

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 6, 2023 – 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 6, 2023 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 6, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: February 8, 2023 Open Minutes.....Appendix I
February 8, 2023 Closed Minutes.....Distributed**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 14-23 April Bill List.....Page 25

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 27

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 34

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 38

 - 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 1, 2023 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 6, 2023
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Proposed Amendment to the Fund's Rules and Regulations** – At the April Commission meeting, a first reading of proposed changes to the Fund's Rules & Regulations were discussed and formally read into the record. The proposed changes appear on **page 3**. This is the public hearing on the proposed changes.
 - Motion to open the Public Hearing of the proposed changes to the Fund's Rules & Regulations.**
 - Discussion of proposed changes**
 - Motion to Close the Public Hearing**
 - Motion to adopt the changes to the Funds Rules & Regulations.**

- Certificate of Insurance Issuance Report** - Included on **pages 4-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2023 to March 1, 2023. There were 9 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report.**

- NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted their Reorganization Meeting on February 25, 2023. Included in the agenda on **pages 6-10** is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10th anniversary of the Fund's inception. The invite appears on **pages 11-12**.

- 2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **page 13** is the latest in a series of the MEL Power of Collaboration advertisement to be published in the League of Municipalities magazine and highlights the educational seminar.

- ❑ **Financial Fast Track** – Included on **pages 14-19** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December & January. As of **January 31, 2023**, the Commission has a deficit of \$89,460. Total cash on hand is \$1,954,062.
- ❑ **NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **pages 20-22** is the NJCE Financial Fast Track Report as of **December 31, 2022**. The report indicates the Fund has a surplus of **\$14,297,554**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$34,166,053**.
- ❑ **Claims Tracking Report (pages 23-24)** – Included in the agenda is the Claims Activity Reports for January & February that tracks open claims.
- ❑ **2023 Property & Casualty Assessments** - The first assessment payments were due on March 15, 2023. The second assessment is due on July 15, 2023. Payments should be sent to the Commission Treasurer.
- ❑ **2023 New Jersey Association of Counties Conference** - The 72nd Annual NJAC Conference is scheduled to be held from May 3rd to May 5th at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference.

**PROPOSED AMENDMENT TO ARTICLE III OF THE FUNDS
RULES & REGULATIONS**

**ARTICLE III –
ORGANIZATION**

A. Commissioners:

1. The Board of County Commissioners having the power to make appointments shall appoint ~~three~~ five (35) officials of the County, to serve as Insurance Commissioners. In addition to the five Commissioners, the Board of County Commissioners may appoint one (1) alternate Commissioner. The alternate Commissioner shall serve at meetings and undertake the duties of the regular Commissioners when any current Commissioner is unavailable to serve due to sickness, other incapacity, or in cases where one or more Commission member(s) cannot participate in any official Commission action by reason of recusal on such subject matter where a quorum as set forth in Article V, Section D would be jeopardized. The alternate Commissioner shall be subject to all of the provisions of Article III of the Commission's rules and regulations.

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 2/1/2023 To 3/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Landis Sewerage Authority I - Cumberland County Improvement Authority	1776 South Mill Rd Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	2/1/2023 #3864841	GL AU EX WC
H - Bridgeton Board of Education I - Cumberland County	41 Bank Street Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Youth TIP agreement 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 Youth TIP agreement.	2/16/2023 #3876262	GL AU EX WC
H - Cumberland County Board of I - Cumberland County	Vocational Education 2745 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Youth TIP agreement 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 Youth TIP agreement.	2/16/2023 #3876263	GL AU EX WC
H - Cumberland Regional School I - Cumberland County	District BOE 65 Love Lane Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Youth TIP agreement 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 Youth TIP agreement.	2/16/2023 #3876264	GL AU EX WC
H - Millville Board of Education I - Cumberland County	110 North 3rd Street Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Youth TIP agreement 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 Youth TIP agreement.	2/16/2023 #3876265	GL AU EX WC
H - Vineland Board of Education I - Cumberland County	61 W. Landis Avenue Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Youth TIP agreement 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 Youth TIP agreement.	2/16/2023 #3876266	GL AU EX WC
H - Cumberland Mall Realty Holding	LLC 3849 S. Delsea Drive	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024	2/16/2023	GL AU EX WC

03/01/2023

1 of 1

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 2/1/2023 To 3/1/2023

I - Cumberland County	Vineland, NJ 08360	Policy#: SP4059717 RE: use of facilities throughout the year 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 throughout the year	#3876268	
H - NJDCF I - Cumberland County	50 East State Street, Floor 3, POB 717 Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: grant contract number 23EHFS 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 grant contract number 23EHFS	2/16/2023 #3876270	GL AU EX WC
H - State of New Jersey (DCF-SBO) I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: 23ELFP 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 grant contract number 23ELFP	2/16/2023 #3876271	GL AU EX WC
Total # of Holders: 9				



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 23, 2023
Memo to: Board of Commissioners
 Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: February Meeting of the NJCE JIF

CUIC Representative: Commissioner Harold Johnson joined the NJCE JIF Board as Cumberland County’s representative as of February 7, 2023.

2023 Reorganization: The NJCE conducted its 2023 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:

2023 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	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2023 and 2024 Reorganization to be held at **9:30AM virtually** unless otherwise noted.

April 27, 2023 – 11:00AM at the Forsgate Country Club, Monroe Twp. NJ

June 22, 2023

September 28, 2023

October 26, 2023

November 17, 2023

February 22, 2024 – *2024 Reorganization*

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.

Professional Contracts/Services/Competitive Contracts:

Cyber Security Services – Chertoff Group: In October 2022, the Board authorized the Underwriting Manager, in consultation with the Fund Attorney, to secure a vendor for Cyber Security Services. Subsequent to that meeting, Chertoff Group was identified and a proposal was submitted. The Board tabled any action to award a one-year contract to the Chertoff Group pending receipt of necessary forms from them.

Property Appraisal Vendor: Last month, the Board approved the Fund Attorney authorization to pursue a property appraisal vendor to acquire the up-to-date building valuations and necessary COPE information. The Board of Fund Commissioners adopted a resolution to authorize procurement of these services via a Competitive Contract.

Auditor, Payroll Auditor, Litigation Manager: Auditor and Litigation Manager will expire on or about April 30, 2023. Payroll Auditor and Actuary will expire on or about June 30, 2023. Prior to expiration 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 act.

Cyber JIF: The MEL JIF, in response to the hard cyber insurance market and the limited options available to local government, conducted a feasibility study which led to the formation of the NJ Cyber JIF. In addition to risk sharing and excess insurance the Fund offers certain management tools, training, and education to assist local governments with mitigating the financial and security risks of cyber threats. The JIF, which became operational on January 1, 2023, has an initial membership that consists of the 19 MEL member JIFs. The JIF’s by-laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the Cyber JIF Board of Commissioners. Executive Director reported the NJCE JIF will explore this option for January 1, 2024 or sooner if it makes sense.

Program Initiatives: In 2017, the Board agreed that the Fund should introduce program initiatives that would allow for more consistent and ratable data such as payroll audits, a new risk management information system, a learning management system, and a more user-friendly renewal application process. As we look to continue to introduce newer technology to streamline processes, the Fund office will be requesting feedback on the following initiatives previously implemented:

Origami: The online platform was launched in June 2019 for members and/or their risk management consultants to manage property values and track exposure data.

Broker Buddha: This online platform, introduced in 2022, limited the need for hard copy applications. It received positive feedback; however, some members did not use the program. Feedback will be requested as it will become mandatory going forward and additional training can be offered if needed.

Learning Management System: This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS Safety Software) is in the implementation stages and has made great progress. The new LMS will be launched in the upcoming months with LMS Demo Webinars being made available before the launch date. Details to follow.

Certifical: This program will be the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. Data is in the process of being migrated to the Certifical program. In addition, there is ongoing testing, due diligence, examination, and analysis of fit for the Fund prior to real time. Underwriting Manager provided an update on the upcoming implementation.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled for April to discuss cyber-related issues. The Executive Director asked if any Fund Commissioner and/or a designated representative is interested in serving on the task force, then to please contact the Fund office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in April to review the draft policies from the Technical Writer, which were recently submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly and Commissioner Kessler.

Safety Committee: Last February, the Board of Fund Commissioners approved the formation of a Safety Committee at the NJCE level to compliment the members' safety committees. Included in the agenda, as part of the Safety Director report, was a list of the current members. The Committee is scheduled to meet in 2023 as follows: Monday, March 13th, Monday June 12th, Monday September 11th and Monday, December 11th via Zoom at 10 a.m.

Claims Update:

2023 NJCE Claims Reporting Requirements: Perma Claims distributed the 2023 claims reporting requirements to local JIF Third Party Administrators (TPA). A copy of the document was submitted for information.

Hurricane Ida: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and close out Hurricane Ida claims.

Safety National: Ms. Walcoff reported continued progress with negotiations as respects Safety National on 2020 COVID Claims. An update will be provided at the next meeting.

Membership Chart: Submitted for information was an NJCE JIF membership chart updated as of February 2023.

NJCE Financial Fast Track: The December 2022 Financial Fast Track will be available for the April meeting.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21st and April 28th 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2023 Best Practices Seminar: PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop. At this time, we have narrowed down dates for either the week of October 23 or November 6, 2023. PERMA reported that they are looking for volunteers interested in being part of the Committee for this Workshop. Those who would like to participate were instructed to email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

NJCE 10 Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023, at the Forsgate Country Club in Monroe, NJ at 11am. Attendees were asked to save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

2023 Financial Disclosures: Board of Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Underwriting Manager Report

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board approved authorization for the Underwriting Manager to bind coverage of the 2023 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 December meeting.

2023 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on Tuesday, January 31st 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

2023 Safety Grant Program: J.A. Montgomery provided a recap on the 2022 successes and an update on the 2023 Grant Program. Included as part of the Safety Director's report was a memo on the available grant money in 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for April 27, 2023 at 11AM at the Forsgate Country Club in Monroe Twp. NJ.

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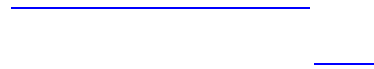
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

YEAR ANNIVERSARY



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

[Click Here to RSVP](#)





AVAILABLE ONLINE AT NO COST ...

12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

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

The seminar is eligible for the following continuing education credits:

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

TO REGISTER

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

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 21

KEYNOTE

Legislative and Regulatory Impacts on Local Government Budgets

CYBER ISSUES

The New Jersey Cyber Risk Management Fund

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, APRIL 28

ETHICS

Insurance Transactions Involving Local Government

INSURANCE ISSUES

Public Officials and Employment Practices Liability Trends

SAFETY

Risk Control in the Post Covid Era

THE POWER OF COLLABORATION

njmel.org

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2022			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,210	3,722,521	27,215,324	30,937,845
2.	CLAIM EXPENSES				
	Paid Claims	77,441	2,469,560	9,584,834	12,054,394
	Case Reserves	(92,543)	(114,268)	2,439,209	2,324,941
	IBNR	161,935	(351,800)	2,233,213	1,881,413
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	487	(18,671)	(124,702)	(143,373)
	TOTAL CLAIMS	147,320	1,984,821	14,132,554	16,117,375
3.	EXPENSES				
	Excess Premiums	149,616	1,795,393	10,692,429	12,487,822
	Administrative	34,277	374,997	3,025,230	3,400,226
	TOTAL EXPENSES	183,893	2,170,390	13,717,658	15,888,048
4.	UNDERWRITING PROFIT (1-2-3)	(21,003)	(432,691)	(634,888)	(1,067,579)
5.	INVESTMENT INCOME	4,723	20,497	184,706	205,204
6.	PROFIT (4 + 5)	(16,280)	(412,193)	(450,182)	(862,375)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	31,691	31,691	140,092	171,783
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	(48,845)	(487)	726,035	725,548
11.	SURPLUS (6 + 7 + 8 - 9)	(33,434)	(380,989)	277,962	(103,027)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	244	(10,681)	290,289	279,608
	2013	2,490	(16,307)	240,212	223,905
	2014	(3,111)	6,312	170,312	176,624
	2015	681	80,821	(433,601)	(352,780)
	2016	(4,683)	75,123	341,008	416,131
	2017	(5,618)	173,461	(562,351)	(388,890)
	2018	(189,345)	(526,546)	(125,552)	(652,098)
	2019	50,403	118,741	485,751	604,492
	2020	(42,591)	(222,243)	(225,246)	(447,488)
	2021	(21,727)	(150,916)	97,139	(53,776)
	2022	179,825	91,244		91,244
	TOTAL SURPLUS (DEFICITS)	(33,434)	(380,989)	277,961	(103,028)
	TOTAL CASH				3,364,062

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	10,000
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	0	1,316	1,200,152	1,201,468
Case Reserves	0	2,912	7,189	10,101
IBNR	0	2,076	(0)	2,076
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	0	21,843	1,349,349	1,371,192
Case Reserves	0	(27,174)	27,174	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	(5,331)	1,376,523	1,371,192
FUND YEAR 2015				
Paid Claims	(770)	189,253	1,666,412	1,855,665
Case Reserves	(210)	(213,919)	226,690	12,771
IBNR	(3,605)	(52,700)	74,497	21,797
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(4,585)	(77,366)	1,967,599	1,890,234
FUND YEAR 2016				
Paid Claims	5,244	16,855	996,544	1,013,399
Case Reserves	(5,244)	(74,130)	201,173	127,042
IBNR	0	(13,361)	28,875	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(70,637)	1,226,592	1,155,955
FUND YEAR 2017				
Paid Claims	1,415	452,009	1,490,895	1,942,904
Case Reserves	(1,648)	(521,180)	614,801	93,621
IBNR	233	(67,803)	85,002	17,199
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,262	(3,262)	0
TOTAL FY 2017 CLAIMS	0	(133,712)	2,187,436	2,053,725

FUND YEAR 2018				
Paid Claims	6,205	504,004	1,272,361	1,776,365
Case Reserves	(50,320)	45,603	358,802	404,405
IBNR	232,098	(44,400)	145,845	101,445
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,025	1,346	(5,594)	(4,248)
TOTAL FY 2018 CLAIMS	189,008	506,553	1,771,414	2,277,967
FUND YEAR 2019				
Paid Claims	1,638	34,886	497,806	532,692
Case Reserves	(1,638)	191,545	56,648	248,193
IBNR	(56,071)	(349,439)	571,346	221,907
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(950)	3,444	(10,911)	(7,467)
TOTAL FY 2019 CLAIMS	(57,022)	(119,563)	1,114,889	995,326
FUND YEAR 2020				
Paid Claims	8,816	418,437	684,516	1,102,953
Case Reserves	31,034	92,667	512,698	605,365
IBNR	(3,562)	(332,735)	624,018	291,283
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,126	15,493	(45,289)	(29,796)
TOTAL FY 2020 CLAIMS	37,413	193,862	1,775,943	1,969,804
FUND YEAR 2021				
Paid Claims	34,090	358,138	386,054	744,192
Case Reserves	(42,109)	21,626	434,034	455,660
IBNR	7,464	(263,560)	703,630	440,070
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,201	20,945	(59,646)	(38,701)
TOTAL FY 2021 CLAIMS	646	137,149	1,464,072	1,601,221
FUND YEAR 2022				
Paid Claims	20,804	472,820		472,820
Case Reserves	(22,408)	357,781		357,781
IBNR	(14,622)	770,122		770,122
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(1,914)	(63,161)		(63,161)
TOTAL FY 2022 CLAIMS	(18,141)	1,537,563	0	1,537,563
COMBINED TOTAL CLAIMS	147,320	1,984,821	14,132,554	16,117,375

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	334,412	30,937,845	31,272,257
2.	CLAIM EXPENSES				
	Paid Claims	160,900	160,900	12,054,394	12,215,294
	Case Reserves	(193,224)	(193,224)	2,324,941	2,131,717
	IBNR	171,407	171,407	1,881,413	2,052,820
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(7,328)	(7,328)	(143,373)	(150,701)
	TOTAL CLAIMS	131,755	131,755	16,117,375	16,249,131
3.	EXPENSES				
	Excess Premiums	162,027	162,027	12,487,822	12,649,849
	Administrative	30,515	30,515	3,400,226	3,430,742
	TOTAL EXPENSES	192,542	192,542	15,888,048	16,080,591
4.	UNDERWRITING PROFIT (1-2-3)	10,115	10,115	(1,067,579)	(1,057,464)
5.	INVESTMENT INCOME	3,453	3,453	205,204	208,656
6.	PROFIT (4 + 5)	13,568	13,568	(862,375)	(848,808)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	0	0	725,548	725,548
11.	SURPLUS (6 + 7 + 8 - 9)	13,568	13,568	(103,027)	(89,460)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	167	167	279,608	279,776
	2013	92	92	223,905	223,997
	2014	272	272	176,624	176,896
	2015	239	239	(352,780)	(352,541)
	2016	380	380	416,131	416,511
	2017	105	105	(388,890)	(388,784)
	2018	79	79	(652,098)	(652,020)
	2019	565	565	604,492	605,058
	2020	317	317	(447,488)	(447,171)
	2021	489	489	(53,776)	(53,287)
	2022	748	748	91,244	91,992
	2023	10,115	10,115		10,115
	TOTAL SURPLUS (DEFICITS)	13,568	13,568	(103,028)	(89,461)
	TOTAL CASH				1,954,062

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	10,000
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	50,744	50,744
FUND YEAR 2013				
Paid Claims	13,205	13,205	1,201,468	1,214,673
Case Reserves	(9,245)	(9,245)	10,101	856
IBNR	(3,960)	(3,960)	2,076	(1,884)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,213,645	1,213,645
FUND YEAR 2014				
Paid Claims	140	140	1,371,192	1,371,332
Case Reserves	0	0	0	0
IBNR	(140)	(140)	0	(140)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,192	1,371,192
FUND YEAR 2015				
Paid Claims	12,061	12,061	1,855,665	1,867,726
Case Reserves	(3,297)	(3,297)	12,771	9,474
IBNR	(8,764)	(8,764)	21,797	13,033
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,890,234	1,890,234
FUND YEAR 2016				
Paid Claims	1,165	1,165	1,013,399	1,014,564
Case Reserves	(1,165)	(1,165)	127,042	125,877
IBNR	0	0	15,514	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,155,955	1,155,955
FUND YEAR 2017				
Paid Claims	39,163	39,163	1,942,904	1,982,067
Case Reserves	(31,921)	(31,921)	93,621	61,700
IBNR	(7,242)	(7,242)	17,199	9,957
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	0	2,053,725	2,053,725

FUND YEAR 2018				
Paid Claims	67,712	67,712	1,776,365	1,844,078
Case Reserves	(59,983)	(59,983)	404,405	344,422
IBNR	(7,729)	(7,729)	101,445	93,715
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(4,248)	(4,248)
TOTAL FY 2018 CLAIMS	0	0	2,277,967	2,277,967
FUND YEAR 2019				
Paid Claims	0	0	532,692	532,692
Case Reserves	5,000	5,000	248,193	253,193
IBNR	(5,000)	(5,000)	221,907	216,907
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(7,467)	(7,467)
TOTAL FY 2019 CLAIMS	0	0	995,326	995,326
FUND YEAR 2020				
Paid Claims	9,880	9,880	1,102,953	1,112,832
Case Reserves	(43,020)	(43,020)	605,365	562,346
IBNR	33,140	33,140	291,283	324,423
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(29,796)	(29,796)
TOTAL FY 2020 CLAIMS	0	0	1,969,804	1,969,804
FUND YEAR 2021				
Paid Claims	12,215	12,215	744,192	756,407
Case Reserves	(26,617)	(26,617)	455,660	429,043
IBNR	14,402	14,402	440,070	454,472
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(38,701)	(38,701)
TOTAL FY 2021 CLAIMS	0	0	1,601,221	1,601,221
FUND YEAR 2022				
Paid Claims	4,560	4,560	472,820	477,380
Case Reserves	(40,277)	(40,277)	357,781	317,504
IBNR	35,717	35,717	770,122	805,839
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(63,161)	(63,161)
TOTAL FY 2022 CLAIMS	0	0	1,537,563	1,537,563
FUND YEAR 2023				
Paid Claims	799	799		799
Case Reserves	17,301	17,301		17,301
IBNR	120,983	120,983		120,983
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(7,328)	(7,328)		(7,328)
TOTAL FY 2023 CLAIMS	131,755	131,755	0	131,755
COMBINED TOTAL CLAIMS	131,755	131,755	16,117,375	16,249,131

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,986,328	2,986,328	248,899,924	251,886,251
2.	CLAIM EXPENSES				
	Paid Claims	418,346	418,346	12,514,366	12,932,712
	Case Reserves	227,706	227,706	12,686,874	12,914,580
	IBNR	(115,765)	(115,765)	11,414,958	11,299,193
	Discounted Claim Value	(58,115)	(58,115)	(2,262,516)	(2,320,631)
	Excess Recoveries	0	0	(1,042,640)	(1,042,640)
	TOTAL CLAIMS	472,172	472,172	33,311,042	33,783,214
3.	EXPENSES				
	Excess Premiums	2,333,212	2,333,212	177,502,257	179,835,469
	Administrative	181,920	181,920	18,460,731	18,642,651
	TOTAL EXPENSES	2,515,132	2,515,132	195,962,988	198,478,120
4.	UNDERWRITING PROFIT (1-2-3)	(976)	(976)	19,625,894	19,624,918
5.	INVESTMENT INCOME	64,021	64,021	1,379,212	1,443,232
6.	PROFIT (4+5)	63,045	63,045	21,005,105	21,068,150
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	63,045	63,045	14,297,554	14,360,599
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	392	392	62,481	62,873
	2011	910	910	572,420	573,330
	2012	1,491	1,491	686,619	688,110
	2013	2,624	2,624	1,090,793	1,093,417
	2014	3,787	3,787	2,077,841	2,081,628
	2015	3,622	3,622	1,679,406	1,683,027
	2016	4,878	4,878	1,710,308	1,715,186
	2017	5,181	5,181	2,614,589	2,619,769
	2018	5,928	5,928	2,321,638	2,327,566
	2019	(552,987)	(552,987)	2,164,699	1,611,711
	2020	6,993	6,993	(1,813,892)	(1,806,899)
	2021	9,849	9,849	(204,057)	(194,208)
	2022	11,236	11,236	1,334,709	1,345,945
	2023	559,143	559,143		559,143
	TOTAL SURPLUS (DEFICITS)	63,045	63,045	14,297,554	14,360,598
	TOTAL CASH				12,071,727

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	4,891	4,891	552,636	557,527
Case Reserves	(4,891)	(4,891)	83,028	78,137
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	0	(7,983)	(7,983)
TOTAL FY 2011 CLAIMS	0	0	630,681	630,681
FUND YEAR 2012				
Paid Claims	2,276	2,276	1,589,807	1,592,083
Case Reserves	(2,276)	(2,276)	58,613	56,336
IBNR	0	0	3,122	3,122
Discounted Claim Value	0	0	(6,056)	(6,056)
TOTAL FY 2012 CLAIMS	0	0	1,645,486	1,645,486
FUND YEAR 2013				
Paid Claims	9,372	9,372	995,819	1,005,191
Case Reserves	(9,372)	(9,372)	549,219	539,847
IBNR	0	0	29,551	29,551
Discounted Claim Value	0	0	(60,165)	(60,165)
TOTAL FY 2013 CLAIMS	0	0	1,514,426	1,514,426
FUND YEAR 2014				
Paid Claims	370	370	659,816	660,186
Case Reserves	(270)	(270)	138,364	138,094
IBNR	(100)	(100)	21,077	20,977
Discounted Claim Value	0	0	(15,330)	(15,330)
TOTAL FY 2014 CLAIMS	0	0	803,927	803,927
FUND YEAR 2015				
Paid Claims	2,618	2,618	1,822,647	1,825,265
Case Reserves	(2,615)	(2,615)	734,986	732,371
IBNR	(3)	(3)	94,138	94,135
Discounted Claim Value	0	0	(67,627)	(67,627)
TOTAL FY 2015 CLAIMS	0	0	2,584,143	2,584,143
FUND YEAR 2016				
Paid Claims	867	867	1,030,094	1,030,961
Case Reserves	(15,083)	(15,083)	1,339,694	1,324,611
IBNR	14,216	14,216	42,209	56,425
Discounted Claim Value	0	0	(94,522)	(94,522)
TOTAL FY 2016 CLAIMS	0	0	2,317,474	2,317,474

FUND YEAR 2017					
	Paid Claims	22,844	22,844	1,181,145	1,203,989
	Case Reserves	(22,843)	(22,843)	854,966	832,124
	IBNR	(1)	(1)	114,476	114,475
	Discounted Claim Value	0	0	(78,364)	(78,364)
	TOTAL FY 2017 CLAIMS	0	0	2,072,224	2,072,224
FUND YEAR 2018					
	Paid Claims	7,333	7,333	987,489	994,822
	Case Reserves	(10,310)	(10,310)	950,586	940,275
	IBNR	2,978	2,978	552,963	555,940
	Discounted Claim Value	0	0	(120,565)	(120,565)
	TOTAL FY 2018 CLAIMS	0	0	2,370,473	2,370,473
FUND YEAR 2019					
	Paid Claims	1,204	1,204	684,365	685,569
	Case Reserves	193,799	193,799	1,205,018	1,398,817
	IBNR	(195,003)	(195,003)	1,263,761	1,068,758
	Discounted Claim Value	0	0	(198,523)	(198,523)
	TOTAL FY 2019 CLAIMS	0	0	2,954,620	2,954,620
FUND YEAR 2020					
	Paid Claims	788	788	881,863	882,650
	Case Reserves	(12,584)	(12,584)	3,856,203	3,843,619
	IBNR	11,797	11,797	2,706,198	2,717,995
	Discounted Claim Value	0	0	(494,451)	(494,451)
	Excess Recoveries	0	0	(1,042,640)	(1,042,640)
	TOTAL FY 2020 CLAIMS	0	0	5,907,173	5,907,173
FUND YEAR 2021					
	Paid Claims	260,576	260,576	1,705,091	1,965,667
	Case Reserves	(249,677)	(249,677)	2,095,279	1,845,602
	IBNR	(10,899)	(10,899)	2,146,905	2,136,006
	Discounted Claim Value	0	0	(453,414)	(453,414)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	0	0	5,493,861	5,493,861
FUND YEAR 2022					
	Paid Claims	105,208	105,208	251,754	356,962
	Case Reserves	363,828	363,828	820,919	1,184,747
	IBNR	(469,036)	(469,036)	4,437,558	3,968,522
	Discounted Claim Value	0	0	(665,517)	(665,517)
	TOTAL FY 2022 CLAIMS	0	0	4,844,714	4,844,714
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	0	0		0
	IBNR	530,287	530,287		530,287
	Discounted Claim Value	(58,115)	(58,115)		(58,115)
	TOTAL FY 2023 CLAIMS	472,172	472,172	0	472,172
COMBINED TOTAL CLAIMS		472,172	472,172	33,311,042	33,783,214

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,042,640 due from the reinsurer for COVID-19 WC claims.

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	0	0	0	0	0	0	3	0	0	3	10	0	16
January-23	0	0	0	0	0	0	3	0	0	3	9	0	15
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves													\$1,441
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$3	\$20,401	\$0	\$28,133
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$3	\$13,887	\$0	\$21,620
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$6,514)	\$0	(\$6,514)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$185,090	\$251,198	\$9	\$1,695,408
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	1	0	0	0	0	0	3	5	14	18	8	0	49
January-23	1	0	0	0	0	0	3	5	14	17	6	0	46
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-2	0	-3
Limited Reserves													\$22,122
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	\$10,000	\$0	\$0	\$0	\$0	\$0	\$211,087	\$205,278	\$360,886	\$279,188	\$43,000	\$0	\$1,109,439
January-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$146,069	\$210,278	\$353,301	\$261,445	\$36,500	\$0	\$1,017,593
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$65,018)	\$5,000	(\$7,585)	(\$17,743)	(\$6,500)	\$0	(\$91,846)
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$682,472	\$512,155	\$525,976	\$359,986	\$37,567	\$37,567	\$5,076,979
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	0	0	0	0	0	0	0	0	1	1	2	0	4
January-23	0	0	0	0	0	0	0	0	1	1	2	0	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$2,700
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$1,000	\$0	\$10,800
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$1,000	\$0	\$10,800
NET CHGE	\$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	\$18,509	\$18,509	\$176,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	0	1	0	3	1	4	3	1	15	9	33	0	70
January-23	0	1	0	3	1	4	3	1	15	9	27	15	79
NET CHGE	0	0	0	0	0	0	0	0	0	0	-6	15	9
Limited Reserves													\$14,277
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	\$0	\$10,101	\$0	\$12,771	\$127,043	\$93,621	\$193,318	\$42,915	\$244,479	\$166,970	\$291,834	\$0	\$1,183,052
January-23	\$0	\$856	\$0	\$9,474	\$125,878	\$61,700	\$190,624	\$42,915	\$254,894	\$158,095	\$266,117	\$17,301	\$1,127,854
NET CHGE	\$0	(\$9,245)	\$0	(\$3,297)	(\$1,165)	(\$31,921)	(\$2,695)	\$0	\$10,415	(\$8,874)	(\$25,717)	\$17,301	(\$55,198)
Ltd Incurred	\$37,947	\$892,163	\$532,641	\$740,882	\$577,504	\$1,115,985	\$1,368,804	\$178,259	\$893,999	\$610,419	\$448,054	\$448,054	\$7,844,712
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	1	1	0	3	1	4	9	6	30	31	53	0	139
January-23	1	1	0	3	1	4	9	6	30	30	44	15	144
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-9	15	5
Limited Reserves													\$15,124
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
December-22	\$10,000	\$10,101	\$0	\$12,771	\$127,043	\$93,621	\$412,134	\$248,193	\$605,665	\$455,660	\$356,235	\$0	\$2,331,424
January-23	\$10,000	\$856	\$0	\$9,474	\$125,878	\$61,700	\$344,422	\$253,193	\$608,496	\$429,043	\$317,504	\$17,301	\$2,177,867
NET CHGE	\$0	(\$9,245)	\$0	(\$3,297)	(\$1,165)	(\$31,921)	(\$67,712)	\$5,000	\$2,830	(\$26,617)	(\$38,731)	\$17,301	(\$153,557)
Ltd Incurred	\$50,744	\$1,215,530	\$1,371,332	\$1,877,200	\$1,140,441	\$2,043,767	\$2,188,499	\$790,059	\$1,675,182	\$1,181,810	\$755,329	\$504,140	\$14,794,033

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

February 28, 2023

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	0	0	0	0	0	0	0	0	3	0	0	3	9	0	15	
February-23	0	0	0	0	0	0	0	0	3	0	0	2	9	1	15	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	1	0	
Limited Reserves																\$1,630
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$3	\$13,887	\$0	\$21,620	
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$2	\$14,213	\$2,500	\$24,445	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1)	\$326	\$2,500	\$2,825	
Ltd Incurred	\$0	\$0	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$184,475	\$256,198	\$9	\$1,699,792	
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	0	0	1	0	0	0	0	0	3	5	14	17	6	0	46	
February-23	0	0	1	0	0	0	0	0	3	5	15	17	6	0	47	
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	
Limited Reserves																\$21,783
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	\$0	\$0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$146,069	\$210,278	\$353,301	\$261,445	\$36,500	\$0	\$1,017,593	
February-23	\$0	\$0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$127,489	\$207,814	\$332,121	\$309,868	\$36,500	\$0	\$1,023,791	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$18,580)	(\$2,465)	(\$21,180)	\$48,423	\$0	\$0	\$6,198	
Ltd Incurred	\$0	\$0	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$682,472	\$527,155	\$519,529	\$433,893	\$37,567	\$37,567	\$5,159,439	
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	0	0	0	0	0	0	0	0	0	0	1	1	2	0	4	
February-23	0	0	0	0	0	0	0	0	0	0	1	1	1	0	3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1	
Limited Reserves																\$3,433
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$1,000	\$0	\$10,800	
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0	(\$500)	
Ltd Incurred	\$0	\$0	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935	
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	0	0	0	1	0	3	1	4	3	1	15	9	27	15	79	
February-23	0	0	0	0	0	2	1	5	4	1	14	8	27	12	74	
NET CHGE	0	0	0	-1	0	-1	0	1	1	0	-1	-1	0	-3	-5	
Limited Reserves																\$14,998
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	\$0	\$0	\$0	\$856	\$0	\$9,474	\$125,878	\$61,700	\$190,624	\$42,915	\$254,894	\$158,095	\$266,117	\$17,301	\$1,127,854	
February-23	\$0	\$0	\$0	\$0	\$0	\$3,065	\$125,347	\$72,907	\$186,421	\$42,915	\$232,260	\$149,177	\$247,028	\$50,706	\$1,109,827	
NET CHGE	\$0	\$0	\$0	(\$856)	\$0	(\$6,409)	(\$530)	\$11,206	(\$4,202)	\$0	(\$22,634)	(\$8,919)	(\$19,089)	\$33,405	(\$18,028)	
Ltd Incurred	\$0	\$0	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,130,047	\$1,369,112	\$178,259	\$939,240	\$604,716	\$447,991	\$447,991	\$7,887,653	
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	0	0	1	1	0	3	1	4	9	6	30	30	44	15	144	
February-23	0	0	1	0	0	2	1	5	10	6	30	28	43	13	139	
NET CHGE	0	0	0	-1	0	-2	0	1	1	0	0	-2	-1	-2	-5	
Limited Reserves																\$15,600
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
January-23	\$0	\$0	\$10,000	\$856	\$0	\$9,474	\$125,878	\$61,700	\$344,422	\$253,193	\$608,496	\$429,043	\$317,504	\$17,301	\$2,177,867	
February-23	\$0	\$0	\$10,000	\$0	\$0	\$3,065	\$125,347	\$72,907	\$321,639	\$250,729	\$568,682	\$468,546	\$298,241	\$53,206	\$2,168,362	
NET CHGE	\$0	\$0	\$0	(\$856)	\$0	(\$6,409)	(\$530)	\$11,206	(\$2,782)	(\$2,465)	(\$43,814)	\$39,503	(\$19,263)	\$35,905	(\$9,505)	
Ltd Incurred	\$0	\$0	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,057,829	\$2,188,807	\$805,059	\$1,713,976	\$1,249,399	\$759,766	\$503,577	\$14,922,819	

RESOLUTION NO. 14-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – APRIL 2023**

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

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

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

FUND YEAR 2014			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000330	COUNTY OF CUMBERLAND	2022 NJCE DIVIDEND	26,826.00
			26,826.00
000331	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	2022 NJCE DIVIDEND	3,133.00
			3,133.00
		Total Payment FY 2014	29,959.00
FUND YEAR 2022			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
00306	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	VOID AND REISSUE	-757,946.87
			-757,946.87
000332	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NICE JIF - 2ND & 3RD INSTALLMENTS 2022	757,946.87
			757,946.87
000333	PERMA RISK MANAGEMENT SERVICES	AATRIX 2022 1099 FILING	14.95
			14.95
		Total Payments FY 2022	14.95
FUND YEAR 2023			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000334	INSERVCO INSURANCE SERVICES	TPA 3/23	4,746.00
000334	INSERVCO INSURANCE SERVICES	TPA 2/23	4,746.00
			9,492.00
000335	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/23	4.20
000335	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q2 2023	27,187.25
			27,191.45
000336	SAFETYFIRST SYSTEMS	DECALS + SHIPPING 3/23	37.95
000336	SAFETYFIRST SYSTEMS	MONITORING SERVICE 3/23	840.00
			877.95

000337	HARDENBERGH INSURANCE GROUP	COUTY OF CUMERLAND RMC 2ND INSTALL 2023	35,000.00
000337	HARDENBERGH INSURANCE GROUP	IMPROVEMENT AUTH RMC 2ND INSTALL 2023	6,875.00
000337	HARDENBERGH INSURANCE GROUP	UTILITIES AUTH RMC 2ND INSTALL 2023	1,688.50
			43,563.50
		Total Payments FY 2023	81,124.90
		TOTAL PAYMENTS ALL FUND YEARS	111,098.85

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 31, 2023
DATE OF MEETING: April 6, 2023

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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February – April 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 8:** Attended the CUIC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 6:** Plan to attend the CUIC meeting.
- **April 18:** Plan to attend the CUIC Claims 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: Reminder – Post the OSHA 300A Injury Logs - February 3.
- NJCE JIF - JAM SD Bulletin: Magnetic Manhole Cover and Grate Lifting Devices – Best Practices – February 8.
- NJCE JIF - Live Safety Training – April 2023 Registration is Now Open! – February 9.
- NJCE JIF - JAM SD Bulletin: ADA Accessible Websites for Public Entities - Best Practices – February 15.
- NJCE JIF - JAM SD Bulletin: Chainsaw Safety - Best Practices – February 21.
- NJCE JIF - JAM SD Bulletin: Sewer Backup Prevention - Best Practices – February 22.
- NJCE JIF: JAM LE Risk Analysis - Drug Testing & Wellness Considerations – February 23.

- NJCE JIF - JAM SD Bulletin: Safe Exchange Zone - Best Practices – March 1, 2023.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – March 8, 2023.
- NJCE JIF - Live Safety Training – May 2023 Registration is Now Open! – March 14, 2023.
- NJCE JIF - Training Announcement: CDL Entry Level Driver Training (ELDT) Program (Train-the-Trainer Program) – March 14.
- New NJCE Learning Management System (LMS) Training! – March 16.
- NJCE JIF - JAM SD Bulletin: CDL Designated Employer Representative (DER) Best Practices – March 21.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@iamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

1. Go to the NJCE website <https://nice.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos). Expos will begin in March 2023:

- 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 Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The April thru May 2023 Live Training schedules and registration links are also 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 importantly 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, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 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.

(Note: 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](#).



PLEASE NOTE: The NJCE JIF is excited to announce that the New NJCE Learning Management System (LMS) will be launching on ***MAY 1st***. The new LMS has similar features to the current LMS along with new technology.

- The current NJCE LMS will be unavailable and no longer accessible for use due to finalizing the system conversion starting on Monday April 17th.
- There are New LMS Instructional Webinars scheduled in April for Training Administrators and Students to learn how to navigate and use the new system with a variety of date options: <https://njce.org/wp-content/uploads/2023/03/New-NJCE-LMS-System-Flyer-1.pdf>.

NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

J.A. Montgomery CONSULTING

Please Note: 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: <https://njce.org/safety/safety-webinars>.

In-Person training is being held via the MSI-NJCE Expo indicated with an (*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (***Please Note: During the month of May, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below**).

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

April thru May 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/3/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Camden)	9:00 - 10:30 am
4/3/23	Personal Protective Equipment	8:30 - 10:30 am
4/3/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/3/23	Microlearning Theory and Practice	1:00 - 3:00 pm
4/4/23	Hoists, Cranes, and Rigging	8:00 - 10:00 am
4/4/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
4/4/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/5/23	NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)	1:00 - 2:00 pm
4/5/23	Mower Safety	7:30 - 8:30 am
4/5/23	CDL: Drivers' Safety Regulations	9:00 - 11:00 am
4/5/23	Hearing Conservation	1:00 - 2:00 pm
4/6/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/6/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
4/6/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/10/23	NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)	10:00 - 11:00 am
4/10/23	Flagger Skills and Safety	7:30 - 8:30 am
4/10/23	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
4/10/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/23	Ethical Decision Making	9:00 - 11:30 am
4/11/23	Bloodborne Pathogens	11:00 - 12:00 pm
4/11/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/12/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
4/12/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
4/12/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
4/13/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Cape May)	9:00 - 10:30 am
4/13/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/13/23	Shop and Tool Safety	10:30 - 11:30 am
4/14/23	Fire Safety	8:30 - 9:30 am

4/14/23	Fire Extinguisher Safety	10:00 - 11:00 am
4/14/23	Fall Protection Awareness	1:00 - 3:00 pm
4/17/23	Playground Safety Inspections	8:30 - 10:30 am
4/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/18/23	Chipper Safety	7:30 - 8:30 am
4/18/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
4/18/23	Introduction to Management Skills	12:30 - 2:30 pm
4/19/23	NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)	11:00 - 12:00 pm
4/19/23	NJCE - LMS Student (Learner) Training	2:00 - 3:00 pm
4/19/23	Driving Safety Awareness	8:30 - 10:00 am
4/19/23	Hearing Conservation	10:30 - 11:30 am
4/19/23	Back Safety//Material Handling	1:00 - 2:00 pm
4/20/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/20/23	Bloodborne Pathogens	10:30 - 11:30 am
4/20/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/24/23	NJCE - LMS Student (Learner) Training	11:00 - 12:00 pm
4/24/23	Mower Safety	1:00 - 2:00 pm
4/24/23	Dealing with Difficult People	1:00 - 3:00 pm
4/25/23	Personal Protective Equipment	8:30 - 10:30 am
4/25/23	Flagger Skills and Safety	11:00 - 12:00 pm
4/25/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/25/23	The Power of Collaboration (JIF 101)*	9:00 - 1:00 pm
4/26/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/26/23 - 4/27/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
4/27/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
4/27/23	Fire Safety	1:00 - 2:00 pm
4/28/23	Confined Space Entry	8:30 - 11:30 am
4/28/23	Fire Extinguisher Safety	1:00 - 2:00 pm
5/1/23	Shop and Tool Safety	8:30 - 9:30 am
5/1/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/23	Accident Investigation	1:00 - 3:00 pm
5/2/23	Playground Safety Inspections	7:30 - 9:30 am
5/2/23	Mower Safety	10:00 - 11:00 am
5/3/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/3/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
5/3/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
5/3/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
5/4/23 - 5/5/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
5/4/23	Sanitation and Recycling Safety	7:30 - 9:30 am
5/4/23	Bloodborne Pathogens	10:00 - 11:00 am
5/4/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm

5/5/23	Personal Protective Equipment	8:30 - 10:30 am
5/5/23	Wellness for Government Employees	9:00 - 11:30 am
5/8/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Middlesex)*	9:00 - 10:30 am
5/8/23	Housing Authority Safety & Regulatory Awareness Training	8:30 - 11:30 am
5/8/23	Chainsaw Safety	1:00 - 2:00 pm
5/9/23	Preparing for First Amendment Audits	9:00 - 11:00 am
5/9/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/10/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/10/23	Mower Safety	11:00 - 12:00 pm
5/10/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/11/23	Disaster Management	8:30 - 10:30 am
5/11/23	Hearing Conservation	11:00 - 12:00 pm
5/11/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/12/23	Bloodborne Pathogens	8:30 - 9:30 am
5/12/23	Chipper Safety	10:00 - 11:00 am
5/15/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Ocean)*	9:00 - 10:30 am
5/15/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/23	Flagger Skills and Safety	1:00 - 2:00 pm
5/15/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/16/23	Driving Safety Awareness	8:30 - 10:00 am
5/16/23	Preparing for the Unspeakable	9:00 - 10:30 am
5/16/23	Designated Employer Representative Training (DER) <i>*see Details below</i>	9:00 - 4:00 pm w/1 hour lunch brk
5/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/23	Fall Protection Awareness	1:00 - 3:00 pm
5/18/23	Housing Authority Sensibility	8:30 - 11:30 am
5/18/23	Implicit Bias in the Workplace	9:00 - 10:30 am
5/18/23	Bloodborne Pathogens	1:00 - 2:00 pm
5/19/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
5/22/23	Hearing Conservation	8:30 - 9:30 am
5/22/23	Fire Safety	10:00 - 11:00 am
5/22/23	Fire Extinguisher Safety	1:00 - 2:00 pm
5/23/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
5/23/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
5/23/23	Introduction to Communication Skills	12:30 - 2:30 pm
5/24/23	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/24/23	Asbestos Awareness	1:00 - 3:00 pm
5/25/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/25/23	Personal Protective Equipment	10:00 - 12:00 pm
5/25/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/31/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/31/23	Flagger Skills and Safety	11:00 - 12:00 pm
5/31/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

***5/16/2023 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 28, 2023.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

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 if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and 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](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 4/6/2023
RE: Risk Management Consultant's Report

Safety and Training

- **12/14/2022 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 12/14/2022 Safety and Accident Review Committee Meeting Minutes. The 2/8/2023 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2023 NJCE Reinsurer Safety Grant**
A submission for the 2023 NJCE reinsurer safety grant has been provided to J.A. Montgomery from multiple departments of the County. The submission was for automatic external defibrillators (AEDs) and accessories. The total cost for 8 AEDs is \$11,474.40 and the cost of the accessories is \$2,900.10 for a total cost of \$14,374.50.

The facilities that would have requested 1 AED and accessories are the Administration building, the County Clerk's & Surrogate's office, the Sheriff's & Consumer Affairs / Weights & Measures office, the Department of Social Services, the Health Department, the Prosecutor's Office, the Office of Emergency Management, and the Correctional Facility.

Regarding the accessories, the carrying case keeps the AED protected and keeps it safe in route to the emergency. It also stores supplies such as batteries, spare pads, etc. The AED cabinet is a wall cabinet that makes the AED highly visible for staff to find. It also has an alarm for security purposes.

Availability of automatic external defibrillators in the workplace have a proven track record of saving lives in public places as well as in the workplace. Placing AEDs in the workplace, along with training employees on how to use the devices can mean the difference between life and death.

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

- **2023 Claims Committee**
For information purposes, the Claims Committee will no longer meet. All payment authorization requests, and settlement authorization requests will be presented to the Insurance Commission at the scheduled meetings.

Insuring Bright Future and Building Lasting Relationships since 1954

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 December 14, 2022, 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Dr. Cynthia Hickman
 Dr. Cindy Hickman called the meeting to order at 10:01 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
	Cumberland County Insurance Commission (Chair)	Absent
Paige Desiere	Cumberland County - Human Services/Alcohol	Present
Robin Haaf	Cumberland County - Prosecutor/Administration	Present
Jasmin Calderon	Cumberland County – Health Department	Absent
Megan Sheppard	Cumberland County – Dept. of Workforce Development	Present
Ginger Supernavage	Cumberland County - Human Resources	Present
Henrietta Barreras	Cumberland County - Emergency Services & Public Protection	Present
Dawn Bowen	Cumberland County – CATS	Present
Theresa VanSant	Cumberland County – Aging & Disabled	Present
Barbara Nedohon	Cumberland County - Juvenile Detention Center	Absent
Veronica Surrency	Cumberland County – Purchasing	Excused
David Dewoody	Cumberland County – Sheriff’s Department	Present
Ronald Cusano	Cumberland County – 4 –H Extension	Absent
Katie Silvers	Cumberland County – Public Works	Absent
Neil Riley	Cumberland County – Dept. of Social Services	Present
Kris Matkowsky	Cumberland County – Library	Present
Jennifer Brenner	Cumberland County – Consumer Affairs	Present
James Matlock	Cumberland County Improvement Authority	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Utilities Authority	Present
Bob Carlson	Cumberland County – Human Resources	Present
Dr. Cynthia Hickman	Cumberland County – Department of Corrections	Absent
Millie Scholtz	Cumberland County - Department of Corrections	Absent
Sandra Sorantino	Cumberland County - Department of Corrections	Present
Amy Brag		

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Absent
Noah Hetzell	Cumberland County – Department of Health	Present
Christopher Gallo	Cumberland County – County Engineer/Public Works	Present
Nathanael Cruz	Cumberland County – Sheriff’s Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present

Commission Professionals:

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

- III. Approval of the 10/12/2022 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 10/12/2022 Safety and Accident Review Committee Meeting Minutes.
 Moved: Jennifer Brenner
 Seconded: Dawn Bowen
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman’s Report – Chairwoman Paige Desiere was not present at the meeting. Dr. Hickman assumed the responsibilities of the Chairwoman’s position at the direction of Ms. Desiere.

CUMBERLAND COUNTY INSURANCE COMMISSION

Dr. Hickman began with the County's emergency action plan and complimented the leadership on the execution of the plans. She went on to remind the committee to provide training on those plans with all new hires, along with training to the current staff. She advised that she is available for any assistance needed as it is important to ensure that everyone knows what to do in the event a plan needs to be executed.

She continued by stating that she would be conducting a needs assessment for all County departments to see if any site specific safety requests are needed. She reminded the committee of the new Learning Management System provided through J.A. Montgomery. She advised that she is available to assist any department with coordination of training.

Lastly, she advised that a new Leadership Series training was coming in 2023 and would be conducted in-person. She advised that the topics had been provided.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph valued as of 11/30/2022 which illustrates the total number of workers' compensation claims in 2022 for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Ms. Violetti spoke of the 2023 Wellness Grant. She advised that the Cumberland County Insurance Commission had approved funding for the grant but on the condition that the dates provided within the program were revised to allow departments / entities more time to complete the wellness activity. Upon discussion with the committee and Ms. Desiere beforehand, it was decided that instead of revising the dates of the program, the grant would be discussed at all upcoming meetings in 2023. This would allow discussion and updates from the departments that were approved for a grant and would allow assistance to be provided, if needed. Ms. Violetti advised that she would report back to the Cumberland County Insurance Commission at the next meeting of the committee's discussion and decision.

She continued by updating the committee on the 2022 Munich Re Safety Grant. This year three submissions for the 2022 NJCE reinsurer safety grant were provided to J.A. Montgomery. The first submission was from the County Corrections Department for 30 body worn cameras, associated accessories, and evidence data storage. The total cost was \$159,611.68. The second submission was from the County Prosecutor's Office for six body worn cameras, associated accessories, and evidence data storage. The total cost was \$30,267.00. The third submission was from multiple departments of the County for seven AED's and seven large plastic first aid cabinets. The cost was \$9,800 for the AED's and \$1,310 for the first aid cabinets.

The County was awarded a total of \$8,852 for all three submissions with the breakdown as follows: County Corrections Department would receive \$2,213; County Prosecutor's Office would receive \$4,426 and the submission for multiple departments would receive \$2,213. She further advised that our office would work closely with the departments to ensure that the documentation is provided to J.A. Montgomery. Since 2015, the Insurance Commission has received \$59,375.71 from the NJCE reinsurer safety grant.

Mr. Henry advised the committee that the 2023 meeting schedule was enclosed, along with the following safety director bulletins: Frequently Cited Violations July 1st through September 30, 2022; First Aid & First Aid Kits in the Workplace Best Practices; Driving Safety: Buckle Up! It Could Save Your Life! and Winter Weather: Building Preparation Best Practices.

VI. NJCEL Safety Director's Report

Mr. Prince began by encouraging committee members to review the PEOSH Frequently Cited Violations and utilize the document to conduct a self-assessment of the department. If any deficiencies, he advised that he is available to assist.

He continued by advising that the current training schedule can be found on NJCE.org. He also spoke of the new Learning Management System that is forthcoming in February 2023.

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.

CUMBERLAND COUNTY INSURANCE COMMISSION

- VII. Old Business
There was no old business.

- IX. New Business
There was no new business.

- X. Adjournment
Motion to adjourn.
Moved: Ginger Supernavage
Seconded: Jennifer Brenner
The meeting was adjourned at 10:42am



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS
1/1/2023 – 2/28/2023**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	103	\$37,984.55	\$11,794.60	\$26,189.95	69%
Anesthesia/Pain Management	2	\$2,093.00	\$881.10	\$1,211.90	58%
Behavioral Health	1	\$150.00	\$90.48	\$59.52	40%
Hospital	3	\$655.80	\$389.74	\$266.06	41%
MRI/Radiology	6	\$536.00	\$238.42	\$297.58	56%
Occ Med/Primary Care	4	\$2,489.00	\$543.41	\$1,945.59	78%
Ortho/Neuro	36	\$13,666.75	\$3,125.88	\$10,540.87	77%
Other	1	\$385.00	\$56.20	\$328.80	85%
Physical Therapy	48	\$16,897.00	\$6,154.00	\$10,743.00	64%
Urgent Care Center	2	\$1,112.00	\$315.37	\$796.63	72%
Out of Network	5	\$3,467.00	\$3,057.00	\$410.00	12%
Laboratory Services	2	\$350.00	\$350.00	\$0.00	0%
Ortho/Neuro	1	\$500.00	\$250.00	\$250.00	50%
Physician Fees	1	\$1,602.00	\$1,602.00	\$0.00	0%
Ambulance	1	\$1,015.00	\$855.00	\$160.00	16%
Grand Total	108	\$41,451.55	\$14,851.60	\$26,599.95	64%

QualCare Network Penetration Rate 92%



CUMBERLAND COUNTY INSURANCE COMMISSION

**TOP 10 PROVIDERS
1/1/2023 – 2/28/2023**

	UNITS OF SERVICE	APPROVED	SPECIALTY
NOVACARE REHABILITATION	47	\$5,354.00	Physical Therapy
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	36	\$2,884.63	Occ Med/Ortho
EMERGENCY CARE SERVICES OF NJ	1	\$1,602.00	Emergency Medicine
SOUTH JERSEY ANESTHESIA & PAIN PHYSIAN	2	\$881.10	Anesthesia/Pain Management
BRIDGETON FIRE DEPARTMENT EMS	1	\$855.00	Ambulance
ATLANTIC PHYSICAL THERAPY CENTER	1	\$800.00	Physical Therapy
RECONSTRUCTIVE ORTHOPEDICS P A	3	\$694.37	Orthopedics
MEDARBOR DIAGNOSTICS	2	\$350.00	Laboratory Services
INSPIRA HEALTH NETWORK URGENT CARE PC	2	\$315.37	Urgent Care Center
INSPIRA MEDICAL CENTER VINELAND	2	\$275.28	Hospital
Grand Total	97	\$14,011.75	

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2023 – 2/28/2023**

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
Grand Total	108	\$41,451.55	\$14,851.60	\$26,599.95	64%	\$3,457.99

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
March	40	\$102,600.07	\$32,532.05	\$70,068.02	68%	\$9,108.84
April	43	\$44,391.87	\$12,301.63	\$32,090.24	72%	\$4,171.73
May	41	\$17,724.37	\$8,593.45	\$9,130.92	52%	\$1,187.02
June	27	\$78,505.55	\$41,781.18	\$36,724.37	47%	\$4,774.17
July	49	\$91,728.76	\$24,673.14	\$67,055.62	73%	\$8,717.23
August	83	\$40,441.39	\$15,064.45	\$25,376.94	63%	\$3,299.00
September	57	\$228,944.30	\$62,941.05	\$166,003.25	73%	\$11,047.46
October	29	\$10,816.68	\$4,148.89	\$6,667.79	62%	\$0.00
November	40	\$20,868.75	\$10,340.59	\$10,528.16	50%	\$0.00
December	52	\$56,952.62	\$18,932.31	\$38,020.31	67%	\$0.00
Grand Total	520	\$754,224.51	\$256,447.02	\$497,777.49	66%	\$47,000.00

APPENDIX I – MEETING MINUTES
February 8, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 8, 2023
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Douglas Albrecht	Present
Joseph Sileo	Present
Victoria Lods	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Jennifer Davis, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF DECEMBER 1, 2022

Moved: Commissioner Ridgway
Vote: Unanimous

Executive Director noted the unique situation where Commissioner Ridgway is the only sitting board member that was present at the December 1st meeting and conferred with Solicitor John Carr and he was of the opinion that Commissioner Ridgway’s vote would be acceptable.

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

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

Reorganization Resolutions (Pages 3-25): Listed below are the necessary reorganizational Resolutions for the Cumberland County Insurance Commission.

Resolution 1-23 Certifying the Election of Chairperson and Vice Chairperson

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

MOTION TO APPOINT DOUGLAS ALBRECHT AS CHAIRPERSON

Moved: Commissioner Ridgway
Second: Commissioner Sileo
Vote: Unanimous

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

MOTION TO APPOINT JOSEPH SILEO AS VICE CHAIRPERSON

Moved: Commissioner Ridgway
Second: Commissioner Albrecht
Vote: Unanimous

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

Moved: Commissioner Ridgway
Second: Commissioner Albrecht
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 1-23 APPOINTING DOUGLAS ALBRECHT AS CHAIRPERSON AND JOSEPH SILEO AS VICE CHAIRPERSON

Moved: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

Resolution 2-23 Appointing Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2023

MOTION TO HAROLD JOHNSON AS COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2023

Moved: Commissioner Sileo
Second: Commissioner Ridgway

Executive Director said if the Board is in agreement the remaining 2023 Reorganizational Resolutions for the Cumberland County Insurance Commission can be approved by consent together.

Resolution 3-23 Appointing a Commission Treasurer

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

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 4-23 Appointing a Commission Attorney

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

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 5-23 Appointing a Commission Secretary

**MOTION TO APPOINT KATHY DORAN AS SECRETARY
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Ridgway
Second: Commissioner Sileo

**Resolution 6-23 Designating Authorized Depositories for Commission Assets
and Establishing a Cash Management Plan for Fund Year 2023**

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

Moved: Commissioner Ridgway
Second: Commissioner Sileo

**MOTION TO APPROVE THE 2023 CASH MANAGEMENT AND
INVESTMENT POLICY**

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 7-23 Designating Authorized Signatures for Commission Bank Accounts

**MOTION TO APPOINT DOUGLAS ALBRECHT, JOSEPH SILEO, JEFFREY
RIDGWAY AND ANTHONY BONTEMPO AS AUTHORIZED SIGNATURES FOR
COMMISSION BANK ACCOUNTS**

Moved: Commissioner Ridgway
Second: Commissioner Sileo

**Resolution 8-23 Appointing Agent for Service of Process and Designating Custodian
of Commission Records**

**MOTION TO APPOINT PERMA RISK MANAGEMENT SERVICES AS
AGENT OF SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION FOR THE FUND YEAR 2023 PERFORMED
AT NO COST TO THE COMMISSION**

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 9-23 Designating Official Newspapers

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

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 10-23 Establish Public Meeting Procedures

Executive Director Stokes said all of the meetings will continue to meet every other month are listed as zoom conference calls.

MOTION TO APPROVE THE 2023 PUBLIC MEETING PROCEDURES

Moved: Commissioner Ridgway
Second: Commissioner Sileo

Resolution 11-23 2023 Risk Management Plan

The 2023 Risk Management Plan was included in the agenda. Executive Director Stokes asked Underwriting Manager Ed Cooney provided an update of changes made to the Plan. Mr. Cooney said the changes are highlighted within the Plan. Mr. Cooney noted the few areas that were highlighted in the Plan everything is updated to reflect what we need to do from the renewal itself. Pollution liability aggregate limit is updated from \$10 million to \$25 million, which is something we negotiate at the renewal. Executive Director noted on the pollution coverage the NJCE worked hard to get back into the coverage the was sewer overflow which is certainly something the utilities authority would be interested in. Mr. Cooney said they were able to negotiate that coverage in for 2023 so there is a \$1 million dollar supplement for that coverage.

MOTION TO ADOPT THE 2023 RISK MANAGEMENT PLAN

Moved: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE RESOLUTIONS 1-23 THOURGH 11-23

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

2023 Property & Casualty Budget – The 2023 Property & Casualty Budget was introduced at the December 1, 2022 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 2023 budget appears on **Page 26**, assessments by member entity are on **Page 27**.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 BUDGET

Moved: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

DISCUSSION: Executive Director said the revised budget displayed on the screen shows the 2022 annualized budget. The purple column shows the budget introduced on December 1st and in blue is the proposed budget for adoption. The 2023 Budget is \$113 more than the budget introduced in December. The primary change is the NJCEL JIF projected at the time of introduction was at 7.26% on December 1st. Executive Director said here have been a lot of changes since then and the 2023 budget is now projected to be at 10.3% which is an increase of \$43,000. The good new is the ancillary coverages had a \$43,000 decrease which was an offset. The savings on pollution liability coverage is 25% and the cyber liability reflects a 7.88% decrease. Overall, the budget is at \$4,012,947. The assessments included in the agenda were very close to those introduced and were adjusted slightly because of the ancillary. Executive Director asked if there were any questions on the 2023 Budget, with no questions being heard a motion to close the Public Hearing, approve Resolution 12-23 adopting the budget and certify the assessments would be in order.

MOTION TO CLOSE THE PUBLIC HEARING

Moved: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

MOTION TO APPROVE RESOLUTION 12-23 (Page 28) ADOPTING THE BUDGET FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION IN THE AMOUNT OF \$4,012,947 AS PRESENTED FOR THE COMMISSION YEAR 2023 AND CERTIFY THE ASSESSMENTS

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

2023 Professional Contract Appointments - At our December 1st meeting, Resolution 21-22 Appointing Fund Professionals was tabled. It is being presented for approval at today’s meeting. **(Page 29)**

Executive Director said at the December 2022 Commission meeting Resolution 21-22 reappointing professional services to the fund was presented. At the request of the sitting board the resolution was tabled. Executive Director said Resolution 21-22 is being brought back for approval. The resolution would reappoint Hardenbergh Insurance Group as Risk Manager, PERMA as Executive Director and Bowman & Company as Auditor and SG Risk as the Actuary. Executive Director asked if there were any question concerning Resolution 21-22. In response to Chairman Albrecht, Executive Director said Hardenbergh Insurance Group has been the Risk Manager since the start in 2012, and Bowman & Company has been the Auditor has since 2015, prior to that Ford Scott who was the auditor but they decided to leave the insurance auditing business.

MOTION TO APPROVE RESOLUTIONS 21-22

Moved: Commissioner Ridgway
Second: Commissioner Sileo
Vote: 3 Ayes, 0 Nays

Proposed Amendment to the Commission’s Rules and Regulations – 1st Reading – The County Board of Commissioners have appointed four Insurance Fund Commissioners and one alternate. The make-up of the board will now be five Fund Commissioners and one alternate. There is a need to revise the Fund’s Rules & Regulations to accommodate this change. The proposed changes appear on page 31.

MOTION TO APPROVE THE FIRST READING OF AMENDMENT TO THE COMMISSION’S RULES AND REGULATIONS AND SCHEDULE PUBLIC HEARING AND ADOPTION AT THE APRIL 6, 2023 MEETING

Moved: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

2023 Property & Casualty Assessments – In accordance with the Commission’s By Laws, the assessment bills for 2023 for property and casualty will be mailed to member entities now that the budget has been adopted. Assessments will be due as follows: The first payment of 40% will be due on March 15, 2023. The second assessment of 30% is due on June 15, 2023 and the third assessment of 30% is due on September 15, 2023.

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 32-35) – The NJCE Finance Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12th and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend.

A written summary report of the meeting is included in the agenda on pages 17-18. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:

- **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.
- **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.
- **2023 Renewal Overview Webinar:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.
- **NJCE 10th Year Anniversary:** 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ.

Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

NJCE Executive Director Joseph Hrubash said the Board of Commissioners gave the opportunity to delay the Budget adoption until Underwriting Manager Edward Cooney team finished the marketing and did that at a special meeting on January 12th which allowed the NJCE to adopt the budget that was finite and final. Considering the market conditions and there was no effect on the local budgets. The carriers have been hard on insurance to value and the Board of Commissioners feel they should budget some money in for our counties to bring their values up to 100%. Mr. Hrubash said hat initiative will begin this year and more information will be forthcoming. The cyber renewal was very successful but, the feeling is there is a need to have an advisor expert on board, and the Chertoff Group will be contracted on that shortly.

NJCE 2022 Dividend – (Page 36) The NJCE Finance Committee recommended the JIF authorize a \$850,000 dividend from various years. The Fund Commissioners accepted the recommendation and adopted a resolution on January 12th authorizing the release of a dividend

in the amount of \$850,000 from various fund years, subject to State approval. The Insurance Commission's share of the dividend is \$31,691. On page 36 is a breakdown by member entity.

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

Attached on **Page 37** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2022 to January 31, 2023. There were 19 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report

Moved:	Commissioner Ridgway
Second:	Commissioner Sileo
Vote:	Unanimous

Financial Fast Track – Included on **Pages 42-47** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for October & November. As of **November 30, 2022**, the Commission has a deficit of **\$69,594**. Total cash on hand is \$3,453,742.

Executive Director said the October 31st first financial fast track shows a deficit of about \$65,000. Reserve changes are \$34,000 in various years. The November 30th report shows a slight decrease of \$4,000 some reserve changes in 2022 and a deficit of \$69,000. Executive Director pointed out that last November the deficit was \$630,000, so there has been improvement through 2022 and hopes the trend continues.

NJ CEL Property and Casualty Financial Fast Track (Page 48) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2022, the CEL has a surplus of **\$15,299,522**. Executive Director said this is an increase of \$115,000 over the prior month and the Fund has over \$32 million in cash. Despite the tough renewal the CEL was still able to give a dividend of \$850,000.

Claims Tracking Report (Page 51-52) – Included in the agenda are the Claims Activity Reports November & December that tracks open claims.

New Chairperson for the Safety and Accident Review Committee - Executive Director said there is a desire to appoint a new chairperson for the Safety and Accident Review Committee. Executive Director said it is the Chairman's appointment and Dr. Cindy Hickman has now been appointed the Chair of that Committee. In response to Executive Director, Chairman Albrecht said that is the desire.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on December 14, 2022. The Commission experienced 14 new claims during the period of October 1st through November 30, 2022. Three claims were report with no costs incurred. There were 10 that incurred, but with no time loss. One of those claims was deemed non-preventable it was a motor vehicle accident where the employee was rear ended and 13 claims were deemed preventable. Slips trips and falls were the number one cause of claims with six and there were three

claims with strains. The Committee discussed ways to prevent these similar injuries in the future. There will be trainings throughout 2023 on some of the top issues to try and prevent them moving forward.

CLAIMS COMMITTEE: Jennifer Davis said the PARs and SARs that were reviewed at the claims meetings on January 17th will be discussed in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 13-23 FEBRUARY BILLS LIST IN THE AMOUNT OF \$1,245,764.68

Motion:	Commissioner Sileo
Second:	Chairman Ridgway
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 the website has been updated on njce.org and all virtual training opportunities have been added to the website through March 30th. A report for the 2022 training numbers reflected out of all of the NJCE members Cumberland County was leading with 2041 training opportunities completed, which is a very impressive number. Mr. Prince applauded the Safety and Accident Review Committee for their efforts and to advocate for a safe work environment. Executive Director said there is a line in in the budget for training in the amount of \$15,000 allocated and is looking to target perhaps the Correction Department and some of the Public Safety Offices for direct training and will report back to the Committee on the training opportunities.

RISK MANAGER: Risk Manager Christina Violetti reviewed the Risk Managers Report and said at the December 1, 2022 insurance commission meeting the 2022 wellness incentive grants were discussed and a concern was raised regarding the departments that received approval for the grants but encountered challenges in fulfilling their wellness activity and in those cases did not receive the grant funding. There has been a discussion with the Safety and Accident Review Committee and it was determined that amending the program deadlines was not the best way to assist the departments but instead action will be taken to insure the grants are discussed at every meeting each month. Ms. Violetti said in conjunction with Dr. Hickman she can assist, to ensure all departments complete their wellness activity by the deadline in November.

Ms. Violetti said back in the October 2022 Commission meeting additional training for the County Department of Corrections was requested and authorized for 2 sessions for a program called Wellness and Suicide Prevention for Corrections. The Warden has advised that two additional

sessions would be needed. Ms. Violetti requested additional funding not to exceed an additional \$1,000 - \$2,000 in total for the 2023 fund year.

MOTION TO AUTHORIZE ADDITIONAL FUNDS UP TO \$2,000 FOR TRAINING FOR CORRECTIONS DEPARTMENT

Motion: Commissioner Sileo
Second: Chairman Ridgway
Vote: Unanimous

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration Report.

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

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

Motion: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001512 IN THE AMOUNT OF \$39,200.00

Motion: Commissioner Sileo
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001524 IN THE AMOUNT OF \$55,000.00

Motion: Commissioner Sileo
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001317 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Sileo
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001147 IN THE AMOUNT OF \$65,000.00

Motion: Commissioner Sileo
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$94,200.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$72,500.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

MEETING ADJOURNED: 12:15 PM

NEXT MEETING: WILL BE HELD ON APRIL 6, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

