of the state which have affected the finances this year but there is still \$32.3 million in cash. Executive Director said the Underwriting Manager was able to reduce the retention for the CEL property from \$3 million down to \$1 million which is a significant change.

Claims Tracking Report (Pages 45-46) – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims. Executive Director said in November there were four less open claims but we did give them back in December where there are five claims more the prior month.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the period of October 1st through November 30, 2023 for that period of time there were 12 claims reported roughly, half of them were out of the law enforcement and five were deemed non-

preventable. Only two of the twelve claims resulted in lost days and that total was 36 days. Trip, slips and falls continue to be top on the list of claims reported and four of this claim type were reported during this period. Ms. Desiere said the 2023 PEOSH numbers were compiled and out of roughly 1,000 employees there were 81 claims for the year, nearly three quarters of the claims were out of law enforcement agencies, with smaller numbers out of the other agencies. There were a total of 560 lost days out of the 81 claims which is about 2%. Ms. Desiere said the Committee is always looking to make the number better but with a focus on safety and training they can certainly pinpoint where the more problematic areas are coming from.

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs will be reviewed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 15-24 FEBRUARY BILLS LIST IN THE AMOUNT OF \$4,891.31

Motion:	Commissioner Ridgway
Second:	Commissioner Johnson
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 spoke to Dr. Hickman regarding some of the new training opportunities and the training schedule along with Paige Desiere and her team with advocating the participation of in the annual safety program. The announcement was made for the Munich Re safety grant for 2024. The County has participated in the Grant opportunity in prior years and hope that trend continues. The Underwriting team has done a great job with advocating with the carrier and there was an increase from \$50,000 to \$60,000 to be split between 10 counties. Please keep in mind that some of the counties don't apply, for whatever reason which means this can increase the county's opportunity. Dr. Hickman and Paige Desiere and her team to try to see if we have any submissions for 2024.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the October 11, 2023 meeting are included in the agenda. Minutes for the December meeting will be provided once they are approved at the next meeting.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending December 31, 2023 along with the PPO Savings Report and Top 10 Providers.

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

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

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001959 IN THE AMOUNT OF \$55,000.00

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001163 IN THE AMOUNT OF \$248,210.00 SECTION 20

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000958 IN THE AMOUNT OF \$12,500.00

Motion: Commissioner Johnson
Second: Chairman Sileo

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000972 IN THE AMOUNT OF \$90,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001518 IN THE AMOUNT OF \$54,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$15,000.00

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001284 IN THE AMOUNT OF \$87,500.00

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001691 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Johnson
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001949 IN THE AMOUNT OF \$975.19

Motion: Commissioner Johnson
Second: Chairman Sileo

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR CLAIM #2024318671 IN THE AMOUNT OF \$17,500.00

Motion: Commissioner Johnson
Second: Chairman Sileo
Roll Call Vote: 4 Ayes, 0 Nays

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$304,975.19 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$288,210.00

Motion: Commissioner Johnson
Second: Chairman Sileo
Roll Call Vote: 4 Ayes, 0 Nays – Vice Chairman Marchand abstained from Claim numbers 3770001518 and 3770001691

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Mrs. Ridgway from Upper Deerfield asked if the introduction of the 2024 Budget will be held on another date since it was tabled today. Executive Director said the 2024 Budget will be introduced at a special meeting since we do have some other appointments of professionals and payment of bills.

MOTION TO ADJOURN:

Motion:	Commissioner Johnson
Second:	Chairman Sileo
Vote:	Unanimous

MEETING ADJOURNED: 12:11 PM

NEXT MEETING: WILL BE HELD ON MARCH 1, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – MARCH 1, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Joseph Sileo	Present
Art Marchand	Present
Sandra Taylor	Absent
Harold Johnson	Absent
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
----------------	--------

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read
--------------------	--

ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Brandon Tracy, PERMA
Jennifer Conicella, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Request for Proposals – The County Purchasing Department solicited and received multiple responses for re-issued RFP’s for the positions of Risk Management Consultant and Executive Director. A report will be provided at the meeting.

Executive Director said enclosed on page one of the agenda is Resolution 16- 24 awarding a fair and open contract for Risk Management Consultant for the Insurance Commission. This was for the resubmissions and the bid award will go to a Hardenburg Insurance Group with amount not to exceed \$174,824. The contract will commence today March 1, 2024 and be effective through February 28, 2025.

Motion to Approve Resolution 16-24 Awarding a Fair & Open Contract to the Hardenbergh Insurance Group as the Fund’s Risk Management Consultant

Motion: Commissioner Ridgway
Second: Commissioner Marchand
Roll Call Vote: 3 Ayes, 0 Nays

Executive Director Stokes said there were two submissions received for the position of Executive Director. Resolution 17-24 enclosed in the agenda is awarding a fair and open contract for the Executive Director position for the Insurance Commission. This was a resubmission, and the award goes to Perma Risk Management Services not to exceed \$108,790.00 effective March 1, 2024 through February 28, 2024.

Motion to Approve Resolution 17-24 Awarding a Fair & Open Contract to PERMA Risk Management Services as the Fund’s Executive Director

Motion: Commissioner Ridgway
Second: Commissioner Johnson
Roll Call Vote: 3 Ayes, 0 Nays

Executive Director Stokes said Resolution 18-24 is appointing PERMA as Agent for Service of Process and custodian of records for the Commission for the year 2024. This is a typical reorg resolution but it was pulled until the official appointment of the Executive Director was made today.

Motion to Approve Resolution 18-24 Appointing PERMA as Agent for Service of Process & Custodian of Records for the Commission

Motion: Commissioner Ridgway
Second: Commissioner Johnson
Roll Call Vote: 3 Ayes, 0 Nays

2024 Property & Casualty Budget Introduction – Attached on **Page 6** for your review and discussion is the 2024 proposed Property and Casualty Budget in the amount of \$4,408,592. The introductory budget represents a 9.86% increase compared to the 2024 budget.

Executive Director said there was a little sneak preview of the 2024 Budget last month. Starting with the loss funds lines one through four, these are the actuary’s loss funds that are provided to us. They give us three levels of funding low, mod and high. Typically, we stay right around the mod level and that is where we are at, which is a little below the mod. The loss funds are at 8.63% Moving on to the CEL JIF Executive Director said another rough renewal, especially in the property

market. The CEL saw about a 27% increase on the property excess. Property came in at 21% and excess flood came in around 19% a tough renewal again. Executive Director said there is a little light at the end of the tunnel on the property side and barring any major storms during the summer the property market may be softening a bit. Executive Director said hopefully there will be better numbers for the 2025 renewal. Expenses, fees and contingency contractual increases from the recent RFPs are reflected in the budget, overall mostly in the 2% range. Bowman & Company that has been doing auditing services for many, many years and where we have seen JIF-wide increases simply because they were not making money. Bowman and Company was very upfront about it and it was fully anticipated. Executive Director said \$5,000 was removed from miscellaneous, expense and contingency line for the wellness program since the Commission is faced with an almost 10% increase. The commissioners felt we could make a reduction for that item. Ancillary coverages are placed outside of the Commission, and there is a 5.67% increase on those lines of coverage. Overall, the 2024 budget is at 9.86%. In response to Commissioner Ridgway, Executive Director said he would send the assessments broken down by lines of coverage. Proposed assessments for member entities are included on **page 7**. Executive Director said with no other questions being heard a motion to introduce the 2024 Budget in the amount of \$4,408,592 and schedule public hearing for April 4th would be in order.

Motion to introduce the 2024 Property and Casualty Budget in the amount \$4,408,592 and schedule a public hearing on April 4, 2024 at 11:00 AM.

Motion:	Chairman Sileo
Second:	Commissioner Ridgway
Roll Call Vote:	3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: Executive Director Stokes thanked the Commission for the Reappointment of Executive Director.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion:	Chairman Sileo
Second:	Commissioner Ridgway
Vote:	Unanimous

MEETING ADJOURNED: 11:17 AM

NEXT MEETING: WILL BE HELD ON APRIL 4, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary