

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 7, 2022 – 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 7, 2022 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 7, 2022 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: February 3, 2022 Open Minutes.....Appendix I
February 3, 2022 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 14-22 April Bill List.....Page 21

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

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

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 39

 - 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 2, 2022 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 7, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **Insurance Commission Actuarial Report** – SGRisk, the Commission's Actuary, submitted their year end actuarial report that indicated some positive developments in older fund years. Ben Newville from SGRisk will provide a report.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted their Reorganization Meeting on February 24, 2022. Included in the agenda on pages 3-8 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.
- ❑ **Certificate of Insurance Issuance Report** - Included on **Pages 9 & 10** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2022 to April 1, 2022. There were 6 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 11** 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 12 & 15** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **December 31, 2021**, the Commission has a statutory surplus of **\$432,824**. Total cash on hand is \$4,491,597.

- ❑ **NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **pages 16-18** is the NJCE Financial Fast Track Report as of **January 31, 2022**. The report indicates the Fund has a surplus of **\$14,343,424**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$16,183,236**.
- ❑ **Claims Tracking Report (Pages 19 & 20)** – Included in the agenda is the Claims Activity Report for January & February that tracks open claims.
- ❑ **2022 Property & Casualty Assessments** - The first assessment payment were due on March 15, 2022. The second assessment is due on May 15, 2022. Payments should be sent to the Commission Treasurer.



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 24, 2022
Memo to: Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: February 24, 2022 Reorganization Meeting

2022 Reorganization: The NJCE conducted its 2022 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:

2022 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary John Kelly Carl Block - Alternate	Gloucester County Insurance Commission Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2022 and 2023 Reorganization to be held at **9:30AM virtually** until further notice.

April 28, 2022
June 23, 2022
September 22, 2022
October 27, 2022
November 17, 2022
February 23, 2023 – 2023 Reorganization

Finance Sub-Committee – 2022 Budget Delta: The Finance Sub-committee met on Tuesday, February 22, 2022; copies of the committee agenda were included in the agenda for information.

Executive Director reported the 2022 renewal at the expiring program structure, where available, resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability, medical malpractice and POL/EPL where applicable. These coverage lines are not part of the excess program and are elective, commercially insured coverages and are a pass-through in the NJCE budget. The total 2022 budget delta for ancillary coverage lines is \$744,455; an exhibit in the committee agenda provided the delta amount by Commission or County member-entity.

Executive Director said the sub-committee reviewed three payment options to address the delta:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

Executive Director reported the sub-committee recommended each Commission or County member-entity determine which option would best meet budgetary needs. The Fund office will confirm the option with each Commission or County member-entity.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFPs_ for the positions of the Executive Director, Safety Director, and Underwriting Manager were issued December 22nd and responses were due back January 26th. In addition, an RFP was issued for Property Claims Administrator on January 10th and responses were due February 4th.

Fund Attorney reported Commissioner Buono, Commissioner Kessler and the Fund Treasurer reviewed the responses for all positions noting that each position received only one response. Fund Attorney prepared resolutions authorizing award of contracts to the below vendors for the contract period February 2022 thru February 2025, which were adopted by the Board of Fund Commissioners:

- Executive Director/Administrator – PERMA Risk Management Services
- Underwriting Manager – Conner Strong & Buckelew Companies, Inc.
- Safety Director – J.A. Montgomery Risk Control Services
- Excess Property Claims Administrator – Scibal Associates Inc. t/a Qual-Lynx

The following services were procured via Competitive contract and were authorized for a one year term. Auditor and Litigation Manager will expire on or about April, 30, 2022. Payroll Auditor and Actuary will expire on or about June 30, 2022. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and to act.

Origami - Online Underwriting & Claims Platform: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database. Executive Director reported the Origami contract is expiring in March 2022 and PERMA completed the contract renewal with Origami.

NJCE Financial Fast Track: Executive Director reported the December 31, 2021 Fast Track will be available for the next meeting.

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

NJCE Committees:

Cyber Task Force: A meeting of this task force is scheduled for Friday, March 11, 2022 to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Cyber Task Force issues notifications to members on cyber-related issues. Submitted as part of the agenda was a story focusing on Third Party Vulnerabilities, which is one of the top three causes of a cyber-claim.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee has been scheduled for Thursday, March 17, 2022 at 1:30pm.

Stradley Ronon was awarded the services of Technical Service Writer on November 18, 2021. The need for the Technical Services Writer originated from a suggestion coming out of the NJCE Coverage Committee and part of his contractual service is to draft manuscript policies for retained layers of the program.

Safety Committee: In a prior meeting the Board of Fund Commissioners agreed there was a need for a Safety Committee at the NJCE level to compliment the member safety committees. Safety Director submitted a draft copy of the Safety Committee Charter for review and comment, which will be presented for approval at the April meeting. The Fund office will work with the Safety Director on committee members; we are asking each member county and their affiliated entities to appoint a representative to the NJCE Safety Committee. The first meeting of the Safety Committee will be scheduled for mid-May.

Hurricane Ida and Covid-19 Claims Update: Executive Director said the Fund office continues to monitor 2020, 2021 and current COVID-19 and Hurricane Ida claim activity. A quick overview of the # of claims and incurred amounts was provided.

AvaSci Technology: An NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. AvaSci provided a virtual

demonstration during the Best Practices Webinar and will be providing an in-person demonstration to a member in March. The Fund Office will reach out to the Counties to determine their interest for an in-person demonstration.

NJAC 2022 Reorganization: Deputy Executive Director attended the NJAC Reorganization Meeting on January 28, 2022 in Trenton. Congratulations to Commissioner Teri O'Connor, Monmouth County Administrator on her appointment as the NJAC 81st President.

NJCE Claims Summit: On Tuesday, February 22, 2022, PERMA hosted a Third Party Administrator (TPA) Summit via a webinar for all local member TPAs and interested individuals. Topics included changes to the NJCE program, reporting requirements, COVID-19 updates, Cyber claims and excess reporting.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

Membership Chart: PERMA and its marketing team updated the NJCE JIF membership chart. Included as part of this report is the membership as of January 2022.

2022 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Underwriting Manager Report

2022 NJCE Excess Renewal Overview and Changes: The Underwriting Manager has completed the 2022 Renewal marketing and submitted a Renewal Overview presentation summarizing the changes. Two webinars were held to provide review of the renewal and a recording of the webinar was posted to the Fund's website – www.njce.org.

In addition, Underwriting Manager submitted a report of Key Tasks that include additional questions and information needed such as certain jail policies & procedures, multifactor authentication (MFA) as a layer of cyber liability protection for sign in and ownership of drones. This information will be requested via separate emails from the Underwriting Manager's office and/or the Fund office.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2022 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from December 2021 to February 2022.

Safety Director reported several members participated in the 2021 Safety Grant, which provided a total of \$50,000 reimbursement of safety items or services used to assist in controlling the frequency and severity of general liability claims. Safety Director reported notification on the 2022 Safety Grant will be distributed to members and discussed at County Safety Committee meetings.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 28, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2010

CAMDEN COUNTY INSURANCE COMMISSION

Camden County, Camden County College, Camden County Board of Social Services, Camden County Utilities Authority, Camden County Health Services, Camden County Pollution Control Financing Authority (6/2010), Camden County Improvement Authority (1/2011), Camden County Dept. of Police Services (4/2013)

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County, Rowan College of South Jersey, Gloucester County Improvement Authority, Gloucester County Utilities Authority, Gloucester County Library

2011

UNION COUNTY INSURANCE FUND COMMISSION

Union County

2012

BURLINGTON COUNTY INSURANCE COMMISSION

Burlington County, Burlington County Bridge Commission, Burlington County Board of Social Services, Rowan College at Burlington County (7/2018), Burlington County Special Services School District (7/1/2021), Burlington County Institute of Technology (7/1/2021)

CUMBERLAND COUNTY INSURANCE COMMISSION

Cumberland County, Cumberland County Improvement Authority, Cumberland County Utilities Authority (1/2014)

2014

HUDSON COUNTY

MERCER COUNTY INSURANCE FUND COMMISSION

Mercer County, Mercer County Improvement Authority (7/2014)

OCEAN COUNTY INSURANCE COMMISSION*

Ocean County, Ocean County Utility Authority (9/2021), Ocean County Boss (9/2021), Ocean County Library (9/2021), Ocean County Mosquito Control (9/2021), Ocean County Board of Health (12/2021)

2015

ATLANTIC COUNTY INSURANCE COMMISSION

Atlantic County Insurance Commission, Atlantic County, Atlantic County Utilities Authority, Atlantic County Improvement Authority

2019

MONMOUTH COUNTY



*Ocean County formed as an
Insurance Commission as of
2021
Updated: 1/2022

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 2/1/2022 To 3/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey State Council on the I - Cumberland County	Arts PO Box 306 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Grant #2113A060011 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 #2213A060010	2/2/2022 #3279058	GL AU EX WC OTH
H - Premier Truck Sales and Rental I - Cumberland County Improvement Authority	Inc. 7700 Wall Street Cleveland, OH 44125	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: rental of a roll off truck Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to a rental of a roll off truck.	2/16/2022 #3313125	GL AU EX WC OTH
H - New Jersey Historic Trust I - Cumberland County	P.O. Box 457 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: project #2021.2050 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to project #2021.2050	2/16/2022 #3313127	GL AU EX WC OTH
H - TD Equipment Finance, Inc It's I - Cumberland County	Successors and Assigns ATIMA 12000 Horizon Way 4th FL Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$110,000,000 Re: Lease# 40160453 TD Equipment Finance, Inc It's Successors and Assigns ATIMA is additional insured and Lenders Loss Payee regarding lease #40160453 to lease 2020 FORD F150 XL 4 WD SUPERCREW; 1FTEW1E54LKE74802	2/18/2022 #3315669	GL AU EX WC OTH
Total # of Holders: 4				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2022 To 4/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Kids Fishing Derby The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Annual Kids Fishing Derby taking place during the current policy period.	3/10/2022 #3340822	GL AU EX WC OTH
H - Landis Sewage Authority I - Cumberland County Improvement Authority	1776 South Mill Road Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: picking up recycling and trash 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 picking up recycling and trash.	3/31/2022 #3423869	GL AU EX WC OTH
Total # of Holders: 2				



AVAILABLE ONLINE AT NO COST ...

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 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 29

KEYNOTE

The Local Government
Ethics Law

Jacquelyn Suarez,
*Director NJ Division of Local
Government Services*

CYBER ISSUES

Combating Cyber Attacks

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS

Ethics in Local Elections

SAFETY

Safety in the COVID Era

RISK MANAGEMENT

Local Government Risk
Management

THE POWER OF COLLABORATION

njmel.org

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		November 30, 2021			
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	286,591	3,152,499	23,776,234	26,928,733
2.	CLAIM EXPENSES				
	Paid Claims	345,981	1,527,813	7,809,592	9,337,405
	Case Reserves	(398,063)	(716,313)	2,921,173	2,204,860
	IBNR	218,049	1,191,161	2,222,211	3,413,372
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(6,751)	(5,335)	(134,837)	(140,172)
	TOTAL CLAIMS	159,217	2,055,653	12,759,812	14,815,464
3.	EXPENSES				
	Excess Premiums	126,956	1,396,515	9,168,958	10,565,473
	Administrative	30,028	328,823	2,667,276	2,996,099
	TOTAL EXPENSES	156,984	1,725,338	11,836,233	13,561,572
4.	UNDERWRITING PROFIT (1-2-3)	(29,610)	(628,492)	(819,811)	(1,448,303)
5.	INVESTMENT INCOME	816	8,748	175,162	183,910
6.	PROFIT (4 + 5)	(28,794)	(619,744)	(644,649)	(1,264,393)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(21,592)	(127,087)	759,567	632,480
11.	SURPLUS (6 + 7 + 8 - 9)	(50,387)	(746,831)	117,027	(629,804)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	32	253	291,181	291,434
	2013	18	2,996	246,908	249,904
	2014	55	11,569	168,458	180,026
	2015	(10,701)	245,369	(587,339)	(341,970)
	2016	85	(11,411)	367,655	356,244
	2017	20	(73,547)	(584,727)	(658,274)
	2018	44	(109,713)	(19,069)	(128,782)
	2019	143	136,234	206,092	342,326
	2020	(116)	(646,235)	27,868	(618,367)
	2021	(39,966)	(302,345)		(302,345)
	TOTAL SURPLUS (DEFICITS)	(50,387)	(746,831)	117,027	(629,804)
	TOTAL CASH				4,562,279

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	2,583	1,197,569	1,200,152
Case Reserves	0	(2,583)	9,772	7,189
IBNR	0	(229)	977	748
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	(229)	1,208,318	1,208,089
FUND YEAR 2014				
Paid Claims	770	111,292	1,237,103	1,348,394
Case Reserves	(770)	(111,194)	138,973	27,780
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	4,010	42,443	1,623,437	1,665,880
Case Reserves	(4,010)	(319,259)	446,502	127,243
IBNR	0	26,416	41,966	68,382
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(250,401)	2,111,906	1,861,505
FUND YEAR 2016				
Paid Claims	127,733	154,296	841,146	995,441
Case Reserves	(127,733)	(162,945)	365,221	202,276
IBNR	0	(5,427)	34,302	28,875
Discounted Claim Value	0	1,001	(1,001)	0
TOTAL FY 2016 CLAIMS	0	(13,075)	1,239,667	1,226,592
FUND YEAR 2017				
Paid Claims	6,228	270,900	1,209,921	1,480,820
Case Reserves	(111,728)	(294,914)	921,790	626,877
IBNR	105,500	107,731	60,799	168,530
Discounted Claim Value	0	11,106	(14,262)	(3,156)
TOTAL FY 2017 CLAIMS	(0)	94,823	2,178,248	2,273,071
FUND YEAR 2018				
Paid Claims	11,204	207,648	1,013,288	1,220,937
Case Reserves	(11,204)	(115,412)	523,522	408,110
IBNR	0	25,772	111,129	136,901
Discounted Claim Value	0	7,109	(12,557)	(5,448)
TOTAL FY 2018 CLAIMS	0	125,118	1,635,382	1,760,500
FUND YEAR 2019				
Paid Claims	173,238	271,703	224,190	495,893
Case Reserves	(173,430)	(65,618)	119,178	53,560
IBNR	192	(342,964)	1,051,158	708,194
Discounted Claim Value	0	20,906	(39,306)	(18,400)
TOTAL FY 2019 CLAIMS	0	(115,973)	1,355,220	1,239,247
FUND YEAR 2020				
Paid Claims	11,929	256,193	422,193	678,386
Case Reserves	5,267	36,975	396,215	433,189
IBNR	(17,196)	225,563	917,642	1,143,205
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	22,542	(67,711)	(45,169)
TOTAL FY 2020 CLAIMS	0	599,599	1,610,012	2,209,612
FUND YEAR 2021				
Paid Claims	10,870	210,756		210,756
Case Reserves	25,544	318,636		318,636
IBNR	129,553	1,158,537		1,158,537
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,751)	(67,999)		(67,999)
TOTAL FY 2021 CLAIMS	159,217	1,619,930	0	1,619,930
COMBINED TOTAL CLAIMS	159,217	2,055,653	12,759,812	14,815,464

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2021			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	3,439,090	23,776,234	27,215,324
2.	CLAIM EXPENSES				
	Paid Claims	109,715	1,637,528	7,809,592	9,447,119
	Case Reserves	234,349	(481,964)	2,921,173	2,439,209
	IBNR	(1,180,159)	11,002	2,222,211	2,233,213
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	36,514	31,178	(134,837)	(103,659)
	TOTAL CLAIMS	(799,582)	1,256,071	12,759,812	14,015,883
3.	EXPENSES				
	Excess Premiums	126,956	1,523,471	9,168,958	10,692,429
	Administrative	29,131	357,954	2,667,276	3,025,230
	TOTAL EXPENSES	156,087	1,881,425	11,836,233	13,717,658
4.	UNDERWRITING PROFIT (1-2-3)	930,086	301,593	(819,811)	(518,217)
5.	INVESTMENT INCOME	796	9,544	175,162	184,706
6.	PROFIT (4 + 5)	930,882	311,138	(644,649)	(333,511)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	19,093	19,093	120,999	140,092
9.	DIVIDEND EXPENSE	19,093	19,093	(120,999)	(101,906)
10.	INVESTMENT IN JOINT VENTURE	93,561	(33,526)	759,567	726,041
11.	SURPLUS (6 + 7 + 8 - 9)	1,062,628	315,797	117,027	432,825
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	855	1,107	291,181	292,289
	2013	(635)	2,361	246,908	249,269
	2014	4,502	16,071	168,458	184,528
	2015	(91,631)	153,738	(587,339)	(433,601)
	2016	(2,323)	(13,734)	367,655	353,921
	2017	95,390	21,843	(584,727)	(562,884)
	2018	2,751	(106,962)	(19,069)	(126,031)
	2019	142,668	278,902	206,092	484,994
	2020	382,751	(263,485)	27,868	(235,616)
	2021	528,301	225,956		225,956
TOTAL SURPLUS (DEFICITS)		1,062,628	315,797	117,027	432,824
TOTAL CASH					4,491,597

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	2,583	1,197,569	1,200,152
Case Reserves	0	(2,583)	9,772	7,189
IBNR	(748)	(977)	977	(0)
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	(748)	(977)	1,208,318	1,207,341
FUND YEAR 2014				
Paid Claims	955	112,247	1,237,103	1,349,349
Case Reserves	(606)	(111,799)	138,973	27,174
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	349	(3,791)	1,380,314	1,376,523
FUND YEAR 2015				
Paid Claims	532	42,975	1,623,437	1,666,412
Case Reserves	99,447	(219,812)	446,502	226,690
IBNR	6,115	32,531	41,966	74,497
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	106,094	(144,306)	2,111,906	1,967,599
FUND YEAR 2016				
Paid Claims	1,102	155,398	841,146	996,544
Case Reserves	(1,103)	(164,048)	365,221	201,173
IBNR	0	(5,427)	34,302	28,875
Discounted Claim Value	0	1,001	(1,001)	0
TOTAL FY 2016 CLAIMS	(0)	(13,076)	1,239,667	1,226,592
FUND YEAR 2017				
Paid Claims	10,075	280,975	1,209,921	1,490,895
Case Reserves	(12,076)	(306,989)	921,790	614,801
IBNR	(83,528)	24,203	60,799	85,002
Discounted Claim Value	427	11,533	(14,262)	(2,729)
TOTAL FY 2017 CLAIMS	(85,102)	9,722	2,178,248	2,187,969
FUND YEAR 2018				
Paid Claims	51,425	259,073	1,013,288	1,272,361
Case Reserves	(49,308)	(164,720)	523,522	358,802
IBNR	8,944	34,716	111,129	145,845
Discounted Claim Value	333	7,442	(12,557)	(5,115)
TOTAL FY 2018 CLAIMS	11,393	136,511	1,635,382	1,771,893
FUND YEAR 2019				
Paid Claims	1,913	273,616	224,190	497,806
Case Reserves	3,088	(62,530)	119,178	56,648
IBNR	(136,848)	(479,812)	1,051,158	571,346
Discounted Claim Value	8,246	29,152	(39,306)	(10,154)
TOTAL FY 2019 CLAIMS	(123,601)	(239,574)	1,355,220	1,115,646
FUND YEAR 2020				
Paid Claims	6,130	262,322	422,193	684,516
Case Reserves	79,509	116,483	396,215	512,698
IBNR	(519,187)	(293,624)	917,642	624,018
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	10,250	32,792	(67,711)	(34,919)
TOTAL FY 2020 CLAIMS	(423,299)	176,301	1,610,012	1,786,313
FUND YEAR 2021				
Paid Claims	37,583	248,339		248,339
Case Reserves	115,398	434,034		434,034
IBNR	(454,907)	703,630		703,630
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	17,258	(50,742)		(50,742)
TOTAL FY 2021 CLAIMS	(284,668)	1,335,262	0	1,335,262
COMBINED TOTAL CLAIMS	(799,582)	1,256,071	12,759,812	14,015,883

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,646,184	2,646,184	216,347,698	218,993,883
2.	CLAIM EXPENSES				
	Paid Claims	91,424	91,424	8,997,544	9,088,968
	Case Reserves	(315,664)	(315,664)	10,977,439	10,661,775
	IBNR	738,791	738,791	11,375,865	12,114,656
	Discounted Claim Value	(55,752)	(55,752)	(1,916,773)	(1,972,525)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL CLAIMS	458,799	458,799	28,046,678	28,505,477
3.	EXPENSES				
	Excess Premiums	1,978,122	1,978,122	153,216,264	155,194,386
	Administrative	173,976	173,976	16,391,969	16,565,945
	TOTAL EXPENSES	2,152,098	2,152,098	169,608,233	171,760,330
4.	UNDERWRITING PROFIT (1-2-3)	35,288	35,288	18,692,787	18,728,075
5.	INVESTMENT INCOME	(60,206)	(60,206)	1,533,106	1,472,900
6.	PROFIT (4+5)	(24,918)	(24,918)	20,225,893	20,200,975
7.	Dividend	0	0	5,857,551	5,857,551
8.	SURPLUS (6-7)	(24,918)	(24,918)	14,368,342	14,343,424
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(467)	(467)	163,660	163,193
	2011	(869)	(869)	666,797	665,928
	2012	(1,798)	(1,798)	690,291	688,494
	2013	(3,291)	(3,291)	1,322,965	1,319,675
	2014	(4,846)	(4,846)	2,323,116	2,318,270
	2015	(5,814)	(5,814)	1,637,394	1,631,580
	2016	(6,190)	(6,190)	1,825,687	1,819,497
	2017	(7,691)	(7,691)	1,865,475	1,857,784
	2018	(7,070)	(7,070)	2,701,793	2,694,723
	2019	(8,430)	(8,430)	2,317,154	2,308,724
	2020	(467)	(467)	(1,215,894)	(1,216,361)
	2021	(5,476)	(5,476)	69,902	64,426
	2022	27,490	27,490		27,490
	TOTAL SURPLUS (DEFICITS)	(24,918)	(24,918)	14,368,341	14,343,423
	TOTAL CASH				16,183,236

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,401	538,401
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	0	0	538,401	538,401
FUND YEAR 2012				
Paid Claims	50	50	1,582,804	1,582,853
Case Reserves	(50)	(50)	65,616	65,566
IBNR	0	0	5,318	5,318
Discounted Claim Value	0	0	(7,374)	(7,374)
TOTAL FY 2012 CLAIMS	0	0	1,646,363	1,646,363
FUND YEAR 2013				
Paid Claims	5,286	5,286	914,416	919,702
Case Reserves	(5,286)	(5,286)	458,599	453,313
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	0	(57,108)	(57,108)
TOTAL FY 2013 CLAIMS	0	0	1,390,659	1,390,659
FUND YEAR 2014				
Paid Claims	51,421	51,421	476,289	527,710
Case Reserves	(76,586)	(76,586)	388,283	311,697
IBNR	25,165	25,165	43,550	68,714
Discounted Claim Value	0	0	(37,267)	(37,267)
TOTAL FY 2014 CLAIMS	(0)	(0)	870,855	870,855
FUND YEAR 2015				
Paid Claims	10,858	10,858	1,175,139	1,185,997
Case Reserves	(2,679)	(2,679)	1,460,651	1,457,972
IBNR	(8,179)	(8,179)	106,456	98,277
Discounted Claim Value	0	0	(100,358)	(100,358)
TOTAL FY 2015 CLAIMS	0	0	2,641,889	2,641,889
FUND YEAR 2016				
Paid Claims	5,591	5,591	844,767	850,357
Case Reserves	9,941	9,941	1,681,779	1,691,721
IBNR	(15,532)	(15,532)	54,558	39,027
Discounted Claim Value	0	0	(113,121)	(113,121)
TOTAL FY 2016 CLAIMS	0	0	2,467,984	2,467,984

FUND YEAR 2017					
	Paid Claims	1,672	1,672	393,930	395,602
	Case Reserves	(301,673)	(301,673)	1,372,320	1,070,647
	IBNR	300,001	300,001	1,211,149	1,511,150
	Discounted Claim Value	0	0	(135,864)	(135,864)
	TOTAL FY 2017 CLAIMS	0	0	2,841,535	2,841,535
FUND YEAR 2018					
	Paid Claims	585	585	742,774	743,359
	Case Reserves	(7,884)	(7,884)	384,006	376,122
	IBNR	7,299	7,299	1,013,968	1,021,267
	Discounted Claim Value	0	0	(132,597)	(132,597)
	TOTAL FY 2018 CLAIMS	0	0	2,008,151	2,008,151
FUND YEAR 2019					
	Paid Claims	0	0	673,118	673,118
	Case Reserves	74,002	74,002	590,241	664,243
	IBNR	(74,002)	(74,002)	1,923,599	1,849,597
	Discounted Claim Value	0	0	(263,678)	(263,678)
	TOTAL FY 2019 CLAIMS	0	0	2,923,280	2,923,280
FUND YEAR 2020					
	Paid Claims	0	0	636,007	636,007
	Case Reserves	0	0	3,478,036	3,478,036
	IBNR	0	0	3,149,860	3,149,860
	Discounted Claim Value	0	0	(547,421)	(547,421)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL FY 2020 CLAIMS	0	0	5,329,085	5,329,085
FUND YEAR 2021					
	Paid Claims	15,961	15,961	848,061	864,022
	Case Reserves	(7,849)	(7,849)	1,097,909	1,090,060
	IBNR	(15,910)	(15,910)	3,792,655	3,776,745
	Discounted Claim Value	0	0	(521,987)	(521,987)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	(7,798)	(7,798)	5,216,637	5,208,839
FUND YEAR 2022					
	Paid Claims	0	0		0
	Case Reserves	2,400	2,400		2,400
	IBNR	519,949	519,949		519,949
	Discounted Claim Value	(55,752)	(55,752)		(55,752)
	TOTAL FY 2022 CLAIMS	466,597	466,597	0	466,597
COMBINED TOTAL CLAIMS		458,799	458,799	28,046,678	28,505,477

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF											
	January 31, 2022											
COVERAGE LINE - PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	0	0	0	0	0	0	3	0	1	6	0	10
December-21	0	0	0	0	0	0	3	0	1	6	0	10
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves												\$1,372
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$15,812	\$0	\$23,541
December-21	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$5,987	\$0	\$13,717
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$9,825)	\$0	(\$9,825)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$203,668	\$0	\$1,462,779
COVERAGE LINE - GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	0	0	1	2	1	3	6	3	12	26	1	55
December-21	0	0	1	2	1	4	6	2	12	17	0	45
NET CHGE	0	0	0	0	0	1	0	-1	0	-9	-1	-10
Limited Reserves												\$29,073
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$0	\$22,207	\$213,313	\$63,919	\$430,684	\$380,122	\$20,960	\$123,281	\$192,236	\$500	\$1,447,223
December-21	\$0	\$0	\$22,207	\$215,213	\$63,919	\$521,307	\$231,910	\$11,923	\$126,305	\$115,516	\$0	\$1,308,301
NET CHGE	\$0	\$0	\$0	\$1,900	\$0	\$90,623	(\$148,212)	(\$9,037)	\$3,024	(\$76,720)	(\$500)	(\$138,921)
Ltd Incurred	\$2,796	\$270,541	\$404,189	\$1,119,585	\$379,923	\$921,889	\$466,849	\$281,200	\$167,531	\$203,250	\$500	\$4,218,254
COVERAGE LINE - AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	0	0	0	0	0	0	0	0	1	1	0	2
December-21	0	0	0	0	0	0	0	0	1	1	0	2
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves												\$2,269
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$500	\$0	\$800
December-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$4,238	\$0	\$4,538
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,738	\$0	\$3,738
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$16,815	\$0	\$130,416
COVERAGE LINE - WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	0	1	1	3	1	5	5	1	26	41	13	97
December-21	0	1	1	3	1	5	6	1	22	34	0	74
NET CHGE	0	0	0	0	0	0	1	0	-4	-7	-13	-23
Limited Reserves												\$15,144
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$7,189	\$4,967	\$11,532	\$137,130	\$90,709	\$119,256	\$44,336	\$392,747	\$302,423	\$18,800	\$1,129,089
December-21	\$0	\$7,189	\$4,967	\$11,477	\$137,254	\$93,494	\$126,892	\$44,725	\$386,393	\$308,293	\$0	\$1,120,685
NET CHGE	\$0	\$0	\$0	(\$55)	\$125	\$2,786	\$7,636	\$389	(\$6,354)	\$5,869	(\$18,800)	(\$8,403)
Ltd Incurred	\$37,947	\$883,975	\$516,402	\$725,406	\$577,504	\$1,079,737	\$1,186,604	\$187,782	\$787,201	\$510,526	\$18,800	\$6,511,885
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	0	1	2	5	2	8	14	4	40	74	14	164
December-21	0	1	2	5	2	9	15	3	36	58	0	131
NET CHGE	0	0	0	0	0	1	1	-1	-4	-16	-14	-33
Limited Reserves												\$18,681
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$7,189	\$27,175	\$224,845	\$201,049	\$521,393	\$507,107	\$65,295	\$516,328	\$510,972	\$19,300	\$2,600,653
December-21	\$0	\$7,189	\$27,175	\$226,690	\$201,174	\$614,802	\$366,531	\$56,647	\$512,999	\$434,034	\$0	\$2,447,241
NET CHGE	\$0	\$0	\$0	\$1,845	\$125	\$93,409	(\$140,576)	(\$8,648)	(\$3,330)	(\$76,937)	(\$19,300)	(\$153,412)
Ltd Incurred	\$40,744	\$1,207,341	\$1,376,524	\$1,893,208	\$1,197,717	\$2,084,999	\$1,790,677	\$568,627	\$1,209,938	\$934,259	\$19,300	\$12,323,333

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF												
	February 28, 2022												
COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	0	0	0	0	0	0	3	0	1	7	1	12	
January-22	0	0	0	0	0	0	3	0	1	6	0	10	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-1	-2	
Limited Reserves												\$2,354	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$20,068	\$78,000	\$105,797	
January-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$15,812	\$0	\$23,541	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,256)	(\$78,000)	(\$82,256)	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$208,134	\$78,000	\$1,545,245	
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	0	0	1	2	1	3	6	4	12	27	0	56	
January-22	0	0	1	2	1	3	6	3	12	26	1	55	
NET CHGE	0	0	0	0	0	0	0	-1	0	-1	1	-1	
Limited Reserves												\$26,313	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	\$0	\$0	\$22,207	\$83,425	\$63,919	\$426,901	\$380,122	\$30,820	\$120,257	\$202,054	\$0	\$1,329,706	
January-22	\$0	\$0	\$22,207	\$213,313	\$63,919	\$430,684	\$380,122	\$20,960	\$123,281	\$192,236	\$500	\$1,447,223	
NET CHGE	\$0	\$0	\$0	\$129,888	\$0	\$3,783	\$0	(\$9,860)	\$3,024	(\$9,818)	\$500	\$117,517	
Ltd Incurred	\$2,796	\$270,541	\$404,189	\$1,119,585	\$379,923	\$924,409	\$466,849	\$291,200	\$167,531	\$213,250	\$0	\$4,240,274	
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	0	0	0	0	0	0	0	0	1	1	0	2	
January-22	0	0	0	0	0	0	0	0	1	1	0	2	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves												\$400	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$0	\$1,800	
January-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$500	\$0	\$800	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$0	(\$1,000)	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$0	\$131,416	
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	0	1	1	3	1	5	5	1	23	33	8	81	
January-22	0	1	1	3	1	5	5	1	26	41	13	97	
NET CHGE	0	0	0	0	0	0	0	0	3	8	5	16	
Limited Reserves												\$11,640	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	\$0	\$11,417	\$4,967	\$11,532	\$136,605	\$115,851	\$115,136	\$44,067	\$364,096	\$327,702	\$16,749	\$1,148,121	
January-22	\$0	\$7,189	\$4,967	\$11,532	\$137,130	\$90,709	\$119,256	\$44,336	\$392,747	\$302,423	\$18,800	\$1,129,089	
NET CHGE	\$0	(\$4,228)	\$0	\$0	\$525	(\$25,142)	\$4,120	\$269	\$28,651	(\$25,279)	\$2,051	(\$19,033)	
Ltd Incurred	\$37,947	\$888,203	\$516,402	\$725,406	\$577,504	\$1,106,737	\$1,186,604	\$187,782	\$785,647	\$561,901	\$18,308	\$6,592,442	
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	0	1	2	5	2	8	14	5	37	68	9	151	
January-22	0	1	2	5	2	8	14	4	40	74	14	164	
NET CHGE	0	0	0	0	0	0	0	-1	3	6	5	13	
Limited Reserves												\$15,858	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
February-22	\$0	\$11,417	\$27,175	\$94,957	\$200,524	\$542,752	\$502,987	\$74,886	\$484,653	\$551,325	\$94,749	\$2,585,425	
January-22	\$0	\$7,189	\$27,175	\$224,845	\$201,049	\$521,393	\$507,107	\$65,295	\$516,328	\$510,972	\$19,300	\$2,600,653	
NET CHGE	\$0	(\$4,228)	\$0	\$129,888	\$525	(\$21,360)	\$4,120	(\$9,591)	\$31,675	(\$40,353)	(\$75,449)	\$15,228	
Ltd Incurred	\$40,744	\$1,211,569	\$1,376,524	\$1,893,208	\$1,197,717	\$2,114,519	\$1,790,677	\$578,627	\$1,208,385	\$1,001,100	\$96,308	\$12,509,377	

RESOLUTION NO. 14-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST –APRIL 2022**

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.

<u>FUND YEAR 2022</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	000293			
	000293	NEW JERSEY COUNTIES EXCESS JIF	NICE JIF - 1ST INSTALL 2022	1,037,446.14
				1,037,446.14
	000294			
	000294	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 3/22	4,607.66
	000294	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 2/22	4,607.67
				9,215.33
	000295			
	000295	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 2ND QTR 2022	26,141.25
				26,141.25
	000296			
	000296	SAFETYFIRST SYSTEMS	MONITORING SERVICES 3/22	1,232.00
				1,232.00
	000297			
	000297	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 2ND INS 22 RMC	1,428.58
	000297	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 2ND INS 22 RMC	6,875.00
	000297	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 2ND INS 22 RMC	35,000.00
				43,303.58
			Total Payments FY 2022	1,117,338.30
			TOTAL PAYMENTS ALL FUND YEARS	1,117,338.30

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: April 1, 2022
DATE OF MEETING: April 7, 2022

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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February - April 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 3:** Attended the CUIC meeting via teleconference.
- **February 9:** Attended the CUIC Safety Committee meeting via teleconference.
- **March 3:** Conducted a Loss Control Survey of CUIC Department of Health.
- **March 15:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 7:** Plan to attend the CUIC meeting via teleconference.
- **April 13:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **April 19:** Plan to attend the CUIC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.

- NJCE JIF – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.
- NJCE JIF - SD Message: National Ladder Safety Month – February 24.
- NJCE JIF - SD Bulletin: Office Safety and Workstation Ergonomics – February 28.
- NJCE JIF - Live Safety Training – May 2022 Registration Now Open – March 3.
- NJCE JIF - JAMC LE Bulletin - Care of Pregnant Inmates and Dignity for Incarcerated Primary Caretakers Act – March 9 (sent to Jail Wardens).
- NJCE JIF - SD Bulletin: Batting Cage Best Practices- March 10.
- NJCE JIF - SD Message: Playground Risk Management – March 14.
- NJCE JIF - SD Bulletin: Special Events Best Practices – March 15.
- NJCE JIF - SD Message: Covid-19 Guidance and Updates – March 23.
- NJCE JIF - SD Bulletin: Distracted Driving Awareness Month March 31.

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@jamontgomery.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://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
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 mentioned below):

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 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 June 2022 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.**

MSI/NJCE EXPOS (In-Person Training)

The MSI/NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2022 Expo Schedule

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

(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 at publicrisk@jamontgomery.com; 877 398-3046)

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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://nice.org/safety/nice-leadership-academy/>

(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

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>

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.

In-Person training is being held via the MSI/NJCE Expos (*). These Expos are scheduled throughout the state in 2022 and for training programs that are not available virtually. **To Register** go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

April thru June 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/22	Hearing Conservation	1:00 - 2:00 pm
4/4/22	Shop & Tool Safety	8:30 - 9:30 am
4/4/22	Chain Saw Safety	10:00 - 11:00 am
4/5/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
4/5/22	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/22	Mower Safety	1:00 - 2:00 pm
4/6/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
4/6/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
4/6/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
4/6/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
4/6/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
4/7/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/7/22	HazCom w/GHS	1:00 - 2:30 pm
4/8/22	Heavy Equipment - General Safety	8:30 - 10:30 am
4/8/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/11/22	Flagger Skills and Safety	8:30 - 9:30 am
4/11/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
4/11/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
4/11/22	Dealing with Difficult People	1:00 - 3:00 pm
4/12/22	Preparing for the Unspeakable	9:00 - 10:30 am
4/12/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
4/13/22	HazCom w/GHS	8:30 - 10:00 am
4/13/22	Fall Protection Awareness	1:00 - 3:00 pm
4/14/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	Chipper Safety	8:30 - 9:30 am
4/14/22	Hearing Conservation	10:00 - 11:00 am
4/14/22	Introduction to Management Skills	12:30 - 2:30 pm
4/15/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
4/15/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/18/22	Playground Safety Inspections	8:30 - 10:30 am

4/18/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/22	Driving Safety Awareness	8:30 - 10:00 am
4/19/22	Fire Extinguisher	10:30 - 11:30 am
4/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/22	Employee Conduct and Violence in the Workplace	9:00 - 10:30 am
4/20/22	Shop & Tool Safety	11:00 - 12:00 pm
4/20/22	Back Safety / Material Handling	1:00 - 2:00 pm
4/21/22	HazCom w/GHS	8:30 - 10:00 am
4/21/22	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
4/21/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/22	Mower Safety	8:30 - 9:30 am
4/22/22	Fire Safety	11:00 - 12:00 pm
4/26/22	Power of Collaboration - Bergen Law & Public Safety Institute*	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/2/22	Shop & Tool Safety	8:30 - 9:30 am
5/2/22	HazCom w/GHS	10:00 - 11:30 am
5/2/22	Accident Investigation	1:00 - 3:00 pm
5/3/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/3/22	Back Safety / Material Handling	11:00 - 12:00 pm
5/3/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/4/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/4/22	Flagger Skills and Safety	11:00 - 12:00 pm
5/5/22	Sanitation/Recycling Safety	8:30 - 10:30 am
5/5/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/5/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
5/6/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/6/22	Mower Safety	1:00 - 2:00 pm
5/9/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
5/9/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/10/22	Preparing for First Amendment Audits	9:00 - 11:00 am
5/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/10/22	Hoists, Cranes and Rigging	1:00 - 3:00 pm
5/11/22	Hazard Identification: Making Your Observation Count	8:30 - 10:30 am
5/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/12/22	HazCom w/GHS	8:30 - 10:00 am

5/12/22	Hearing Conservation	10:30 - 11:30 am
5/13/22	Chain Saw Safety	8:30 - 9:30 am
5/13/22	Chipper Safety	10:00 - 11:00 am
5/16/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/17/22	Fire Safety	8:30 - 9:30 am
5/17/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/18/22	Flagger Skills and Safety	8:30 - 9:30 am
5/18/22	Fall Protection Awareness	10:00 - 12:00 pm
5/18/22	Public Employers: What You Need to Know	1:00 - 2:30 pm
5/19/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/19/22	Playground Safety Inspections	1:00 - 3:00 pm
5/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
5/20/22	Back Safety / Material Handling	10:00 - 11:00 am
5/20/22	Driving Safety Awareness	1:00 - 2:30 pm
5/23/22	Fire Safety	8:30 - 9:30 am
5/23/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/23/22	Hearing Conservation	1:00 - 2:00 pm
5/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/25/22	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
5/25/22	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
5/26/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/26/22	Introduction to Communication Skills	12:30 - 2:30 pm
5/26/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
5/27/22	Housing Authority Sensibility	8:30 - 11:30 am
5/27/22	Shop & Tool Safety	1:00 - 2:00 pm
5/31/22	Mower Safety	8:30 - 9:30 am
5/31/22	HazCom w/GHS	10:00 - 11:30 am
5/31/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
6/1/22	HazCom w/GHS	8:30 - 10:00 am
6/1/22	Employee Conduct and Violence Prevention in the Workplace	9:30 - 11:00 am
6/1/22	Hearing Conservation	10:30 - 11:30 am
6/1/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/2/22	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/22	Playground Safety Inspections	1:00 - 3:00 pm
6/6/22	Heavy Equipment - General Safety	8:30 - 10:30 am
6/6/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
6/6/22	Employee Conduct and Violence Prevention in the Workplace	11:00 - 12:30 pm
6/6/22	Shift Briefing Essentials	1:00 - 2:30 pm
6/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
6/8/22	Wellness for Government Employees	9:00 - 11:30 am

6/8/22	Mower Safety	11:00 - 12:00 pm
6/8/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
6/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
6/9/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	8:30 - 10:00 am
6/9/22	Introduction to Understanding Conflict	12:30 - 2:30 pm
6/9/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
6/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
6/10/22	Shop & Tool Safety	11:00 - 12:00 pm
6/13/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/13/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
6/14/22	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
6/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
6/14/22	Fire Safety	10:00 - 11:00 am
6/14/22	Fire Extinguisher Safety	1:00 - 2:00 pm
6/15/22	HazCom w/GHS	8:30 - 10:00 am
6/16/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
6/17/22	CDL: Supervisors Reasonable Suspicion	8:30 - 10:30 am
6/17/22	Special Events Management	1:00 - 3:00 pm
6/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
6/20/22	Chipper Safety	11:00 - 12:00 pm
6/20/22	Chain Saw Safety	1:00 - 2:00 pm
6/21/22	Mower Safety	8:30 - 9:30 am
6/21/22	Implicit Bias in the Workplace	9:00 - 10:30 am
6/21/22	Fall Protection Awareness	1:00 - 3:00 pm
6/22/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
6/23/22	Power of Collaboration - Middlesex Fire Academy*	9:00 - 2:00 pm w/lunch brk
6/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/24/22	Driving Safety Awareness	8:30 - 10:00 am
6/24/22	Personal Protective Equipment (PPE)	10:30 - 12:30 pm
6/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/27/22	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/22	Flagger Skills and Safety	8:30 - 9:30 am
6/28/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
6/28/22	Safety Coordinator Skills Training	8:30 - 12:30 pm
6/29/22	Fire Safety	8:30 - 9:30 am
6/29/22	Fire Extinguisher Safety	10:00 - 11:00 am
6/30/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
6/30/22	HazCom w/GHS	1:00 - 2:30 pm

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 cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:

Please have one person register for the safety training webinar.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053
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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: 4/7/2022
RE: Risk Management Consultant's Report

Safety and Training

- **12/8/2021 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 12/8/2021 Safety and Accident Review Committee Meeting Minutes. The 2/9/2022 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2022 NJCE Coverage Modifications**
In February, we conducted meetings with all members to communicate the 2022 NJCE coverage modifications that impact them.
- **2022 NJCE Reinsurer Safety Grant**
A submission for the 2022 NJCE reinsurer safety grant has been provided to J.A. Montgomery from the County Corrections Department. The submission was for 30 body worn cameras, associated accessories, and evidence data storage. The total cost is \$159,611.68.

The use of body worn cameras on provide documented evidence that can be used to reduce law enforcement legal liability claims, specifically false claims of excessive force or violation of civil rights. Body cameras can also serve as a teaching tool for the department officers.

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

- **Claims Charter**
Attached is the Claims Charter. There is one amendment to the Charter:
 - Remove Kim Wood as the Committee Chair and add Gerry Seneski as the Committee Chair.

Action Requested: **Motion** to adopt the revised Claims Charter.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 December 8, 2021, 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Ms. Desiere
 Ms. Desiere called the meeting to order at 10:00 am.

II. Roll Call

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

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	Absent

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 10/13/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 10/13/2021 Safety and Accident Review Committee Meeting Minutes.
 Moved: Jennifer Brenner
 Seconded: Kathy Rodriguez
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report by asking Megan Sheppard to give a COVID-19 update. Ms. Sheppard stated that COVID cases are on the rise with the new Omicron variant leading the way. The adult vaccination rate in the County is 62 percent fully vaccinated and 87.9 percent with at least one dose. The children’s rate between the ages of 5 and 12 is low. Ms. Sheppard explained that they study the national data to get a greater sense of the virus and vaccines. The data suggests that the vaccines are working to combat the virus.

CUMBERLAND COUNTY INSURANCE COMMISSION

Ms. Sheppard explained that the new Omicron variant appears to be more transmissible than the Delta variant, but people affected by it are not getting as sick. Research indicates that the vaccines are effective in fighting the Omicron variant. Ms. Sheppard continued to say that the United States is currently in a Level 4 for the virus which is the highest level. She suggested to review the current travel requirements for exiting and entering the U.S. and other countries. These requirements can change daily. Ms. Sheppard concluded her report with an update on the County school staff vaccine rate. That rate is currently 81 percent.

Ms. Desiere followed up from Ms. Sheppard reminding everyone to remain diligent with the current safety protocols within their departments and wished everyone a Happy Holiday Season.

The Chairwoman then explained the County has an Employee Assistance Program available. Ms. Desiere commented that many people are feeling the effects of the Covid-19 virus and the stress that comes with the Holiday Season. This service is available 24 hours a day, seven days a week at no cost to employees. Posters and business cards are available. Ms. Desiere said an email on this program will be sent to all employees in the near future.

Ms. Desiere asked Dr. Hickman if she would like to comment on anything. Dr. Hickman thanked JA Montgomery for providing a Work Zone Safety course. The Emergency Action Plans are all completed. She would like to have some test drills in the spring. Dr. Hickman announced that she is launching a Leadership Program.

The Chairwoman introduced Neil Riley as the new Director of Public Works. Mr. Riley will serve on the Safety Committee.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County for the first eleven months of 2021. He provided a graph of the claims commenting that pandemic claims are not included in the graph.

Mr. Henry gave an update on the Munich Re safety grant. The Sheriff's Department has submitted a request. Mr. Henry commented that Mr. Prince will have additional information in his report. He also provided an update on the Wellness Grants. The Cumberland County Insurance Commission has approved the wellness grant program for 2022. Information on the program was provided to the Committee members.

The CCIC Safety and Accident Review Committee meeting dates for 2022 were provided by Mr. Henry. He commented that the meetings will continue to be via Zoom until further notice by the Chairwoman.

VI. NJCEL Safety Director's Report

Mr. Prince began his report stating that the training programs through February 2022 are posted on the website at www.njce.org. He encouraged all members to review the website. Mr. Prince announced that Munich Re finally approved the \$50,000.00 safety grant funds to the NJCEL. The \$50,000.00 is to be shared among the 10 NJCEL members.

The Sheriff's Department has submitted a request for \$124,867.00. The Department of Veteran's Affairs has submitted a request for \$3988.03. Mr. Prince is preparing these requests to be presented to the NJCEL safety grant committee for review.

Dr. Hickman asked Mr. Prince if there is a document available explaining how the safety grant process works. Mr. Prince said that a formal written document explaining the criteria has not been provided by Munich Re. Mr. Prince continued to say this was the first year working with Munich Re on the safety grants and it was a difficult process to get a full commitment from them. He commented that he expects a smoother process in 2022 and Munich Re will provide a formal written criteria to qualify for the safety grant.

CUMBERLAND COUNTY INSURANCE COMMISSION

- VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairwoman Desiere
The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.

- VII. Old Business
None

- IX. New Business
Dave Dewoody suggested a winter safety bulletin be distributed to remind employees to be extra careful during inclement weather to help avoid slips, trips and falls. Mr. Prince commented that JA Montgomery has bulletins available. He will provide those to the committee members.

- X. Adjournment
Motion to adjourn.
Moved: Dawn Bowen
Seconded: Neil Riley
The meeting was adjourned at 10:41

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held on the third Tuesday of each month at 11 am at the County Administration Building, 164 W. Broad Street, Bridgeton, NJ 08302.

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

Name	Affiliation
Gerry Seneski (Chair)	Cumberland County Insurance Commission
Jody Hirata	Cumberland County
Paige Desiere	Cumberland County
Henrietta Barreras	Cumberland County
Jerry Velazquez	Cumberland County Improvement Authority
Janet Heck	Cumberland County Improvement Authority
Bob Carlson	Cumberland County Utilities Authority

Commission Professionals

John Carr	Commission Counsel
Bradford Stokes	Executive Director
Hardenbergh Insurance Group Representatives	
Conner Strong & Buckelew Representatives	
J.A. Montgomery Representatives	
Inservco Insurance Services Representatives	
Qual-Lynx Representatives	
PERMA Representatives	

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021
February 3, 2022
April 7, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

CLAIMS COMMITTEE CHARTER

The Cumberland County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Cumberland County Insurance Commission and one Cumberland County Insurance Commissioner. Each representative shall have one vote. As additional members join the Cumberland County Insurance Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the County's Risk Management Consultant's office, a representative from the Third Party Administrator's office, and a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and fifteen thousand dollars (\$15,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
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February 3, 2022
April 7, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Cumberland County Insurance Commission was established in February 2013, where the Cumberland County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Cumberland County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly, on the third Tuesday of the month, and as many times as the Committee Chairman deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Cumberland County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and ten thousand dollars (\$15,000) for Workers' Compensation inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
3. Review and recommend for approval or denial all settlement payment authorization requests.
4. Recommend to Commissioners of the Cumberland County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
5. Report annually to the Commissioners of the Cumberland County Insurance Commission on the discharge of these responsibilities.

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Amended April 3, 2014
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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2022 - 2/28/2022**

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
Grand Total	59	\$61,250.15	\$25,138.28	\$36,111.87	59%	\$4,694.54

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,684.81
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	54	\$24,431.88	\$8,917.70	\$15,514.18	63%	\$2,016.84
APRIL	73	\$35,251.40	\$15,191.34	\$20,060.06	57%	\$2,607.81
MAY	74	\$103,564.08	\$32,882.37	\$70,681.71	68%	\$9,188.62
JUNE	51	\$18,272.95	\$8,095.17	\$10,177.78	56%	\$1,323.11
JULY	17	\$5,979.50	\$2,032.11	\$3,947.39	66%	\$513.16
AUGUST	59	\$117,488.47	\$28,681.99	\$88,806.48	76%	\$11,544.84
SEPTEMBER	33	\$16,856.91	\$7,139.64	\$9,717.27	58%	\$1,263.25
OCTOBER	27	\$16,689.83	\$10,209.45	\$6,480.38	39%	\$842.45
NOVEMBER	26	\$15,483.05	\$9,523.03	\$5,960.02	38%	\$774.80
DECEMBER	32	\$57,357.20	\$23,620.36	\$33,736.94	59%	\$2,302.27
Grand Total	498	\$546,465.55	\$183,785.06	\$362,680.49	66%	\$45,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS
1/1/2022 – 2/28/2022**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	55	\$49,145.15	\$18,942.63	\$30,202.52	61%
Anesthesia/Pain Management	2	\$2,805.00	\$2,314.13	\$490.87	17%
Diagnostic Radiology	1	\$67.00	\$12.93	\$54.07	81%
Facility	5	\$8,588.97	\$5,153.39	\$3,435.58	40%
MRI/Radiology	3	\$2,517.00	\$1,150.00	\$1,367.00	54%
Occ Med/Primary Care	9	\$3,221.00	\$1,020.63	\$2,200.37	68%
Ortho/Neuro	9	\$25,099.18	\$6,471.23	\$18,627.95	74%
Physical Therapy	19	\$5,234.00	\$1,658.00	\$3,576.00	68%
Physician Fees	7	\$1,613.00	\$1,162.32	\$450.68	28%
Out of Network	4	\$12,105.00	\$6,195.65	\$5,909.35	49%
Ortho/Neuro	2	\$11,750.00	\$5,840.65	\$5,909.35	50%
Other	1	\$105.00	\$105.00	\$0.00	0%
Physician Fees	1	\$250.00	\$250.00	\$0.00	0%
Grand Total	59	\$61,250.15	\$25,138.28	\$36,111.87	59%
PPO PENETRATION RATE	80%				

**TOP 10 PROVIDERS
1/1/2022 – 2/28/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
INSPIRA MEDICAL CENTER VINELAND	5	\$5,153.39	Hospital
KIRSHNER SPINE INSTITUTE	2	\$4,705.90	Orthopedic Spine
WILDCAT NEUROPHYSIOLOGY PC	1	\$3,499.00	Neurology
BROMEDICON, LLC	1	\$2,341.65	Neuro-monitoring
RANOCAS ANESTHESIOLOGY, PA	2	\$2,314.13	Anesthesiology
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	11	\$2,091.26	Orthopedics
ADVANCED FOOT ANKLE CENTER	7	\$1,162.32	Podiatry
ONE CALL CARE DIAGNOSTICS	3	\$1,150.00	MRI/Radiology
REHAB EXCELLENCE CENTER, LLC	12	\$972.00	Physical Therapy
INSPIRA HEALTH NETWORK URGENT CARE PC	5	\$694.70	Urgent Care
Grand Total	49	\$24,084.35	

APPENDIX I – MEETING MINUTES
February 3, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 3, 2022
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Absent
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Surretha Hobbs, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Scott Brown, SG Risk LLC
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Tom Reilly, JA Montgomery
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECEMBER 2, 2021 AND DECEMBER 29, 2021

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

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 1-22 Certifying the Election of Chairperson and Vice Chairperson

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

MOTION TO APPOINT DARLENE BARBER AS CHAIRPERSON

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Executive Director asked for nominations for the Vice Chairperson. Commissioner Hirata nominated Gerald Seneski as Vice Chairperson.

MOTION TO APPOINT GERALD SENESKI AS VICE CHAIRPERSON

Moved: Commissioner Hirata
Second: Commissioner Barber
Vote: Unanimous

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

Moved: Commissioner Seneski

Second: Commissioner Hirata
Vote: 3 Ayes, 0 Nays

MOTION TO ADOPT RESOLUTION 1-22 APPOINTING DARLENE BARBER AS CHAIRPERSON AND GERALD SENESKI AS VICE CHAIRPERSON

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Resolution 2-22 Appointing Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2022

MOTION TO APPOINT KIMBERLY WOOD AS COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2022

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 3-22 Appointing a Commission Treasurer

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 4-22 Appointing a Commission Attorney

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 5-22 Appointing a Commission Secretary

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 6-22 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan for Fund Year 2022

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE THE 2021 CASH MANAGEMENT AND INVESTMENT POLICY

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 7-22 Designating Authorized Signatures for Commission Bank Accounts

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 8-22 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 2022 PERFORMED AT NO COST TO THE COMMISSION

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 9-22 Designating Official Newspapers

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

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 10-22 Establish Public Meeting Procedures

Executive Director Stokes said all of the meetings are listed as zoom conference calls until further notice. It is the hope that in April the Commission can take a look at possibly meeting in person again but we will wait and see how the pandemic plays out by our next Commission meeting.

MOTION TO APPROVE THE 2022 PUBLIC MEETING PROCEDURES

Moved: Commissioner Seneski
Second: Commissioner Hirata

Resolution 11-22 2022 Risk Management Plan

The 2022 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 two webinars were hosted last week for the members to attend on all the renewal changes and we can refer to that for the detailed updates. If anyone has questions please contact Mr. Cooney in the Underwriting office.

MOTION TO ADOPT THE 2022 RISK MANAGEMENT PLAN

Moved: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE RESOLUTIONS 1-22 THOURGH 11-22

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

2022 Property & Casualty Budget – The 2022 Property & Casualty Budget was introduced at the December 2, 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 2022 budget appears on **Page 26**, assessments by member entity are on **Page 27**.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 BUDGET

Moved: Commissioner Wood
Second: Commissioner Barber
Vote: Unanimous

DISCUSSION – Executive Director Stokes said the budget is slightly lower by \$1,424 than introduced. Starting off with the Claims Loss Funds there was a slight increase of 0.52%. The CEL JIF had a well-documented increase of over 12%, Executive Director said it was a really rough renewal and we certainly hope for the best in next year’s renewal. Overall, the loss funds were at 5.76%. On the expense side, contractual increases are at 2% for fund professionals. Line 30 for the risk managers fee shows where the change in the last budget was a little bit higher, so this line item is down \$1,424, which is the correct amount for our risk managers. The ancillary coverages were discussed in detail a couple of months ago and they are all over the place as far as increases and decreases – cyber with a 75% increase across the board. Overall, the budget increase is 6.19% with a total budget in the amount of \$3,652,126. Executive Director said the assessments were on page 27 and they have gone down proportionately for the \$1,424 difference from the budget introduction. Executive Director asked if there were any questions from the commissioners or the public on the 2022 budget. With no questions or comments heard a motion to close the public hearing and adopt the budget were in order.

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2022 BUDGET

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 12-22 ADOPTING THE BUDGET FOR CUMBERLAND COUNTY INSURANCE COMMISSION IN THE AMOUNT OF \$3,652,126 AS PRESENTED FOR COMMISSIONER YEAR 2022 AND CERTIFY THE ASSESSMENTS

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

2022 Property & Casualty Assessments – In accordance with the Commission’s By Laws, the assessment bills for 2022 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, 2022. The second assessment of 30% is due on June 15, 2022, and the third assessment of 30% is due on September 15, 2022.

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 29) – The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 15-16. The NJCE is scheduled to meet on Thursday, February 24, 2022, at 9:30 am via Zoom to conduct the 2022 Reorganization.

2022 NJCE Excess Renewal Overview and Changes (Appendix III) – The Underwriting Manager has completed the 2022 renewal marketing and there are a number of changes which were summarized in the renewal overview in Appendix III. The Underwriting Manager will provide an overview of changes. The NJCE held two zoom meetings for CSB to review changes with the membership, which were held January 26th and February 2nd. Executive Director called on Edward Cooney, Underwriting Manager to recap the renewal for 2022 and the sessions that were held yesterday and last week. Mr. Cooney said enclosed in the agenda is a copy of the presentation which gives a full overview, painful for most people, but very simply we are in an extreme tough insurance marketplace, and it is not getting any easier, yet some areas are not changing as violently as they were in the past two years which is good news. Nonetheless there are still challenges ahead despite all the results this year and in the past two renewals. The power of the JIF and what we do as a JIF delivers to all the members. Mr. Cooney said if members talk to any neighbors that are not in a good JIF, or none at all, they have not seen the results that we are seeing. They are having an extreme hard time in the marketplace. Mr. Cooney thank everyone for thier help. Feel free to contact the Underwriting Managers office with any questions at all. Executive Director said the webinar will be put up on the NJCEL website for those that could not attend. Chairperson Barber thanked the professionals for the presentation and said it was very good.

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

Attached on **Page 31** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2021, to December 31, 2021. There were 10 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Seneski
Second:	Commissioner Hirata
Vote:	Unanimous

Financial Fast Track – Included on **Pages 35-38** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for October & November. As of **November 30, 2021**, the Commission has a statutory deficit of **\$629,279**. Total cash on hand is \$4,562,279. Executive Director said the October financial fast track shows we picked up \$54,000 in some minor reserve changes with a deficit of \$579,000 however over \$4.8 million in cash on hand. The November report show we gave that \$50,000 right back in some other reserve changes with a \$629,000 deficit with over \$4.5 million in cash.

NJ CEL Property and Casualty Financial Fast Track (Page 39) – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2021, the CEL has a surplus of **\$12,987,213** and over \$31 million in cash.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on December 8, 2021. The Commission experienced 13 new claims for the months of October and November. Six of those claims were deemed preventable and three required updated staff training, the other three were more repair oriented and all issues were corrected in the individual departments for those three. Of the 13 claims there were only seven lost days reported which is good news. Ms. Desiere thanked the Commission for continuing the wellness incentive grant for 2022. The next Safety and Accident Committee meeting will be held on February 9, 2022.

MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved:	Commissioner Seneski
Second:	Commissioner Hirata
Vote:	Unanimous

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session. As of January 11, 2022 the Governor reinstated the State of Emergency in New Jersey which allows for essential employees to be covered under the presumption for Covid-19.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 13-22 FEBRUARY BILLS LIST IN THE AMOUNT OF \$97,649.32

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said as always, any member or department that desires to participate in training can do so by going to the website and register by clicking on the link. Mr. Prince said the 2022 Munich RE grant will be approved for 2022. That funding is again available. Cumberland County has always taken advantage of the grant opportunities historically we have done a lot in the law enforcement community in terms of body worn cameras and vehicle cameras and things of that nature. The Grant will be discussed at the February 9 Safety Committee meeting and advising all of our members of the provisions of the grant, as always, any opportunities that they want to submit can be forwarded to our associates at Hardenbergh who prepare the submissions and send to us for review which will then be forwarded to the grant committee. In response to Commissioner Seneski, Mr. Prince said for 2022 the amount of \$50,000 as been authorized to share between 10 counties but historically some other counties do not apply for it.

Mr. Prince recommended that the Commission appoint a representative to replace Craig Atkinson on the Grant Committee since he has retired. This person would normally be a safety representative. Chairperson Barber appointed Paige Desiere to the grant committee.

RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said the Cumberland Empowerment Zone Corporation, is no longer insured under the Cumberland County Insurance Commission that was also documented in the Risk Management Plan and we have to get that date corrected there. Ms. Violetti discussed the 2021 safety grants that were approved and said Hardenburgh will be assisting Mr. Seneski and his office with submissions for the 2022 safety grant.

Ms. Violetti said active assailant coverage effective 1/1/2022 has been purchased for all members of the Cumberland County Insurance Commission and all members have been provided a memo outlining the security risk management services that are available through the carrier.

Ms. Violetti said there is an amendment to the Claims Charter to remove Steve Erickson as a committee member and add Bob Carlson for the Cumberland County Utilities Authority.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

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

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2021 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 Hirata
Second:	Commissioner Seneski
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000778 IN THE AMOUNT OF \$149,000.00; AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$28,194.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000446 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000794 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001532 IN THE AMOUNT OF \$52,625.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$211,625.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 11:47 AM

NEXT MEETING: WILL BE HELD ON APRIL 7, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

